



THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA
(MULTI-STATE SCHEDULED BANK)
FORM "A" (Schedule 3, Section 29. B.R.Act, 1949)
BALANCE SHEET AS ON 31.03.2026

PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	CAPITAL AND LIABILITIES	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026	PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	PROPERTY AND ASSETS	AMOUNT	Amount in ₹ CURRENT YEAR'S FIGURE AS ON 31.03.2026
100,00,00,000.00	1) SHARE CAPITAL		100,00,00,000.00	151,35,22,296.46	1) CASH		120,18,33,154.28
	a) Authorised Share Capital 400,00,000 Shares of Rs. 25/- each			9,05,50,187.00	i) Cash in Hand	10,65,37,828.00	
				98,47,46,393.97	ii) Reserve Bank of India	94,06,42,189.80	
				3,47,05,832.74	iii) State Bank of India	1,09,94,101.22	
71,67,95,150.00	b) Subscribed Share Capital		71,72,92,050.00	19,71,62,131.66	iv) Other Nationalised Banks	6,13,68,602.32	
71,67,95,150.00	i) Individuals	71,72,92,050.00		49,66,025.27	v) State Co-Operative Banks	5,87,012.77	
0.00	ii) Co-Operative Institutions	0.00		20,13,91,725.82	vi) District Central Co-Operative Banks	8,17,03,420.17	
0.00	iii) State Government	0.00					
				206,60,85,072.82	2) BALANCES WITH OTHER BANKS		301,43,33,061.15
226,56,43,470.57	2) RESERVE FUND AND OTHER RESERVES		224,96,32,902.24	42,44,98,040.82	i) Current Deposits	27,83,20,293.15	
18,24,13,986.18	i) Statutory Reserve Fund	23,81,41,820.35		0.00	ii) Saving Bank Deposits	0.00	
0.00	ii) Agricultural (Credit Stabilization Fund)	0.00					
7,41,03,455.51	iii) Building Fund	7,41,03,455.51		164,15,87,032.00	iii) Fixed Deposits	273,60,12,768.00	
0.00	iv) Dividend Equalization Fund	0.00		8,12,03,655.00	i) Canara Bank	36,96,26,915.00	
0.00	v) Special Bad Debts	0.00		5,97,00,000.00	ii) Indian Bank	22,00,00,000.00	
16,09,42,983.62	vi) Bad & Doubtful Debt Reserve	25,09,42,983.62		30,000.00	iii) Bank of India	10,00,32,476.00	
16,34,12,510.52	vii) BDDR 2024	16,34,12,510.52		0.00	iv) Bank of Maharashtra	17,40,00,000.00	
2,06,93,030.36	viii) Investment Depr. Reserve	8,22,93,030.36		8,00,00,000.00	v) Maharashtra Gramin Bank	12,05,00,000.00	
57,07,04,124.97	ix) Investment Depr. Reserve (ARC)	33,07,04,124.97		20,84,53,377.00	vi) The Maharashtra State Co-Op. Bank	58,59,53,377.00	
	Other Funds & Reserves			37,03,00,000.00	vii) ICICI Bank	22,50,00,000.00	
6,81,171.75	a) Charity Funds	6,81,171.75		5,00,00,000.00	viii) Axis Bank	3,50,00,000.00	
23,52,734.35	b) Members Welfare Fund	23,52,734.35		10,00,00,000.00	ix) HDFC Bank	10,00,00,000.00	
5,81,872.66	c) Staff Welfare Fund	5,81,872.66		35,20,00,000.00	x) YES Bank	42,20,00,000.00	
36,144.93	d) Social Welfare Dev. Fund	36,144.93		3,99,00,000.00	xi) IDBI Bank	2,90,00,000.00	
65,20,051.00	e) Prov. for Embezzlement	67,09,051.00		25,00,00,000.00	xii) IndusInd Bank	0.00	
4,59,08,000.00	f) Contingent Provi. against Std .Asset	4,59,08,000.00		5,00,00,000.00	xiii) Kotak Mahindra Bank	24,99,00,000.00	
88,19,94,950.81	g) Revaluation Reserve	86,57,29,816.81		0.00	xiv) IDFC First Bank	10,50,00,000.00	
4,96,40,100.41	h) Reserve For Unforseen Losses	6,44,42,167.41					
76,79,469.50	i) Unrealised Interest Reserve	0.00					
8,08,63,750.00	j) Investment Fluctuation Reserve	9,10,63,750.00		0.00	3) MONEY AT CALL AND SHORT NOTICE		0.00
8,50,000.00	k) Vehicle Fund	0.00					
1,62,65,134.00	l) General Reserve Fund	3,25,30,268.00					



PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	CAPITAL AND LIABILITIES	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026	PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	PROPERTY AND ASSETS	Amount in ₹	
						AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026
0.00	3) PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		0.00	578,63,94,370.44	4) INVESTMENTS		525,50,42,235.44
1760,58,17,656.19	4) DEPOSITS AND OTHER ACCOUNTS		1898,31,32,676.56	518,43,55,854.44	i) Central & State Government Securities		
1162,00,70,828.50	i) Fixed Deposits	1265,70,14,820.94			l) Govt. Approved Securities	490,65,41,719.44	
1088,72,52,012.55	(a) Individuals	1189,12,93,579.99			Face Value	492,43,79,747.00	
0.00	(b) Central Co-operative Banks	0.00		60,20,38,516.00	Market Value	486,40,87,868.58	
73,28,18,815.95	(c) Other Societies	76,57,21,240.95			ii) OTHER INVESTMENTS	34,85,00,516.00	
427,42,29,581.47	ii) Saving Bank Deposits	437,24,99,799.00		1,90,55,000.00	a) Shares in Co-Operative Institutions	1,90,55,000.00	
423,10,82,735.91	(a) Individuals	435,24,60,144.17		1,000.00	b) Investment in Security Receipts with RARCL	1,000.00	
0.00	(b) Central Co-operative Banks	0.00		58,29,82,516.00	c) Investment in Security Receipts Omkara	32,94,44,516.00	
4,31,46,845.56	(c) Other Societies	2,00,39,654.83		0.00	5) PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		0.00
171,15,17,246.22	iii) Current Deposits	195,36,18,056.62		1000,61,57,690.78	6) LOANS & ADVANCES		1123,64,43,318.92
162,39,06,645.23	(a) Individuals	186,04,73,324.15		639,03,19,670.94	i) Short Term Loans, Cash Credit, Overdrafts & Bills Discounted	748,25,53,988.15	
0.00	(b) Central Co-operative Banks	0.00			of which Secured against:		
8,76,10,600.99	(c) Other Societies	9,31,44,732.47		0.00	a) Govt. and Other Approved securities	0.00	
0.00	iv) Money at call and short notice		0.00	639,03,19,670.94	b) Other Tangible Securities	748,25,53,988.15	
0.00	5) BORROWINGS :		0.00		(Of the advances, amount due from individuals 2176989714.21)		
0.00	i) From RBI	0.00			(Of the advances Amount Overdue 45916080.86)		
0.00	ii) From State Bank of India	0.00		251,07,45,198.07	(Considered bad any doubtful of recovery)		
0.00	iii) From State Government	0.00			ii) Medium Term Loans	265,00,82,162.50	
0.00	iv) Loans from other Sources	0.00			Of which secured against		
0.00	6) BILL FOR COLLECTION BEING BILLS RECEIVABLE <i>As per contra</i>	0.00	0.00	1,48,36,135.52	a) Govt. and Other Approved securities	1,44,48,888.60	
				249,59,09,062.55	b) Other Tangible Securities	263,56,33,273.90	
					(Of the advances, amount due from individuals 1475081059.30)		
0.00	7) BRANCH ADJUSTMENT	0.00	0.00		(Of the advances Amount Overdue 31544086.91)		
					(Considered bad any doubtful of recovery)		
11,16,76,619.27	8) OVERDUE INTEREST RESERVE (CONTRA)		4,91,29,259.00				
2,78,14,720.61	9) INTEREST PAYABLE		2,78,63,370.67				



				Amount in ₹			
PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	CAPITAL AND LIABILITIES	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026	PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	PROPERTY AND ASSETS	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026
19,68,92,731.41	10) OTHER LIABILITIES		15,57,87,698.43	110,50,92,821.77	iii) Long Term Loans of which secured against tangible securities	110,38,07,168.27	
4,66,25,219.88	a) Draft Payable	2,33,64,193.38			Of which secured against		
1,86,42,917.17	b) Pay Order Payable	94,13,463.34		0.00	a) Govt. and Other Approved securities	0.00	
4,14,20,057.00	c) Dividend Payable	3,40,79,375.00		110,50,92,821.77	b) Other Tangible Securities	110,38,07,168.27	
1,33,62,472.00	e) Sundry Creditors	74,65,837.49			(Of the advances, amount due from individuals 854372454.45)		
28,11,768.00	f) TDS Payable	44,86,896.00			(Of the advances Amount Overdue 8720335.00)		
21,09,871.97	g) GST Payable	14,47,821.44			(Considered bad any doubtful of recovery)		
1,70,43,420.87	h) Stale Cheques	1,26,10,512.64		31,06,03,662.68	7) INTEREST RECEIVABLE		33,00,75,278.99
18,77,400.00	i) Audit Fees Payable	19,71,900.00		14,37,30,090.93	i) Investments	22,74,60,008.59	
25,00,000.00	j) Income Tax Payable	0.00		5,51,96,952.48	ii) Staff Loans	5,34,86,011.40	
25,772.00	k) Mission Premium A/c PMSBY	23,672.00		11,16,76,619.27	iii) Overdue Interest Reserve (Contra)	4,91,29,259.00	
78,130.00	l) Nominal Share	76,885.00					
32,93,053.32	m) Provision for Expenses Payable	25,95,316.95		0.00	8) BILL FOR COLLECTION BEING BILLS RECEIVABLE As per contra		0.00
2,55,43,808.00	n) Subsidy Reserve Fund (NB)	2,40,12,773.00		0.00	9) BRANCH ADJUSTMENT		0.00
12,94,707.20	o) Arbitrator & Administrative Fees Payable	12,68,997.20		101,12,94,315.64	10) PREMISES LESS DEPRECIATION		99,22,06,027.36
57,63,708.00	p) Sundry Liabilities FITL	18,26,365.00		3,43,41,562.92	11) FURNITURE & FIX. LESS DEPRECIATION		4,49,80,925.28
5,01,950.00	q) Unclaimed Excess Cash	5,88,931.00		22,20,69,977.03	12) OTHER ASSETS		16,62,67,422.24
7,18,000.00	r) Deposit recd. Agst. Court Case (NSBL)	7,18,000.00		13,18,757.80	a) Stationary in Hand	17,21,978.70	
0.00	s) DEAF Scheme Payable	2,94,623.39		91,10,289.28	b) Prepaid Expenses	76,88,403.92	
0.00	t) Old Excess amount (NSBL)	2,260.00		0.00	c) Sundry Debtors	20,000.00	
0.00	u) Provision For Restructured AC	18,81,497.00		8,43,677.79	d) Security Deposit with MSED Co.	9,43,048.34	
14,15,334.00	v) Mahila Kalyan Nidhi (MF)	16,70,716.60		1,15,076.69	e) Telephone Deposit	0.00	
2,50,000.00	w) Other Security Deposit Payable	2,50,000.00		30,000.00	f) Security Deposit for Water Connection	0.00	
0.00	x) Provision for Income Tax Dispute	1,41,22,520.00		4,05,598.00	g) Security Deposits with Landlord	21,30,598.00	
1,16,15,142.00	y) Excess Amount Against NBA	1,16,15,142.00		57,300.00	h) Adhesive Stamps	97,000.00	
				14,192.00	i) Franking Stamp A/c	0.00	
17,57,417.68	11) LEGAL CHARGES PAYABLE		12,65,328.68	46,083.65	j) Pan Card Coupon Receivable	0.00	
				10,000.00	k) Security Deposit with UTIITSL (Pan card)	0.00	
35,84,547.00	12) OVERDUE PENAL CHARGES RESERVE		57,76,305.56	5,00,000.00	l) D-Mat A/c	5,00,000.00	
				13,10,857.00	m) TDS Receivable	16,28,978.48	
				0.00	n) Digital Payment Dispute Ac	10,700.00	
				35,318.17	o) GST Receivable	18,649.40	
				5,97,199.10	p) Balance GST to be Claimed as per GST	13,45,245.86	





THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA
(MULTI-STATE SCHEDULED BANK)

ANNEXURE I of Balance Sheet

₹ as on 31.03.2025		₹ as on 31.03.2026
Private Bank		
	Bank Name	
12529167.97	Axis Bank	6250214.80
42656100.15	HDFC Bank	4443213.05
177043977.64	Yes Bank	121786235.53
10015797.07	Indsind Bank	15797.07
147141997.99	ICICI BANK	135763831.70
35111000.00	Kotak Mahindra Bank	10061001.00
424498040.82	Total	278320293.15

Nationalised Bank		
	Bank Name	
32823.96	Central Bank of India	16664.74
124617949.76	Bank of Maharashtra	50617911.90
31743.24	Bank of India	31035.24
40493117.19	IDBI Bank	6085025.15
652657.85	Bank of Baroda	868046.28
7223.66	Punjab National Bank	6751.37
31311000.00	Maharashtra G. Bank	3511000.00
15616.00	Canara Bank	131100.64
0.00	Indian Bank	101067.00
197162131.66	Total	61368602.32

State Bank of India		
	Bank Name	
12981301.44	State Bank of India	10517781.20
1592171.51	SBI Power pack	476320.02
14573472.95	Total	10994101.22

₹ as on 31.03.2025		₹ as on 31.03.2026
Stale Cheques		
9500.00	Stale Cheque with our Branch	3000.00
16980129.64	Stale Cheque with other Banks	12580337.64
53791.23	Stale Pay Order	27175.00
17043420.87	Total	12610512.64

GST Payable		
1391287.49	HO GST Payable	1020395.34
6.52	I-GST Payable	0.00
344778.88	S-GST Payable	207702.09
344780.68	C-GST Payable	207702.11
29018.40	M P GST Payable	12021.90
2109871.97	Total	1447821.44

Dividend Payable		
6458253.00	Dividend Payable 2020-21	0.00
11605659.00	Dividend Payable 2021-22	0.00
10160509.00	Dividend Payable 2022-23	9619146.00
13195636.00	Dividend Payable 2023-24	11723367.00
0.00	Dividend Payable 2024-25	12736862.00
41420057.00	Total	34079375.00

TDS Payable		
2294598.00	TDS Pay.Under 194N (Cash Withdraw)	3680141.00
3152.00	Centralised 2 % TDS (Cash Withdrawl)	7.00
0.00	Centralised 2% TDS on Cash-W E- Payment Collection 194N (HO)	86782.00
514018.00	Tax Deducted at sources	719966.00
2811768.00	Total	4486896.00

₹ as on 31.03.2025		₹ as on 31.03.2026
Income Tax Dispute		
41965.00	Income Tax 2020-21 disputs	0.00
1369020.00	Income Tax 2008-09 disputs	1369020.00
3543480.00	Income Tax 2010-11 disputs	3543480.00
0.00	Income Tax 2023-24 disputs	9210020.00
4954465.00	Total	14122520.00

Gst Receivable		
34441.05	GST Receivable	17769.35
877.12	I-GST Receivable	880.05
35318.17	Total	18649.40





॥ सहकारेण जनकस्यामम् ॥

THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA
(MULTI-STATE SCHEDULED BANK)

ANNEXURE II of Fixed Assets

1) PREMISES LESS DEPRECIATION	
As per last B/S	101,12,94,315.64
Add Purchase	22,46,326.41
sub Total	101,35,40,642.05
Less Sold	0.00
Less Depreciation on Revaluation	1,62,65,134.00
Less Depreciation	50,69,480.69
Balance As on 31.03.2026	99,22,06,027.36

(C) COMPUTER A/C	
As per last B/S	69,58,366.00
Add Purchase	53,11,529.92
sub Total	1,22,69,895.92
Less Sold/w.off	17.00
Less Depreciation	69,67,508.92
Balance As on 31.03.2026	53,02,370.00

2) (A) FURNITURE & FIXTURE	
As per last B/S	1,90,37,980.74
Add Purchase	1,04,70,902.02
sub Total	2,95,08,882.76
Less Sold/w.off	18,544.66
Less Depreciation	33,30,260.00
Balance As on 31.03.2026	2,61,60,078.10

(D) PLANT & MACHINERY	
As per last B/S	59,13,748.19
Add Purchase	55,26,772.29
sub Total	1,14,40,520.48
Less Sold/w.off	4,977.97
Less Depreciation	22,46,820.33
Balance As on 31.03.2026	91,88,722.18

(B) VEHICLE	
As per last B/S	24,31,459.99
Add Purchase	38,04,380.01
sub Total	62,35,840.00
Less Sold/w.off	0.00
Less Depreciation	19,06,087.00
Balance As on 31.03.2026	43,29,753.00

(E) SMALL OFFICE EQUIPMENT	
As per last B/S	8.00
Add Purchase	0.00
sub Total	8.00
Less Sold/w.off	6.00
Less Depreciation	0.00
Balance As on 31.03.2026	2.00





THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA

(MULTI-STATE SCHEDULED BANK)

FORM "B" (Schedule 3, Section 29. B.R.Act, 1949)

Profit & Loss Account For The Year Ended on 31.03.2026

				Amount in ₹			
PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	EXPENDITURE	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026	PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	INCOME	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026
86,38,12,376.51	1] INTEREST ON DEPOSITS & BORROWING		91,75,07,937.56	144,78,29,910.70	1) INTEREST & DISCOUNT		149,77,89,968.89
86,34,50,914.51	a) INTEREST ON DEPOSITS	91,72,97,814.56		95,05,98,618.68	(a) Interest received on Loans & Advances	97,98,38,505.95	
11,94,36,823.78	1) Fixed Deposits	12,24,76,205.00		49,53,67,192.02	(b) Interest received on Investments	51,79,51,462.94	
63,35,85,879.00	2) Dhanwardhini Deposits	68,62,42,836.00		18,64,100.00	(c) Interest on other Income	0.00	
10,25,46,571.73	3) Saving Deposits	10,19,63,253.56		2,19,32,140.88	2) COMMISSION, EXCHANGE & BROKERAGE		2,07,52,501.60
0.00	4) Madhusanchaya Yojana	-128.00		8,674.38	1) Commission on Bills	11,496.87	
1,08,195.00	5) Recurring Deposits	1,30,069.00		17,205.92	2) Exchange on Bills	4,479.84	
51,34,158.00	6) Jankalyan Bachat Yojana	44,80,241.00		1,12,987.04	3) Exchange on Sales of Drafts	1,13,499.26	
1,22,394.00	7) Tax Benefit Term Deposits (FD)	91,072.00		98,41,454.05	4) Bank Guarantee & Solvency Commission	1,11,45,809.63	
21,84,673.00	8) Tax Benefit Term Deposits(RIS)	19,14,266.00		25,21,351.38	5) RTGS/NEFT Commission	23,97,090.01	
72,880.00	9) Kuber Deposit Scheme (RIS)	0.00		5,184.00	6) Commission on PMJJBY/PMSBY	4,426.00	
17,112.00	10) Jankalyan Bal Vikas Patra	0.00		94,25,284.11	7) Insurance Commission	70,75,699.99	
2,42,228.00	11) Kuber Deposits (FD)	0.00		0.00	3) SUBSIDIES AND DONATIONS		0.00
3,61,462.00	b) INTEREST ON BORROWINGS	2,10,123.00		0.00	4) INCOME FROM NON BANKING ASSETS & PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS		0.00
35,59,06,514.00	2) SALARIES, ALLOWANCES AND PROV. FUND		40,05,94,630.24	24,00,81,768.15	5) BY OTHER RECEIPTS		45,65,57,108.96
28,42,05,090.00	1) Salaries and Allowances	30,10,07,552.00		5,500.00	1) Dividend on Shares	5,500.00	
2,66,84,690.00	2) Contribution to Provident Fund	2,84,24,697.00		42,26,622.33	2) Incidental Charges	43,74,520.98	
10,92,775.00	3) Administrative Charges for PF	11,76,611.00		1,124.50	3) Shares Transfer Fee	300.00	
1,14,48,171.00	4) Medical Allowance	1,10,66,419.00		83,16,075.02	4) Locker Rent	1,00,73,003.70	
1,32,56,379.00	5) Leave Encashment	1,35,07,209.00		3,07,749.77	5) Miscellaneous Income	1,18,751.88	
2,60,577.00	6) Bajaj Allianz Accidental Policy	2,53,640.00					
22,57,422.00	7) Mediclaim Insurance Policy Premium	23,15,201.00					
90,52,861.00	8) Group Gratuity Premium	25,92,136.24					
11,87,665.00	9) Premium of Leave Encashment	12,34,435.00					



PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	EXPENDITURE	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026	PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	INCOME	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026
52,71,090.00	10) Deficit Fund with LIC (Gratuity)	3,18,80,497.00		1,12,52,762.89	6) Processing Fees	1,18,32,820.74	
11,89,794.00	11) Deficit Fund with LIC (Leave)	63,36,233.00		63,18,038.21	7) Service Charges	59,88,254.87	
0.00	12) Bonus	8,00,000.00		79,27,606.26	8) Miscellaneous Income (Taxable)	91,68,923.28	
20,73,913.30	3) TO DIRECTOR & LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES		29,06,344.56	7,78,363.34	9) Cash Handling Charges (Taxable)	9,99,062.10	
5,80,200.00	1) Director Sitting Fees	7,92,000.00		41,22,635.61	10) SMS Alert Charges Received	43,56,576.91	
5,19,100.00	2) Branch Sub-Committee Sitting Fees	5,19,630.00		23,39,509.65	11) ATM Pos/Ecom Trn/Add-card Repin Charges	23,12,292.48	
10,235.00	3) Directors Meeting Expenses	4,268.00		4,83,030.42	12) Profit on Sale of Assets	4,57,546.60	
1,65,847.00	4) Branch Sub-Committee Meeting Expe.	1,84,262.90		42,40,088.00	13) Profit on sale of Investments	3,94,42,892.49	
6,49,431.30	5) T.A. to Director	12,29,405.66		1,90,21,143.92	14) Profit on Sale of Mutual Funds	3,02,34,924.91	
1,49,100.00	6) Directors Training Expenses	1,76,778.00		96,38,892.00	15) Reversed from Sundry Liabilities (FITL)	39,37,343.00	
5,16,33,056.02	4) RENT, TAXES, INSU. & LIGHTING ETC		5,72,48,617.68	0.00	16) Reversed Fram Provision for Income Tax	25,00,000.00	
3,12,39,372.60	a) RENT, TAXES, INSU. & LIGHTING	3,60,18,045.39		4,14,39,438.00	17) Expenditure Provision and Contingency	0.00	
2,03,93,683.42	b) DEPOSIT INSURANCE PREMIUM	2,12,30,572.29		1,08,38,154.00	18) Deferred Tax Asset	0.00	
49,10,049.08	5) LAW & CONSULTANCY CHARGES		62,50,316.91	9,19,999.00	19) Income on Sale of Assets-Non GST	3,77,656.00	
27,19,715.92	6) POSTAGE & TELEPHONE		31,29,919.43	7,34,629.00	20) Income on Investment in SR	0.00	
30,88,000.00	7) AUDITOR'S FEES		32,08,000.00	6,14,487.42	21) UPI Transaction Charges Received	7,96,070.65	
3,96,50,313.25	8) DEPRECIATION ON & REPAIRS IN PROPERTY		4,44,42,219.77	77,30,896.23	22) Penal Charges Received	74,13,518.09	
28,17,783.60	1) Furniture & Fixture	33,30,260.00		39,59,179.58	23) Income Tax Refund	0.00	
50,13,322.00	2) Building	50,69,480.69		3,34,206.00	24) Reversed Fram Pro. for Embezzlement	0.00	
14,37,547.00	3) Vehicle	19,06,087.00		9,45,31,637.00	25) Recovery in Written off	7,28,10,675.30	
74,26,624.25	4) Computer	69,67,508.92		0.00	26) Reversal from IDR (ARC)	24,00,00,000.00	
22,54,614.56	5) Plant and Machinery	22,46,820.33		0.00	27) Reversal from Unrealised Int. Reserve	76,79,469.50	
1,62,65,134.00	6) Depreciation on Revalued Assets	1,62,65,134.00		0.00	28) Prior Period Income	16,69,701.48	
0.00	7) Plant & Machinery write off	4,318.13		0.00	29) Dmat charges Received	7,304.00	
1,210.00	8) Computers Old & Unused write off	0.00					
44,34,077.84	9) Repairs & Maintenance in property	86,52,610.70					



PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	EXPENDITURE	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026	PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	INCOME	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026
54,73,619.51	9) TO STATIONERY, PRINTING & ADVERTISEMENT ETC		46,77,937.61				
0.00	10) LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSET		0.00				
11,75,55,593.46	11) OTHER EXPENDITURE		9,38,51,250.38				
5,63,657.86	1) Commission paid (Bank Charges)	7,79,341.43					
11,57,814.00	2) Commission paid to Recurring agent	11,30,205.00					
1,54,35,601.32	3) Misc.& Conveyance Charges	1,76,84,319.60					
17,07,815.20	4) Traveling Expenses	19,35,092.00					
1,19,227.60	5) News Paper	1,17,113.00					
3,84,544.00	6) Annual General Meeting Expenses	7,77,201.50					
67,200.00	7) Sub.to Mah. Lab. Welfare Fund	62,400.00					
4,25,100.00	8) Subscription to Membership	4,05,880.00					
39,76,890.74	9) Entertainment Expenses	45,30,543.69					
9,05,507.11	10) Staff Training Expenses	7,85,330.13					
22,88,799.40	11) Vehicle Expenses	23,61,953.82					
2,34,84,923.97	12) CBS Expenses	2,50,82,603.96					
2,55,305.00	13) Grahak Melava Exp.	3,98,044.54					
66,83,535.00	14) Amortisation on Govt. Securities	49,61,885.00					
23,47,762.34	15) ATM/POS/ECOM TRN Charges Paid	16,87,403.11					
0.00	16) Branch Opening/Shifting Expenses	3,52,023.60					
3,47,05,460.00	17) ARC Management Fees Paid	3,00,57,905.00					
1,98,41,514.00	18) Amortization of Loss A/c 20%	0.00					
28,49,435.92	19) Election Expenses	6,69,860.00					
3,55,500.00	20) Remuneration Expenses for Resolution	0.00					
0.00	21) Comm. Paid To Business Facilitator	72,145.00					
0.00	12) BAD DEBT WRITTEN OFF		5,42,15,160.11				



PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	EXPENDITURE	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026	PREVIOUS YEAR'S FIGURE AS ON 31.03.2025	INCOME	AMOUNT	CURRENT YEAR'S FIGURE AS ON 31.03.2026
11,50,00,000.00	13) PROVISIONS		24,61,10,730.99				
4,75,00,000.00	1) Bad & Doubtful Debt Reserve	9,00,00,000.00					
6,75,00,000.00	2) Provision for Income Tax	6,41,65,515.00					
0.00	3) Provision for Restructured Account	18,81,497.00					
0.00	4) Provision for Embezzlement	1,89,000.00					
0.00	5) Investment Depreciation Reserve	6,17,78,142.50					
0.00	6) Other Provision	4,09,297.49					
0.00	7) Deferred Tax Liability	2,76,87,279.00					
14,80,20,668.68	14) BALANCE OF PROFIT		14,09,56,514.21				
170,98,43,819.73	GRAND TOTAL		197,50,99,579.45	170,98,43,819.73	GRAND TOTAL		197,50,99,579.45

Significant Accounting policies and notes to the Consolidated Financial Statement. The Schedules referred to above are the integral part of Consolidated Profit & Loss.

For THE AKOLA URBAN CO-OPERATIVE BANK LTD.; AKOLA [MULTI-STATE SCHEDULED BANK]




R M Sontakke
Chief Executive Officer


K A Khapli
Director


R C Rathi
Vice - Chairman


S S Joshi
Chairman

Date:-18-APR-2026

Place:- AKOLA

As per Our Report of even date
For M/s Gogate & Company
Chartered Accountants
FRN 1241244W


CA S G DEO
Partner
M. No. 151099
UDIN: 26151099YEDFDD4414





THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA
(MULTI-STATE SCHEDULED BANK)

Annexure III of Profit & Loss

RENT TAXES & LIGHTING EXPENSES AS ON 31.03.2026

Sr. No.	Particular	Amount
1	Rent Paid	9430751.00
2	Municipal & Other Taxes	2039411.00
3	Insurance	2016017.46
4	Lighting Charges	8982606.07
5	Service Charges on Premises Maintained	3308880.00
6	GST Paid	10240379.86
7	Professional Tax Paid	0.00
		36018045.39

Miscell. & Conveyance Charges as on 31.03.2026

Sr. No.	Particular	Amount
1	Miscellaneous Expenses	3122039.67
2	Conveyance Charges	182218.00
3	Cash Remittance Expenses	666758.00
4	D-mat Expenses	654868.66
5	Security Guard Expenses	7763945.00
6	Stale Cheque	0.00
7	House Keeping Expenses	2447262.84
8	Charges Paid to CI Companies	990213.94
9	Water Charges	520617.43
10	CKYC uploading Charges	0.00
11	Donation paid	131500.00
12	Stamp duty	70994.89
13	UPI Transaction Charges Paid	1133901.17
	Total	17684319.60

