

**THE BHARAT CO-OPERATIVE BANK LIMITED**  
**No.30, 15th Cross, Jayanagar III Block, Bengaluru - 560011.**

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025**

31.03.2024	EXPENDITURE	31.03.2025	31.03.2024	INCOME	31.03.2025
200115118.25	1. Interest on Deposits	190682732.40	236836416.40	1. Interest on Loans & Advances	204325076.00
111501434.85	2. Management Expenses	117015560.47	115926070.56	2. Interest on Investments	107388859.22
	3. Depreciation:		1567813.12	3. Bank charges	1324710.00
202143.00	a) Buildings-10%	181507.00	2970621.50	4. Penal Interest	1604278.00
555679.00	b) Furniture and Fixtures-10%	482402.00	94123.16	5. Miscellaneous Receipts	88470.82
48305.00	c) Vehicles-15%	41059.00	730268.00	6. Share and Admin. Fee	634304.00
2768.00	d) Computers-33.33 %	2768.08	2119000.00	7. Locker Rent	2124786.00
70659.00	e) Software-33.33%	147475.00	172284.84	8. Commission	215614.86
394786.12	f) Office Equipments-15%	335963.00	32560.06	9. Current Account Folio Charges	21083.67
	4. Provisions for :		338152.00	10. Arbitration/Execution Charges Recovered	155153.00
887330.00	a) Bonus / Exgratia to Staff	822199.00	119100.00	11. Commission from General Insurance Company	260768.00
5975200.00	b) Staff E L encashment	0.00	123532.00	12 Income Tax Interst Refund 2022-23	0.00
334000.00	c) Statutory Audit Fee	334000.00	0.00	13 Income Tax Interst Refund 2023-24	104737.00
0.00	d) Investment Deperciation Fund	891292.00	57550.00	14 Nominal Share Fee	195800.00
0.00	e) Investment fluctuation fund	22000.00	859553.00	15 Reversal of Gen. Provision Restructured Loans	665698.00
2968284.00	5. Amortization Charges on Investment in Govt. Securities	1909683.00	0.00	16 profit on Sale of Govt Securities	440000.00
0.00	6. Penalty paid to RBI	300000.00	0.00	17 ATM IMPS INCOME CHARGES	22947.90
	7 loss on sale of Asset	137108.00			
38891337.42	8. Net Profit	6266537.52			
361947044.64	<b>TOTAL</b>	<b>319572286.47</b>	<b>361947044.64</b>	<b>TOTAL</b>	<b>319572286.47</b>

*[Signature]*  
I/C Sr Manager

*[Signature]*  
I/C Secretary

*[Signature]*  
Director

*[Signature]*  
For Gireesha Vijayan & Associates  
Chartered Accountants  
FRN 014117S  
Vice President

*[Signature]*  
Gireesha T.L.  
Partner  
M.No. 230764



*[Signature]*  
President

**BALANCE SHEET AS ON 31.03.2025 (FORM A SECTION 29 AS PER BANKING REGULATION ACT 1949)**

31.03.2024	CAPITAL & LIABILITIES	31.03.2025	31.03.2024	ASSETS	31.03.2025
	<b>I. SHARE CAPITAL</b>			<b>I. CASH AND BALANCE WITH RBI</b>	
<b>150000000.00</b>	a) Authorised Share Capital		<b>150000000.00</b>	19044104.00	a) Cash
	b) Paid-Up Share Capital :			58430466.73	b) Reserve Bank of India :
92095075.00	i) Regular Members - Individual	88663100.00			
215750.00	ii) Regular Members - Institutions	265750.00			
5505600.00	iii) Associate Members	3871300.00			
	<b>2. RESERVE FUND &amp; OTHER RESERVES :</b>		<b>92800150.00</b>	<b>2. BALANCE WITH OTHER BANKS</b>	
<b>108335938.92</b>	<b>I) RESERVE FUND</b>	<b>108335938.92</b>		104105.18	a) KSC Apex Bank- Head Office
	<b>II) OTHER RESERVES</b>			3898694.09	b) KSC Apex Bank- Jayanagar Branch
	a) building fund	46667561.55		6751992.38	c) State Bank of India -Jayanagar Br
2304221.41	b) Dividend Equalisation Fund	2304221.41			
164461411.00	c) Bad & doubtful debts reserve	0.00		1133027.52	d) Union bank of India
10025000.00	d) Contingent provision against Standard Assets	8025000.00			
2331705.00	e) Investment Fluctuation Reserve Fund	2353705.00		12865.00	e) Canara Bank - Yelahanka Br.
2496272.00	f) Member's Welfare Fund	2236272.00		97244.00	f) Canara Bank Begur Branch
1414548.78	g) Death Relief Fund	799548.78		294565.78	g) canara bank yediyur branch
278848125.00	h) Investment Depreciation Fund	279739417.00		12924019.07	h) IDBI Bank
384532.00	j) Staff Welfare Fund	384532.00		8757544.84	i) IDBI bank NEFT/RTGS Inward
197280.00	j) Donation to Religious Institutions	197280.00		50452901.94	j) IDBI bank NEFT/RTGS outward
5247464.00	k) Jubilee Fund	5247464.00		42955106.31	k) IDBI Bank ATM Pooling A/c
139930687.00	l) Bank Building revaluation reserves	138279551.00		20210419.09	l) IDBI Bank IMPS Pooling A/c
	m) npa provision	166461411.00			
	<b>3. PRINCIPAL/SUBSIDIARY STATE</b>		<b>761031902.66</b>	<b>3. MONEY AT CALL AND SHORT NOTICE</b>	
0.00	<b>PARTNERSHIP FUND ACCOUNT :</b>	0.00		0 SBI DFHI	0
	<b>4. DEPOSITS &amp; OTHER ACCOUNTS :</b>			<b>4. INVESTMENTS:</b>	
	<b>I) FIXED DEPOSITS</b>			1000000.00	1) Shares with KSC Apex Bank
1247188095.00	a) F.D.Individuals	1144126762.00			
33899051.00	b) F.D.Societies	18233342.00			<b>2) Other Deposits</b>
660903.00	c) Staff Security Deposit	753139.00		197000000.00	a) Fixed Deposit with KSC Apex Bank
1011870491.00	d) Udaya Bharathi Deposit - Individuals	989478078.00		177000000.00	b) FD with SBI Jayanagar
5694551.00	e) Udaya Bharathi Deposit - Societies	5688726.00		180500000.00	c) FD with Canara bank jayanagar
35185971.00	f) Cumulative Deposit	21749843.00		1000000.00	d) FD with IDBI Bank
				45000000.00	e) FD with Union Bank
				20000000.00	f) FD with catholic syrian Bank
	<b>II) SAVINGS BANK DEPOSITS :</b>				<b>3) Commercial Papers</b>
927214688.95	a) Individuals	873231704.29		278848125.00	Karvy Stock Broking Limited
21156528.90	b) Other Societies	17320830.53			
	<b>III) CURRENT DEPOSITS :</b>				<b>4) Govt. Securities</b>
38720024.87	a) Individuals	42433534.22		1013410213.00	a) Held to Maturity
24836483.02	b) Other Societies	4375931.70		0.00	b) available for sale
18408100.00	<b>IV) BNN DEPOSIT</b>	19138278.00			
23811955.00	<b>V) MATURED DEPOSIT</b>	18365901.00			<b>5. ADVANCES :</b>
0.00	<b>VI) CREDIT BALANCE IN OD DEPOSIT</b>				<b>i) SHORT TERM LOANS :</b>
0.00	<b>5. BORROWINGS</b>				a) Jewel Loans
					b) Overdrafts
					<b>ii) MEDIUM TERM LOANS :</b>
					a) Secured Loans
					b) Vehicle Loans
					c) Unsecured Loans
					d) Loan on FD
					e) Loan on UBD
					f) Loan on CD
					g) Overdraft on Deposit
					<b>iii) LONG TERM LOANS :</b>
					a) I.P Loans
					c) Restructured mortgage loans
					b) Staff Loans

For Gireesha Vijayan & Associates  
Chartered Accountants  
FRN 014117S  
*Gireesha*  
Gireesha L.L.  
Partner



31.03.2024		CAPITAL & LIABILITIES		31.03.2025		31.03.2024		ASSETS		31.03.2025	
0.00	6. Branch Adjustments		0.00	0.00		0.00	6. Branch Adjustments				0.00
14067966.00	7. INTEREST PAYABLE		10431384.00	10431384.00			7. PREMISES :				
2150793.60	1) Bills Payable - Payorders		2243464.88			134748400.00	a) Site Cost		134748400.00		
1932488.00	2) unclaimed bills payable		2043404.00	4286868.88		18326436.00	b) Buildings		16493793.00		151242193.00
	3) SUSPENSE LIABILITY :										
5073918.72	a) Sundry Person Receipts		8199077.72				8. FURNITURE AND FIXTURE :				
37000.00	b) Legal & Technical Fee		36500.00			5001104.00	a) Furniture		4341594.00		
2800.00	c) Share Nominal-Suspense		0.00								
46976.60	d) Share Suspense		19081.20			5537.08	b) Computers & Peripherals		2769.00		
254400.00	e) Share Nominal Fee		71400.00								
12000.00	f) Vehicle Loan Security Deposit		47000.00			273729.00	c) Vehicles		232670.00		
1570000.00	g) I.P Loan Security Deposit		1050000.00								
334000.00	h) Statutory Audit Fee Payable		334000.00			176692.00	d) Software		89217.00		
811039.00	i) Depositors TDS payable		800018.00								
887330.00	j) Bonus payable		822199.00			2239770.00	e) Office Equipments		1903807.00		6570057.00
500.00	k) Excess Cash		0.00								
7174502.00	l) Reversal of Gen. Provision Restructured Loans		6508804.00				9. OTHER ASSETS :				
5975200.00	m) Earned Leave Encashment Provision		0.00			19820.00	a) Telephone Deposit		19820.00		
96212.32	n) SGST (OUTPUT TAX)		3401.00			1393650.00	b) Rent Deposit - Branches		1060000.00		
20840.21	o) CGST (OUTPUT TAX)		0.00			1093000.00	c) Sundry Person Payments		673000.00		
0	p) SGST (OUTPUT TAX RCM)		13869.81								
0.00	q) CGST (OUTPUT TAX RCM)		13869.81			534937.00	d) Stationery Stock		455950.00		
0.00	r) Associate shares closed amount		1370875.00	19290095.54		10774026.00	e) Interest Receivable on Investments		8063357.00		
75353114.00	9. Overdue Interest Receivable on NPA A/c's		80346956.00	80346956.00		44662.35	f) Deaf Account Claimed (payment)		117043.16		
	10. PROFIT AND LOSS ACCOUNT :					4956279.50	g) Other Charges on Loans		3581358.50		
						966.89	h) Petro Card - Bank Vehicles		6933.51		
						27030.00	i) CGST (input tax)		21168.00		
						8697519.00	j) interest Receivable on Standard Assets		8090010.00		
						20000.00	K) Rreceivable from just law		0.00		
						4030426.00	l) Dispute charge fee deposit to court		4030426.00		
						13790915.00	m) Non Banking Asset		13790915.00		
						2992443.00	n) Income tax refund 23-24		0.00		
						0.00	o) Income tax refund 24-25		2609161.00		
						0.00	p) election expenses amortised		1317784.00		43836926.17
						75353114.00	10 Accured Interst on NPA Loan Accounts		80346956.00		80346956.00
							11 Profit & Loss				
							121808200.68	Carry over loss			115541663.16
4364909094.85	TOTAL		4123083426.82	4364909094.85	TOTAL		4123083426.82				

*[Signature]*  
I/C Sr Manager I/C

*[Signature]*  
I/C Secretary

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Vice President

*[Signature]*  
President



For Gireesha Vijayan & Associates  
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