

SHRI ARIHANT CO-OP BANK LTD.								
BALANCE SHEET AS AT MARCH 31, 2025								
(Amount in Rupees)								
AS AT MARCH 31, 2024	CAPITAL & LIABILITIES	SCH.		AS AT MARCH 31, 2025	AS AT MARCH 31, 2024	PROPERTY & ASSETS	SCH.	AS AT MARCH 31, 2025
	1 CAPITAL					1 CASH In hand and balance with Reserve Bank of India, State Bank of India, Nationalised Banks, State Co-operative Banks & District Central Co-operative Banks	E	
50,00,00,000.00	i) Authorised Capital 2,00,00,000 Shares of Rs. 25.00 each			50,00,00,000.00	18,28,73,536.25			17,25,16,110.20
	ii) Subscribed and Paid-up Capital 3493115 Shares of Rs. 25.00 each fully paid (Previous Year 3395466 Shares of Rs.25.00 each)			8,73,27,875.00		2 BALANCE WITH OTHER BANKS	F	
6,80,03,525.00	a) Individuals		7,15,46,100.00		5,96,20,958.85	i) Current Deposits		14,71,65,891.07
--	b) Co-operative Institutions		--		20,34,21,505.00	ii) Fixed Deposits		8,38,56,919.00
--	c) State Government		--		-	iii) Savings Bank Deposits		-
1,68,83,125.00	d) Others		1,57,81,775.00		26,30,42,463.85			23,10,22,810.07
	2 RESERVES & SURPLUS	A			0.00	3 MONEY AT CALL & SHORT NOTICE	G	0.00
13,41,82,501.41	i) Statutory Reserve Fund		13,50,00,401.41			4 INVESTMENTS		
4,34,02,282.79	ii) Bad & Doubtful Debt Reserve		4,44,02,282.79		1,37,93,45,783.00	i) In Central & State Government Securities (At Book Value)		86,40,06,626.00
1,02,10,000.00	iii) Contingent Provision against Standard Asset		1,03,60,000.00			Face Value	Rs. 840,000,000.00	
5,98,70,135.65	iv) Building Fund		6,33,80,632.32			(Previous Year Rs. 1,350,000,000.00)		
88,87,615.00	v) General Reserve		88,87,615.00			Market Value	Rs. 841,203,450.00	
3,30,47,905.00	vi) Contingent Provision against Depreciation in Investment		1,63,29,120.00			(Previous Year Rs. 1,315,438,115.00)		
2,49,58,333.26	vii) Investment Fluctuation Reserve		2,49,58,333.26		--	ii) Other Approved Securities		--
35,10,496.67	viii) Dividend Equalisation Fund		0.00			iii) Shares of Co-operative Institutions		73,250.00
0.00	ix) Provision for Next Election Expenses		0.00		73,250.00	iv) Bonds of PSU		--
1,35,422.09	x) Scholarship Fund		1,34,422.09			v) Other Investments		1,10,60,110.00
80,86,353.00	xi) Revaluation Reserve		72,77,718.00			Other Bonds / Mutual Funds / Commercial Paper/ PNCPS/ Equity Warrants		
21,30,378.16	xii) Special Reserve u/s 36(1) (VIII) of IT Act		21,30,378.16			Face Value	Rs. 11,060,110.00	
88,48,090.00	xiii) Provision for Non Performing Investment (NPI)		88,48,090.00			(Previous Year Rs. 11,060,110.00)		
1,04,76,177.23	xiv) Additional Reserve Fund		1,04,76,177.23		1,10,60,110.00	Market Value	Rs. 110,60,110.00	
11,00,000.00	xv) Technological Development Fund		11,00,000.00			(Previous Year Rs. 11,060,110.00)		87,51,39,986.00
100.00	xvi) Nominal Membership Fees		0.00					
34,88,45,790.26				33,32,85,170.26	1,39,04,79,143.00	5 INVESTMENTS OUT OF THE PRINCIPAL/SUBSIDIARY/STATE/PARTNERSHIP FUND		-
-	3 PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT			-	-	6 ADVANCES		
	4 DEPOSITS AND OTHER ACCOUNTS					i) Short Term Loans, Cash Credits, Overdrafts and Bills Discounted,		
1,63,71,82,461.22	i) Fixed Deposits					Of which secured against:		
2,64,82,387.00	a) Individuals		1,51,09,51,112.20		50,99,25,235.73	a) Govt. & Other Trustee Securities	39,29,10,621.91	
5,16,40,889.00	b) Other Societies		2,64,56,213.00		60,37,29,767.47	b) Other Tangible Securities	58,67,49,631.41	
1,71,53,05,737.22	c) Matured Term Deposits		2,92,41,217.00		3,95,76,759.29	c) Personal Sureties with or without collateral Securities	4,04,38,044.98	
	ii) Savings Bank Deposits			1,56,66,48,542.20	1,15,32,31,762.49			1,02,00,98,298.30
1,09,74,31,447.79	a) Individuals		1,03,02,97,186.05			Of the advances, amount overdue	3,70,49,378.00	
3,01,48,827.56	b) Other Societies		2,84,73,881.39		4,81,16,162.22	Considered Bad & Doubtful of recovery	3,06,51,751.59	
1,12,75,80,275.35	iii) Current Deposits			1,05,87,71,067.44	4,55,15,570.84			
56,75,77,817.58	a) Individuals		55,08,48,751.66			ii) Medium Term Loans		
7,308.94	b) Other Societies		0.00		1,57,28,460.66	Of which secured against:		
56,75,85,126.52	iv) Recurring Deposits			55,08,48,751.66	19,06,91,091.30	a) Govt. & Other Trustee Securities	1,03,32,096.39	
	a) Individuals		3,88,83,882.00		2,34,23,275.00	b) Other Tangible Securities	40,31,91,578.26	
4,86,93,509.00	b) Other Societies		0.00		22,98,42,826.96	c) Personal Sureties with or without collateral Securities	5,06,01,842.94	46,41,25,517.59
0.00	c) Matured Term Deposits		8,85,936.00					
14,09,295.00	v) Short Term Deposits			3,97,69,818.00	11,85,944.88	Of the advances, amount overdue	16,63,153.86	
5,01,02,804.00	a) Individuals		7,26,94,875.00		94,345.00	Considered Bad & Doubtful of recovery	5,18,555.20	
	b) Other Societies		17,02,772.00					
13,80,34,208.00	c) Matured Term Deposits		70,18,935.00					
5,81,377.00				8,14,16,582.00				
69,58,113.00								
14,55,73,698.00								
3,60,61,47,641.09	Of the total deposits, Deposits under lien amount Rs. 45,17,98,435.00			3,29,74,54,761.30				
4,03,98,80,081.35	CARRIED FORWARD			3,71,80,67,806.56	1,83,63,95,143.10	CARRIED FORWARD		1,27,86,78,906.27

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(Amount in Rupees)								
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4,03,98,80,081.35	BROUGHT FORWARD			3,71,80,67,806.56	1,83,63,95,143.10	BROUGHT FORWARD		1,27,86,78,906.27
-	5 BORROWINGS			-				
-	6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE (as per contra)			-				
52,851.00	7 BRANCH ADJUSTMENTS			-	9,73,29,857.34	iii) Long Term Loans		
					54,88,88,584.71	Of which secured against:		
6,75,24,313.01	8 OVERDUE INTEREST RESERVE			6,35,26,686.76	37,72,009.93	a) Govt. & Other Trustee Securities	1,48,32,007.96	
					64,99,90,451.98	b) Other Tangible Securities	73,69,23,249.02	75,46,66,687.09
75,48,734.73	9 INTEREST PAYABLE	B		54,14,956.26	1,57,00,808.73	c) Personal Sureties with or without collateral Securities	29,11,430.11	
					1,52,19,175.73	Of the advances, amount overdue	1,31,08,821.29	
					2,03,30,65,041.43	Considered Bad & Doubtful of recovery	1,29,17,634.73	2,23,88,90,502.98
1,51,92,599.00	10 OTHER LIABILITIES		95,21,488.00			7 INTEREST RECEIVABLE		
1,59,87,822.63	i) Pay Orders	C	74,87,187.92		--	i) On Loans & Advances	--	--
0.00	ii) Provisions		0.00		3,26,24,362.00	ii) On Investments		2,15,82,277.00
1,87,63,857.45	iii) Unclaimed Dividends	D	3,55,19,563.27		3,26,24,362.00	Of which amount overdue	--	2,15,82,277.00
	iv) Others					Considered Bad & doubtful of recovery	--	
4,99,44,279.08				5,25,28,239.19	6,75,24,313.01	8 INTEREST RECEIVABLE ON NON PERFORMING ASSETS		6,35,26,686.76
-	11 PROFIT & LOSS ACCOUNT			78,04,075.26	6,75,24,313.01	Of the advances, amount overdue		6,35,26,686.76
	Previous year Loss as per Profit & Loss A/c		-99,26,877.46		6,75,24,313.01	Considered Bad & Doubtful of recovery (fully provided for)		
	Current year Profit as per Profit & Loss A/c		1,77,30,952.72			9 BILLS RECEIVABLE BEING BILLS FOR COLLECTION (as per contra)		-
						10 BRANCH ADJUSTMENT		4,80,574.00
					1,92,50,616.73	11 PREMISES		
					-	Balance as per last Balance Sheet	1,73,25,552.73	
					-	Add: Additions during the year	1,14,000.00	1,74,39,552.73
					-	Add: Revaluation during the year	-	
					19,25,064.00	Less: Deduction	-	
					--	Less: Depreciation	17,38,256.00	17,38,256.00
					1,73,25,552.73	Less: Depreciation on Revalued Premises	-	1,57,01,296.73
					1,37,74,385.24	12 FURNITURE & FIXTURE		
					35,80,039.94	Balance as per last Balance Sheet	1,44,55,256.17	
					-	Add: Additions during the year	5,94,840.00	1,50,50,096.17
					73,921.10	Less: Assets written off	-	
					28,25,247.91	Less: Deductions	22,627.00	
					1,44,55,256.17	Less: Depreciation	29,81,559.60	30,04,186.60
								1,20,45,909.57
					1,16,242.00	13 VEHICLES		
					7,26,308.00	Balance as per last Balance Sheet	6,71,835.00	
					--	Add: Additions during the year	-	6,71,835.00
					1,16,242.00	Less: Assets written off	-	
					54,473.00	Less: Deductions	-	
					6,71,835.00	Less: Depreciation	1,00,775.00	1,00,775.00
								5,71,060.00
4,16,49,50,259.17	CARRIED FORWARD			3,84,73,41,764.03	4,00,20,61,503.44	CARRIED FORWARD		3,63,14,77,213.31

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4,16,49,50,259.17	BROUGHT FORWARD			3,84,73,41,764.03	4,00,20,61,503.44	BROUGHT FORWARD			3,63,14,77,213.31
	CONTINGENT LIABILITIES:				-	15 DEFERRED REVENUE EXPENDITURE TO THE EXTENT NOT WRITTEN OFF			-
	Bank Liabilities for					16 OTHER ASSETS			
	i) Guarantee issued on behalf of customers	1,08,09,626.00			3,85,584.00	i) Deposit for Electricity & Other Services		4,01,624.15	
	(Previous Year Rs. 11,809,626.00)				39,14,750.00	ii) Deposit with Landlord		39,14,750.00	
	ii) Letter of Credit issued on behalf of customers	--			9,75,695.23	iii) Prepaid Expenses		8,15,759.99	
	(Previous Year Rs. 0.00)				1,67,000.00	iv) Clearing House Receivable		1,60,000.00	
	iii) Other : Items for which the Bank is contingently liable:	1,64,70,690.71			51,684.92	v) Income Tax & TDS Receivable		27,59,706.50	
	Amount transferred to the Depositor Education and Awareness Fund (DEA Fund)				2,25,25,917.00	vi) Deferred Tax Asset		1,48,90,221.00	
	(Previous Year Rs. 13,313,830.65)				5,99,27,000.00	vii) Deposit with SIDBI (PSL)		11,98,54,000.00	
	iv) Any other Contingent Liability	--			1,85,97,644.12	viii) Sundries / Other Assets	H	2,66,51,886.08	
	(Previous Year Rs. 0.00)				10,65,45,275.27			16,94,47,947.72	
					4,64,16,603.00	17 NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		4,64,16,603.00	
					3,52,24,766.63	18 PROFIT & LOSS ACCOUNT			
					-2,52,97,889.17	Previous year Loss as per Profit & Loss A/c			
					99,26,877.46	Current year Profit (-) / Loss as per Profit & Loss A/c			0.00
4,16,49,50,259.17	TOTAL			3,84,73,41,764.03	4,16,49,50,259.17	TOTAL			3,84,73,41,764.03

AS PER OUR REPORT OF EVEN DATE
FOR H.M.GOSHER & Co.
Chartered Accountants

Yashodhan R Karani
Chairman

Dollar P Shah
Vice Chairman

Kiran L Patel
Director

Bikash Chandra Biswas
Chief Executive Officer

DIRECTORS :

Abhay G Dharamshi

Gulab D Shah

Kirankumar N Momaya

CA. Swati S. Mota
Partner
Mem. No. : F/112087
FRN No. : 103344W
Statutory Auditors

UDIN No. : 25112087BMLGDH1424
Place : Mumbai
Date : 21.06.2025

Manisha M Poladia

Ropin J Nagda

Ritesh K Khona

Tejal R Shah

Virchand N Lodaya

Mahesh M Padave

Keshav N More

SCHEDULES TO BALANCE SHEET		
(Amount in Rs.)		
31.03.2024	SCHEDULE A Reserve Fund & Other Reserves	31.03.2025
133773393.41	RESERVE FUND : Balance as per last balance sheet	134182501.41
169700.00	Add : Entrance Fees	348300.00
236900.00	Add : Nominal Membership Fees	469600.00
2508.00	Add : Transfer Unpaid Dividend for the earlier years	0.00
0.00	Add : Transfer from Profit & Loss Account	0.00
134182501.41		135000401.41
65588885.79	RESERVE FOR BAD & DOUBTFUL DEBTS : Balance as per last balance sheet	43402282.79
0.00	Less : Write off	0.00
50186603.00	Less : Excess provision Written Back	0.00
28000000.00	Add : Provision made during the year	1000000.00
43402282.79		44402282.79
7660000.00	CONTINGENT PROVISION AGAINST STANDARD ASSETS : Balance as per last balance sheet	10210000.00
2550000.00	Add : Addition during the year	150000.00
10210000.00		10360000.00
59870135.65	BUILDING FUND : Balance as per last balance sheet	59870135.65
0.00	Add : Transfer from Dividend Equalisation Fund	3510496.67
59870135.65		63380632.32
8887615.00	GENERAL RESERVE : Balance as per last balance sheet	8887615.00
8887615.00		8887615.00
42892760.00	CONTINGENT PROVISION AGAINST DEPRECIATION IN INVESTMENT : Balance as per last balance sheet	33047905.00
0.00	Add : Addition during the year	0.00
9844855.00	Less : Transfer during the year	16718785.00
33047905.00		16329120.00
24958333.26	INVESTMENT FLUCTUATION RESERVE : Balance as per last balance sheet	24958333.26
24958333.26		24958333.26
3510496.67	DIVIDEND EQUALISATION FUND : Balance as per last balance sheet	3510496.67
0.00	Less : Transfer to Building Fund (As RBI Circular dated 30.7.24)	3510496.67
3510496.67		0.00
1000000.00	PROVISION FOR NEXT ELECTION EXPENSES : Balance as per last balance sheet	0.00
0.00	Add : Addition during the year	0.00
1000000.00	Less : Transfer during the year	0.00
0.00		0.00
146422.09	SCHOLARSHIP FUND : Balance as per last balance sheet	135422.09
11000.00	Less : Transfer during the year	1000.00
135422.09		134422.09

	REVALUATION RESERVE :	
8984836.00	Balance as per last balance sheet	8086353.00
898483.00	Less : Depreciation on Revaluation Reserve	808635.00
8086353.00		7277718.00
	SPECIAL RESERVE U/S. 36(1)(VIII) OF IT Act :	
2130378.16	Balance as per last balance sheet	2130378.16
2130378.16		2130378.16
	PROVISION FOR NON PERFORMING INVESTMENT (NPI) :	
7424045.00	Balance as per last balance sheet	8848090.00
1424045.00	Add : Addition during the year	0.00
8848090.00		8848090.00
	ADDITIONAL RESERVE FUND :	
10476177.23	Balance as per last balance sheet	10476177.23
10476177.23		10476177.23
	TECHNOLOGICAL DEVELOPMENT FUND :	
1100000.00	Balance as per last balance sheet	1100000.00
1100000.00		1100000.00
	NOMINAL MEMBERSHIP FEES :	
100.00	Balance as per last balance sheet	100.00
236900.00	Add : Addition during the year	469500.00
236900.00	Less : Transfer to Reserve Fund	469600.00
100.00		0.00
348845790.26	Total Reserve Fund & Other Reserves	333285170.26
31.03.2024	SCHEDULE B INTEREST PAYABLE	31.03.2025
3853350.00	Provision for Interest on Recurring Deposit	2285760.00
2271566.50	Provision for Interest on Fixed Deposit	1015421.50
695672.76	Provision for Interest on Short Deposit	1231369.76
728145.47	Provision for Interest on Overdue Deposit	882405.00
7548734.73	Total Interest Payable on Deposits	5414956.26
31.03.2024	SCHEDULE C Other Liabilities-Provisions	31.03.2025
1998218.12	Adjusting Credit Account	6728937.92
745200.00	Provision for Government Audit Fees	621000.00
171606.00	Provision for Concurrent Audit Fees	101250.00
36000.00	Provision for Tax Audit Fees	36000.00
13036798.51	Provision for Leave Encashment	0.00
15987822.63	Total Other Liabilities-Provisions	7487187.92

31.03.2024		31.03.2025
<i>SCHEDULE D</i>		
<i>Other Liabilities-Others</i>		
67362.00	Staff Provident Fund	1194186.00
1372358.00	Rent of SDL received in advance	1714583.00
48279.00	Provision for Income Tax	4393256.00
41032.50	Overdue Interest Reserve Unrealised	53852.50
1370274.00	Tax deduction on Interest on deposit	1361983.00
353759.00	Share Application Money	1140974.00
223753.00	Tax deduction on Professional Fees	161210.00
2656.00	Tax deduction on Arm Guards	2574.00
5942.00	Tax deduction on Contractor	18384.00
52485.00	Tax deduction on Rent	87841.00
201000.00	Tax deduction on Salary	158400.00
35816.00	TDS Payable	35816.00
154324.31	CGST Payable 9%	257022.45
174560.40	SGST Payable 9%	257010.84
11.15	IGST Payable 18%	4.89
20622.00	RCM-CGST Payable 9%	137715.00
20622.00	RCM-SGST Payable 9%	137715.00
10656.03	Suspense GST Payable	9041.79
399124.00	Excess Cash found in Branch	399124.00
694035.00	Unclaimed Deposit	541784.00
96820.00	Sundry Deposit Sundry Creditors	14270.00
563882.38	POS_Issuer	183184.54
758212.81	E-Comm_Issuer	90663.81
98883.32	ATM_Issuer	64568.70
2191530.95	IMPS_Outward	13916455.30
7326320.60	UPI_Debit	7937918.45
153615.00	Difference Payable – NPCI Digital Products	24015.00
892656.00	Repair Cess Payable	928320.00
300000.00	Prov for Restructured, Rescheduled Advances Accounts	-
116150.00	TDS On Cash Withdrawal u/s 194 N	192369.00
27400.00	ATM Excess Cash	39000.00
7200.00	Retention Amount payable	12880.00
882168.00	Teamone Tech Solutions LLP	0.00
100347.00	Sriravi Systems	0.00
--	Group Gratuity Scheme	53333.00
--	TDS Receivable	108.00
18763857.45	Total Other Liabilities- Others	35519563.27
31.03.2024		31.03.2025
<i>SCHEDULE E</i>		
<i>CASH IN HAND</i>		
34418900.00	Cash In hand	24232458.00
71969563.88	Reserve Bank of India	58399086.65
56849092.43	State Bank of India and Nationalised Banks	78945681.02
1163702.40	a) State Bank of India, Ghatkopar	1063053.40
15741.50	b) State Bank of India (BCP Clg Operations)	16092.50
6741021.15	c) State Bank of India, Bhandup	5867649.15
100115.78	Punjab & Sindh Bank, Bhandup	19603.66
5271509.78	Bank of Baroda , Bhandup	26219862.49
25780207.22	Bank of Baroda, Matunga	19745207.22
16676794.60	Bank of Baroda, Mandvi	24514212.60
1100000.00	Bank of Baroda, Dombivli (New CA A/c)	1500000.00
--	State Co-operative Banks	--
19635979.94	District Central Co-operative Banks (MDCC Bank Ltd., Fort)	10938884.53
182873536.25	Cash in Hand	172516110.20

	<i>SCHEDULE F</i>	
31.03.2024	<i>Balances with Other Banks</i>	31.03.2025
	Current Deposit :	
214405.43	HDFC Bank Ltd.,OBC A/c.	50767935.92
3784824.99	HDFC Bank Ltd.,DD A/c.	2269824.99
80162.32	HDFC Bank Ltd., SGL A/c.	589137.77
17081904.22	ICICI Bank Ltd.- Vikhroli	34404841.95
13436806.99	ICICI Bank Ltd.- ATM	43239051.54
101000.00	Indusind Bank-CA - Bhandup	-
465049.00	The Shamrao Vithal Co-op Bank Ltd. - CA , Vikhroli	234038.00
4346168.00	Utkarsh Small Finance Bank Ltd – CA, Thane	620168.00
10637.90	Unity Small Finance Bank Ltd – CA , Kurla	11637.90
20100000.00	Utkarsh Small Finance Bank Ltd – CA, Nerul	15005976.00
--	Ujjivan Small Finance Bank Ltd- OD- Chembur Br	13368.00
--	Suryoday Small Finance Bank Ltd-OD-Belapur Br	9911.00
59620958.85		147165891.07
	Fixed Deposit :	
14621505.00	FDR with Bank of Baroda, Bhandup (W)	15756919.00
5000000.00	FDR with MDCC Bank Ltd., Fort	100000.00
20000000.00	FDR with Utkarsh Small Finance Bank Ltd., Chembur	-
28000000.00	FDR with Ujjivan Small Finance Bank Ltd., Chembur	28100000.00
20000000.00	FDR with Suryoday Small Finance Bank Ltd., Mulund	20000000.00
19900000.00	FDR with Suryoday Small Finance Bank Ltd., Belapur	19900000.00
29900000.00	FDR with Fincare Small Finance Bank Ltd., Ghatkopar (E)	-
15000000.00	FDR with Fincare Small Finance Bank Ltd., Kopar Khairane	-
11000000.00	FDR with DCB Bank Ltd., Kanjurmarg (W)	-
15000000.00	FDR with ESAF Small Finance Bank Ltd., Ghatkopar (E)	-
5000000.00	FDR with TJSB Sahakari Bank Ltd, Thane (W)	-
20000000.00	FDR with ICICI Bank Ltd., Vikhroli (W)	-
203421505.00		83856919.00
--	Savings Bank Deposits :	--
263042463.85	Total Balance With Other Banks	231022810.07
	<i>SCHEDULE G</i>	
31.03.2024	<i>Money at Call and Short Notice</i>	31.03.2025
--		--
0.00	Total Money at Call and Short Notice	0.00

(Amount in Rs.)

31.03.2024	<i>SCHEDULE H</i>	31.03.2025
	Sundries / Other Assets	
553299.02	Stock of Stationery	513625.66
28950.00	Stamps on Hand	17030.00
1339250.00	Staff Festival Advance	1350500.00
857793.16	Advances for expenses	1075077.81
48279.00	Income tax refund receivable	48279.00
13855.00	Stock Of PAN Coupons	13855.00
121424.33	Income Receivable	107428.12
234989.59	Vendor CGST Receivable (2.5, 6, 9, 14%)	306608.00
234989.51	Vendor SGST Receivable (2.5, 6, 9, 14%)	306607.86
39014.72	Vendor IGST Receivable (12, 18, 28%)	209511.91
38631.01	Vendor CGST Receivable-RCM 9%	154769.01
38631.01	Vendor SGST Receivable-RCM 9%	154769.01
29928.00	Vendor IGST Receivable-RCM 12%	29928.00
547125.50	Suspense GST Receivable	2339.80
135000.00	Stock of POS	135000.00
2522132.44	IMPS_Inward	7762347.07
258600.00	ATM_Acquirer	100000.00
5875593.65	UPI Credit	7117557.19
743.00	Difference Receivable – NPCI Digital Products	38009.00
5607667.18	Excess Gratuity Paid Over Liability	3332459.64
71748.00	Security / Bouncer Salary Charges Receivable	71748.00
0.00	Franking Uploaded	1162620.00
0.00	Excess Leave Encashment Over Laibility	2628805.00
0.00	SRIRAVI SYSTEMS	13011.00
18597644.12	Total Sundries / Other Assets	26651886.08

SHRI ARIHANT CO-OPERATIVE BANK LIMITED
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2025

YEAR ENDED ON MARCH 31, 2024	EXPENDITURE	SCH.		YEAR ENDED ON MARCH 31, 2025	YEAR ENDED ON MARCH 31, 2024	INCOME	SCH.		YEAR ENDED ON MARCH 31, 2025
16,01,19,705.99	To Interest on Deposits & Borrowings			14,61,91,980.13	27,95,35,781.61	By Interest and Discounts	J		27,92,69,723.73
7,89,60,620.69	To Salaries, Allowances, P.F. , Gratuity, Bonus			8,74,04,406.54	9,57,832.39	By Commission, Exchange and Brokerage			9,39,910.77
56,032.00	To Meeting Expenses			86,157.00	31,01,062.49	By Rent on Lockers			35,80,384.00
1,52,23,938.66	To Rent, Taxes, Insurance and Lighting			1,54,12,652.98	92,066.90	By Dividend			88,480.90
98,963.00	To Law Charges			26,830.00	1,03,226.00	By Profit on Sale of Assets			13,221.00
10,45,883.00	To Professional Charges			10,36,180.60	21,54,420.00	By Profit on Sale of Investments			-90,55,976.00
7,22,405.38	To Postage, Telegram & Telephone Charges			6,68,129.41	10,94,797.00	By Miscellaneous Income	K		16,14,441.24
11,20,117.00	To Auditor Fees			14,84,562.00	1,13,94,928.59	By Other Income	L		1,43,85,201.23
39,06,301.91	To Depreciation on Bank's Property			40,11,955.60					
6,52,775.00	To Repairs to Furniture, Fittings, etc.			3,58,220.72					
8,02,901.66	To Printing and Stationery			8,36,261.82					
20,41,970.00	To Advertisement			10,55,630.00					
45,516.10	To Loss on Sale of Assets			8,475.00					
23,26,859.00	To Amortisation of Premium on Investments			20,10,681.00					
1,88,32,746.91	To Other Expenditure	I		1,97,93,911.86					
1,24,77,378.68	Profit before Exceptional, Extraordinary Items, Income-tax and Provisions & Contingency			1,04,49,352.21					
	Exceptional Items:								
1,24,77,378.68	Profit after Exceptional items, but before Extraordinary Items, Income-tax and Provisions & Contingency			1,04,49,352.21					
	Extraordinary Items:								
1,24,77,378.68	Profit before Provisions & Contingency			1,04,49,352.21	3,20,95,050.00	By Provisions and Contingency Written Back			2,04,12,273.51
	To Provision and Contingency				2,21,86,603.00	Provision against BDDR written Back		-	
-	Provision for Bad & Doubtful Debts Reserve		10,00,000.00		98,44,855.00	Provision against Investment Depreciation written Back		1,67,18,785.00	
-	Provision for Investment Depreciation Reserve		-		63,592.00	Other Provision Written Back		36,93,488.51	
14,24,045.00	Provision for Non Performing Investment (NPI)		-						
25,50,000.00	Contingent Provision against Standard Assets		1,50,000.00						
1,30,36,798.51	Provision for Leave Encashment		-						
1,70,10,843.51				11,50,000.00					
2,75,61,585.17	Profit before Income-Tax			2,97,11,625.72					
	To Provision for Tax:								
32,62,618.00	Deferred Tax		76,35,696.00						
-	Income-Tax of Current F.Y.		43,44,977.00						
1,078.00	Income-Tax of earlier years/ (Excess provision for Income-Tax of earlier years written back)		-						
32,63,696.00				1,19,80,673.00					
2,42,97,889.17	Net Profit after Tax			1,77,30,952.72	0.00	Net Loss After Tax			0.00
33,05,29,164.98	T O T A L			31,12,47,660.38	33,05,29,164.98	T O T A L			31,12,47,660.38
PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2025									
3,52,24,766.63	To Balance brought forward			99,26,877.46	--	--			-
-	To Net Loss after Tax			-	2,42,97,889.17	By Net Profit after Tax		1,77,30,952.72	
					10,00,000.00	By Transfer from Next Election Expenses		0.00	1,77,30,952.72
-	To Balance Profit Carried to Balance Sheet			78,04,075.26	99,26,877.46	By Balance Loss Carried to Balance Sheet			0.00
3,52,24,766.63				1,77,30,952.72	3,52,24,766.63				1,77,30,952.72

AS PER OUR REPORT OF EVEN DATE
FOR H.M.GOSHER & Co.
Chartered Accountants

Yashodhan R Karani
Chairman

Dollar P Shah
Vice Chairman

Kiran L Patel
Director

Bikash Chandra Biswas
Chief Executive Officer

DIRECTORS :

Abhay G Dharamshi

Gulab D Shah

Kirankumar N Momaya

Manisha M Poladia

Ropin J Nagda

Ritesh K Khona

Tejal R Shah

Virchand N Lodaya

Mahesh M Padave

Keshav N More

CA. Swati S. Mota
Partner
Mem. No. : F/112087
FRN No. : 103344W
Statutory Auditors
UDIN No. : 25112087BMLGDH1424
Place : Mumbai
Date : 21.06.2025

(Amount in Rs.)

SCHEDULE - I

2023-2024	Particulars-Other Expenditure	2024-2025
5,31,805.80	Conveyance Charges	3,99,860.17
23,89,457.00	Expenditure A/C Security Guard	23,74,000.00
9,80,370.82	Sundry Charges	9,56,862.94
4,67,593.50	Clearing House Charges	4,21,834.00
1,58,988.00	Kanjurmarg Premises Expenses	(1,050.00)
10,595.00	News Paper & Periodicals	10,398.00
12,329.00	Entertainment Charges	18,282.00
2,61,758.97	Bank Charges	3,11,757.05
4,82,869.00	Sanitation Charges	4,85,560.00
54,000.00	Subscription to Association BMNS Bank	55,620.00
17,28,597.60	Annual Service Contract	21,62,198.19
56,075.00	Vehicle Running Expenses	61,710.00
800.50	Promotional Activities	26,090.00
2,09,947.00	Annual General Meeting Expenses	1,66,887.00
20,86,779.02	Primary Port Rental Charges	24,44,493.75
16,22,154.00	Hosting Charges	19,15,858.89
5,000.00	Miscellaneous Expenses	-
6,36,971.51	ATM charges paid to ICICI bank	5,24,934.57
1,32,589.22	IMPS charges paid to ICICI bank	91,553.33
4,64,961.05	Expenses for ATM and Debit card	59,161.12
30,000.00	SUBS MAHA URB COOP BK Federation	30,000.00
-	Interest on Late payment	10,123.00
4,64,423.24	Expenses for POS and IMPS	3,06,070.80
1,79,995.97	NPCI Switching Fees	1,58,584.21
690.00	Customer Meet Expenses	1,841.00
664.00	MMS Charges paid to NPCI	550.50
11,84,984.25	CGST Receivable 50% Written Off	12,96,772.38
11,84,984.34	SGST Receivable 50% Written Off	12,96,772.37
2,11,305.54	IGST Receivable 50% Written Off	1,12,625.09
1,39,006.37	CIBIL Charges	1,57,008.13
20,327.50	CERSAI Charges	14,820.00
6,91,170.00	Bulk SMS & Email Charges	9,21,452.00
35,664.00	Repair Cess Payable	35,664.00
1,498.00	Interest on BG Deposit (TDS)	-
8,500.00	Compensation Paid To NPCI	500.00
3,09,130.15	UPI Interchange Fee Paid	3,75,483.43
10,68,107.34	Expenses For UPI	14,53,734.80
1,61,975.00	Stamp Duty On Mutual Fund	13,000.00
6,895.50	Penalty Paid To NPCI	1,906.96
52,202.00	Sundry Balances Written off	-
42,500.00	Website Development Expenses	42,500.00
10,954.76	Incentive Paid Towards Digital Transactions	1,41,792.12

2,53,810.56	GST Expenses	93,068.00
55,000.00	Premium paid for PSLC(Priority Sector Lending Certificate)	1,00,000.00
(18,522.00)	Bouncer Salary to Society	63,681.00
43.00	CCIL Charges paid for NDS Call Money	-
72,145.40	Expenses for SMS Charges	3,59,522.73
1,17,150.00	Election Expenses	-
2,54,500.00	NPCI Certification Fees	84,000.00
-	KYC Verification Service	47,422.50
-	Expenses for Non Banking Assets	1,89,005.83
1,88,32,746.91	Total Other Expenditure	1,97,93,911.86

SCHEDULE - J

2023-2024	Particulars-Interest and Discounts	2024-2025
15,43,20,374.71	Interest on Loans	19,00,79,805.44
12,52,15,406.90	Interest on Investment	8,91,89,918.29
27,95,35,781.61	Total Interest and Discounts	27,92,69,723.73

SCHEDULE - K

2023-2024	Particulars-Miscellaneous Income	2024-2025
9,29,887.11	Miscellaneous Income	14,25,364.89
1,57,279.16	Sundry Income	1,81,850.47
7,251.73	Other Income from PMJJBY	7,078.38
379.00	Penalty Received from NPCI	147.50
10,94,797.00	Total Miscellaneous Income	16,14,441.24

SCHEDULE - L

2023-2024	Particulars- Other Income	2024-2025
300.00	Share Transfer Fees	500.00
22,49,283.82	Loan Processing Charges	21,30,055.73
49,95,308.22	Incidental Charges	61,72,758.93
3,19,450.00	Inspection Charges	3,19,800.00
2,050.00	Duplicate Share Certificate Charges	8,100.00
4,36,678.23	ATM Charges	1,43,258.84
9,13,026.98	SMS Banking Charges	14,03,129.41
5,07,965.52	IMPS Debit Charges	7,48,553.70
3,55,355.00	Cash handling charges	1,73,171.64
2,48,121.27	UPI Interchange Fee Received	2,84,803.14
(585.88)	ATM Interchange Fee Received	(170.74)
8,17,859.00	Interest Received on IT Refund	670.00
2,52,334.00	Incentive Received From Digital Transactions	3,38,666.86
2,97,782.43	ATM AMC Charges	16,13,691.66
-	Franking charges	4,38,699.02
-	Penal Charges on Loans and Advances	2,51,474.66
-	Service Charges on Franking	3,58,038.38
1,13,94,928.59	Total Other Income	1,43,85,201.23