Manvi Pattana Souharda Sahakari Bank Niyamitha

Head Office : Aparna Chitra Mandira Complex, Sindhanur Road, Manvi, Raichur District, Karnataka 584

Form A

Balance Sheet as on March 31, 2026

Particulars	Schedule No.	As on March 31, 2026	As on March 31, 2025
Capital and Liabilities			
Capital	1.0	11,72,74,050	12,30,69,750
Reserve Fund and Other reserves	2.0	21,36,48,172	24,15,54,225
Deposits and other accounts	3.0	3,03,02,06,030	2,63,88,05,624
Borrowings	4.0	-	-
Overdue Interest Reserve	5.0	5,56,52,457	3,98,80,144
Interest payable	6.0	10,20,25,042	9,70,23,666
Other Liabilities	7.0	9,49,54,589	1,79,56,943
Total		**3,61,37,60,339**	**3,15,82,90,352**
Contingent Liabilities	8.0	6,57,158	3,44,885
Property and Assets			
Cash in hand and with Reserve Bank of India	9.0	7,76,34,386	9,19,84,802
Balances with Other Banks	10.0	11,19,19,127	10,33,72,463
Money at Call and Short Notice	11.0	3,00,00,000	7,00,00,000
Investments	12.0	1,12,83,46,309	74,74,91,375
Advances	13.0	1,90,14,64,808	1,95,91,12,454
Interest Receivable	14.0	9,33,79,402	5,04,81,172
Furnture and Fixtures less Depreciation	15.0	2,27,98,042	2,19,08,385
Other Assets	16.0	10,62,09,737	3,92,74,745
Non-Banking Assets acquired in satisfaction of claims	17.0	4,45,90,292	4,45,23,148
Profit and Loss Account	18.0	9,74,18,236	3,01,41,808
Total		**3,61,37,60,338**	**3,15,82,90,352**
Significant Accounting Policies	32.0		
Notes on accounts	33.0		

Sri. R Thimmaiah Shetty
President

Sri. G Ramanjaneya Shetty
Vice President

Sri. Muddu Ranga Rao Mutalik
Director

Sri. Ramalingappa
Director

Sri. Gopal Krishna
Managing Director

Sri. M Nagaraja
General Manager

CERTIFICATE :

Certified that we have audited the accounts of the Manvi Pattana Souharda Sahakari Bank Niyamitha., Dist : Rayachuru for the Year 2025-26 as produced for the audit by the General Manager and other staff of the sahakari bank and obtained information and clarification during course of audit. In our opinion and to the best of our knowledge the above balance sheet exhibits true and fair view of the financial postion of the sahakari bank subject to the remarks narrated in the audit report.

Date:27-07-2026
Place: Manvi
Udin No:

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

For M/s. CHANDRAPPA & Co.
Chartered Accountants

(CA Anupama. B.C)
Partner
FRN000578S

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Manvi Pattana Souharda Sahakari Bank Niyamitha

Head Office : Aparna Chitra Mandira Complex, Sindhanur Road, Manvi, Raichur District, Karnataka 584123

Form B

Profit and Loss for the year ended March 31, 2026

Sl. No.	Particulars	Sched. No.	For the Year End 31-03-2026	For the Year End 31-03-2025
I	**Income**			
	Interest and discount	19	31,68,61,193	30,58,86,680
	Commission, exchange and brokerage	20	1,42,77,089	1,45,93,586
	Other receipts	21	20,10,412	16,77,930
	Total		**33,31,48,694**	**32,21,58,196**
II	**Expenditure**			
	Interest on deposits, borrowings etc.,	22	21,80,05,549	20,11,37,323
	Salaries and allowances and providend fund	23	3,51,94,725	3,41,31,212
	Directors' and local committee members' fees and allowances	24	1,11,000	1,30,000
	Rent, taxes, insurance, lighting etc.,	25	1,78,86,094	1,85,23,990
	Law charges	26	5,000	3,11,000
	Postage, telegrams and telephone charges	27	6,31,990	5,82,609
	Auditor's fees	28	7,50,843	7,94,201
	Depreciation on and repairs to property	29	51,06,513	54,93,540
	Stationery, printing and advertisement etc.,	30	8,22,473	7,45,456
	Other Expenditure	31	12,19,10,934	3,37,60,907
			40,04,25,122	**29,56,10,237**
III	**Net profit / (loss) before tax**		**- 6,72,76,428**	**2,65,47,959**
	Profit / (Loss) bought forward		(3,01,41,808)	(5,66,89,767)
	Total		**(9,74,18,236)**	**(3,01,41,808)**
IV	**Appropriation ***			
	Statutory Reserve Fund			-
	Contingency Reserve Fund		-	-
IV	**Balance carried to Balance Sheet**		**(9,74,18,236)**	**(3,01,41,808)**
V	**Significant accounting policies**	32		
VI	**Notes to Accounts**	33		

Sri. R Thimmaiah Shetty
President

Sri. G Ramanjaneya Shetty
Vice President

Sri. Muddu Ranga Rao Mutalik
Director

Sri. Ramalingappa
Director

Sri. Gopalkrishna
Managing Director

Sri. M Nagaraja
General Manager

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

For M/s. CHANDRAPPA & Co.
Chartered Accountants

(CA Anupama. B.C)
Partner.
FRN000578S

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Manvi Pattana Souharda Sahakari Bank Niyamitha

Head Office : No.1, Aparna Chitra Mandira Complex, Sindhanoor Road, Manvi, Raichur District, Karnataka 584 123

Schedules forming part of the Balance Sheet as on March 31, 2026

Particulars	31, March 2026	31, March 2025
Schedule - 1 : Capital		
Share Capital		
Authorized Capital		
1,000,000 Shares of Rs.1000 each	1,00,00,00,000.00	1,00,00,00,000.00
i) Subscribed, Issued and Paid-up Capital		
a) 114791 No.of Shares of Rs.1000 each (Previous year 120228 No.of Shares of Rs.1000 each)	11,47,90,950.00	12,02,28,450.00
b) 2483 No.of shares having value of Rs.1000 each (Previous year 2841 No.of Shares of Rs.1000 each)	24,83,100.00	28,41,300.00
Total	**11,72,74,050.00**	**12,30,69,750.00**

Schedule - 2 : Reserves Fund and Other Reserves	31, March 2026	31, March 2025
I. Free Reserves		
a) Statutory Reserves Fund		
Opening balance	10,16,68,567.37	10,16,57,866.37
Add: Additions during the year	13,29,250.00	10,701.00
Total	**10,29,97,817.37**	**10,16,68,567.37**
b) Contingency Reserve Fund		
Opening balance	59,043.00	59,043.00
Add: Additions during the year	-	-
Total	**59,043.00**	**59,043.00**
c) Building Fund		
Opening balance	1,75,00,000.00	1,75,00,000.00
Add: Additions during the year	-	-
Total	**1,75,00,000.00**	**1,75,00,000.00**
d) Bad and Doubtful Debts Reserve		
Opening balance	9,75,00,000.00	8,50,00,000.00
Add : Additions during the year	1,24,21,517.00	1,25,40,000.00
Less: Deletion during the year	-4,24,21,516.79	-40,000.00
Total	**6,75,00,000.21**	**9,75,00,000.00**
e) Dividend Equalization Fund		
Opening balance	71,954.94	71,954.94
Total	**71,954.94**	**71,954.94**
Sub-Total I	**18,81,28,815.52**	**21,67,99,565.31**
II. Other reserves		
a) Investment Fluctuation Reserve		
Opening balance	1,56,15,303.64	1,56,15,303.64
Add : Additions during the year	3,84,696.36	-
Total	**1,60,00,000.00**	**1,56,15,303.64**
b) Investment (Depreciation) Fund		
Opening balance	23,20,200.00	23,20,200.00
Add : Additions during the year	3,80,000.00	-
Total	**27,00,200.00**	**23,20,200.00**
c) Staff Gratuity & Welfare Fund		
Opening balance	12,72,034.14	12,72,034.14
Total	**12,72,034.14**	**12,72,034.14**
d) Members Welfare Fund		
Opening balance	1,102.00	1,102.00
Less: Deletion during the year	-	-
Total	**1,102.00**	**1,102.00**
e) Co-operative Education Fund		
Opening balance	9,86,536.08	9,86,536.08
Total	**9,86,536.08**	**9,86,536.08**
f) Common Good Fund		
Opening balance	88,460.72	88,460.72
Less: Deletion during the year	-	-
Total	**88,460.72**	**88,460.72**
g) Donation Fund		
Opening balance	1,35,874.14	1,35,874.14

CHANDRAPPA & ... HO BALLARI M.No.2206... CHARTERED ...

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Schedules forming part of the Balance Sheet as on March 31, 2026

Less: Deletion during the year	-	-
Total	1,35,874.14	1,35,874.14
h) Special Reserve u/s.36(1)(viii) of Income-tax Act		
Opening balance	43,35,149.00	43,35,149.00
Total	43,35,149.00	43,35,149.00
i) Nominal Membership Fees		
Opening balance	-	-
Add : Additions during the year	-	-
Less : Deletion during the year	-	-
Total	-	-
Sub-Total II	2,55,19,356.08	2,47,54,659.72
Grand Total (I + II)	21,36,48,171.60	24,15,54,225.03

Schedule - 3 : Deposits and other accounts	**31, March 2026**	**31, March 2025**
I. Fixed Deposits		
From Others		
a) Fixed Deposits		
FIXED DEPOSIT	52,34,43,327.20	38,79,57,558.78
GOURI GANESH DEPOSIT	74,975.00	1,20,034.00
KUBERA NIDHI CERTIFICATE	3,96,529.00	3,65,374.00
SENIOR CITIZEN DEPOSIT	6,90,76,644.00	7,20,88,783.38
DASHAMANOTHSAVA CERTIFICATE	1,68,593.00	1,55,493.00
VARAMAHALAXMI DEPOSIT	3,05,86,909.00	2,93,79,239.00
FIXED DEPOSIT SIMPLE INTEREST	1,87,98,88,157.48	1,65,46,07,384.00
SECURITY DEPOSIT	1,23,38,122.17	1,18,72,566.17
SOUBHAGYA NIDHI DEPOSIT	-	20,000.00
FIXED DEPOSIT MONTLY INTREST	2,46,64,776.00	
b) Recurring Deposits		
RECURRING DEPOSIT	2,12,03,273.00	2,31,45,440.00
M F RECURRING DEPOSIT	19,72,504.00	28,19,441.00
S H G RECURRING DEPOSIT	-	1,26,504.00
c) Pigmy Deposits		
PIGMY DEPOSIT	5,55,52,663.21	5,22,67,350.38
d) Matured Deposits		
MATURED FIXED DEPOSIT	3,51,834.00	-
MATURED RECURRING DEPOSIT	15,01,338.00	9,41,382.00
MATURED SECURITY DEPOSIT	1,27,659.00	-
MATURED MEMBERS WELFERE REC DP	35,371.00	35,371.00
M F MATURED RECURRING DEPOSIT	8,09,151.00	8,07,174.00
S H G MATURED RECURRING DEPOSIT	11,115.00	6,66,492.00
MATURED MONTHLY SIMPLE INTEREST DEPOSIT	9.00	
e) Other Deposits	-	-
Total - 1	2,62,22,02,950.06	2,23,73,75,586.71
II. Savings Bank Deposits		
M F SB INOPERATIVE BANK ACCOUNT	1,88,038.58	3,17,796.28
SAVINGS BANK ACCOUNTS	27,03,34,631.37	25,66,37,085.04
SB INOPERATIVE ACCOUNT	1,30,21,544.92	1,06,59,455.62
SHG SB INOPERATIVE BANK ACCOUNT	49,351.82	1,49,475.30
SHG SAVING BANK ACCOUNT	3,93,651.50	3,22,361.04
M F SAVING BANK ACCOUNT	20,40,188.31	18,28,558.70
Total - 2	28,60,27,406.50	26,99,14,731.98
III. Current Deposits		
CURRENT ACCOUNTS	11,68,68,786.75	12,80,52,008.32
CURRENT INOPERATIVE ACCOUNT	31,23,025.64	33,48,276.32
CREDIT BALANCE IN OD A/C	17,14,433.60	11,238.49
CREDIT BALANCE IN OD ON DEPOSIT AC	2,69,427.33	1,03,782.24
Total - 3	12,19,75,673.32	13,15,15,305.37
Total-(1+2+3)	3,03,02,06,029.88	2,63,88,05,624.06

Schedule - 4 : Borrowings	**31, March 2026**	**31, March 2025**
Borrowings in India		
From other banks		

CHANDRAPPA & CO. HO BALLARI M.No.220678

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Schedules forming part of the Balance Sheet as on March 31, 2026

-Overdraft Account		
(Overdraft is secured against Fixed Deposits with Banks)	-	-
Total	-	-
	-	-
Schedule - 5 : Overdue Interest Reserve	**31, March 2026**	**31, March 2025**
Overdue Interest Reserve	5,56,52,457.00	3,98,80,144.00
Total	**5,56,52,457.00**	**3,98,80,144.00**
Schedule - 6 : Interest Payable	**31, March 2026**	**31, March 2025**
Interest payable on Fixed Deposits	10,18,49,333.00	9,70,05,949.00
Interest payable on Matured deposits	21,439.00	12,497.00
Interest payable on Soubhagya Nidhi Deposits	-	5,220.00
INT PAYBLE ON FIXED DEPOSIT MONTLY	1,54,270.00	-
Total	**10,20,25,042.00**	**9,70,23,666.00**
Schedule - 7 : Other Liabilities	**31, March 2026**	**31, March 2025**
CHEQUE ISSUED SUSPENSE	1,02,181.58	27,13,383.43
BRANCH SUSPENSE ACCOUNT	10,87,099.98	7,79,991.47
DEMAND DRAFT ACCOUNT	2,06,731.00	2,02,596.00
T.D.S.PAYABLE	6,94,810.52	8,97,921.18
Tran TDS Payable	27,324.00	45,794.00
OUTPUT CGST	2,44,446.33	3,67,216.15
OUTPUT SGST	2,44,397.32	3,67,172.16
PROV-FOR STANDERD ASSETS	90,00,000.00	90,00,000.00
SOFTWERE/HARDWARE AMC AND LEGAL FEE PAYA	1,22,867.00	1,22,867.00
Telephon/wages/misl Payable	2,54,529.07	2,41,277.00
RENT PAYABLE	10,90,895.00	9,61,295.00
PROVIDENT FUND /TAX/INSU & EX GRATIA INT	21,30,381.27	4,72,349.43
AUDIT FEE PAYABLE	3,80,475.00	3,22,950.00
SUNDRY CREDITORS	1,12,670.00	85,000.00
SUSPENSES ACCOUNT PAYABLE	1,62,000.00	13,77,130.00
SUSPENSE	15,416.41	-
Mis Appropn April 1 to April 7 26	37,28,877.30	-
Miss Appropn. April 1 to April 7 26	7,53,49,486.60	-
Total	**9,49,54,588.38**	**1,79,56,942.82**
Schedule - 8 : Contingent Liabilities	**31, March 2026**	**31, March 2025**
Outstanding liabilities for guarantees issued		Nil
Other items - Unclaimed liabilities under DEAF Scheme	6,57,157.94	3,44,885.00
Total	**6,57,157.94**	**3,44,885.00**
Schedule - 9 : Cash in hand and with Reserve Bank of India	**31, March 2026**	**31, March 2025**
Cash in hand at Head Office and Branches	7,22,29,386.00	6,65,79,801.82
Balance with Reserve Bank of India		
i) In Current Account	54,05,000.00	2,54,05,000.00
Total	**7,76,34,386.00**	**9,19,84,801.82**
Schedule - 10 : Balances with Other Banks	**31, March 2026**	**31, March 2025**
Balances with banks		
In Current accounts	11,19,19,126.96	10,33,72,462.80
Total	**11,19,19,126.96**	**10,33,72,462.80**
Schedule - 11 : Money at call and short notice	**31, March 2026**	**31, March 2025**
Money at call and Short Notice		
with a Bank	3,00,00,000.00	7,00,00,000.00
Total	**3,00,00,000.00**	**7,00,00,000.00**
Schedule - 12 : Investments	**31, March 2026**	**31, March 2025**
Investments in India in		
i) in Central and State Government Securities (at book value)	82,40,06,000.00	63,81,81,000.00
Current year Previous year		
Purchase Value of Securities 824006000 638181000		

CHANDRAPPA & CO.
HO
BALLARI
M.No.220678
CHARTERED ACCOUNTANTS

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Schedules forming part of the Balance Sheet as on March 31, 2026

Face value of Securities 640040000		
ii) Shares of Co-operative Institutions		
-Raichur District Central Co-operative Bank Limited		
ii) Other Investments	3,38,309.00	3,10,375.00
iii) Others Investments		-
-Deposits with Banks *		
Total	30,40,02,000.00	10,90,00,000.00
	1,12,83,46,309.00	**74,74,91,375.00**
* Others - Deposits with Banks include ` 350.00 Lakhs (Previous year ` 350 Lakhs) pledged for Borrowings - Overdraft facilities.		

Schedule - 13 : Advances	**31, March 2026**	**31, March 2025**
GOLD LOAN	15,89,41,642.00	10,15,60,981.80
OVERDRAFT ACCOUNT	9,70,03,146.68	12,69,82,093.63
LOAN ON PIGMY	15,18,355.00	5,17,000.00
LOAN ON FIXED DEPOSIT	5,25,70,712.00	6,07,92,402.00
LOAN ON RECURRING DEPOSIT	76,438.00	62,849.00
LOAN ON WAREHOUSE RECIPT	51,07,274.00	3,14,01,505.00
LOAN PLEDGE OF GOODS	56,81,60,643.65	60,05,65,057.00
LOAN ON KUBERA NIDHI CERTIFICT		10,000.00
LOAN ON SENIOR CETIZER DEPOSIT		6,50,000.00
PREMISSES LOAN/HYP/IP LOAN	49,11,18,835.35	45,02,44,395.27
SURETY LOAN	3,58,75,644.48	3,86,30,889.68
HOUSHING LOAN	9,68,60,490.60	9,67,14,774.48
VEHICLE LOAN	4,87,03,182.00	3,78,45,047.00
SALARY LOAN	3,70,29,423.91	3,77,11,324.80
LOAN ON VARAMAHALAXMI DEPOSIT	19,48,930.00	17,85,909.00
N F M LOAN	33,400.00	6,94,519.00
A G A LOAN	1,31,565.00	1,74,844.00
N F M SECURED LOAN	10,47,54,578.60	11,49,56,229.00
A G A SECURED LOAN	85,16,055.00	93,74,367.00
SCHEME BASED HYPOTHECATION LOAN	94,833.00	94,833.00
SELF HELP GROUPS LOAN	6,33,08,668.00	7,38,22,360.00
LOAN ON COMMERCIAL REAL ESTATE	5,44,58,966.00	1,03,65,854.00
OVERDRAFT AGAINST DEPOSIT A/C	5,89,54,908.54	13,85,40,700.35
MICRO AGRI SECURED LOAN	1,11,60,341.00	1,78,69,377.00
MICRO NON AGRI SECURED LOAN	51,36,775.00	77,45,142.00
B) Out of the Advances, amount overdue considered bad and doubtful of recovery amounting to Rs.21,44,91,303/-	-	-
Total	**1,90,14,64,807.81**	**1,95,91,12,454.01**

Schedule - 14 : Interest Receivable	**31, March 2026**	**31, March 2025**
INTEREST RECEIVABLE ON LOANS AND DEP LOA	1,25,96,106.00	-
INTEREST RECEIVEBLE ON ALL INVESTMENT	1,46,11,195.36	78,02,874.02
INTEREST RECEIVABLES ON STANDERD & DEPO	1,05,19,644.00	27,98,154.00
OVERDUE INT RESERVE ON NPA A/CS	5,56,52,457.00	3,98,80,144.00
Total	**9,33,79,402.36**	**5,04,81,172.02**

Schedule - 15 : Furniture and Fixtures less Depreciation	**31, March 2026**	**31, March 2025**
Furniture and fixtures		
At cost as on March 31 of preceding year	2,19,08,385.43	8,01,38,093.43
Add Additions during the year	45,59,723.62	44,520.00
Less Deductions during the year	-	1,65,757.87
Less Depreciation to date	36,70,067.37	5,81,08,470.56
Total-1	**2,27,98,041.68**	**2,19,08,385.00**
Interiors works under progress	-	-
Total-2	-	-
Total-(1+2)	**2,27,98,041.68**	**2,19,08,385.00**

Schedule - 16 : Other Assets	**31, March 2026**	**31, March 2025**
PRE PAID ANNUAL MAINTENANCE & OTHER EXPE	-	28,275.00

CHANDRAPPA & CO. CHARTERED ACCOUNTANTS HO BALLARI M.No.220678

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Schedules forming part of the Balance Sheet as on March 31, 2026

DEFFERED TAX ASSETS	2,09,68,057.00	3,02,95,101.00
TELEPHONE DEPOSIT & EQUIPMENT	34,661.00	34,661.00
LOAN INSURENCE RECIEVABLE	1,42,952.91	28,371.29
LOAN POSTAL CHARGES RECEIVEBLE	90,855.00	-
LOAN MISC CHARGES RECEIVABLE	18,47,255.24	29,87,462.48
LOAN LEGAL CHARGES RECEIVEBLE	14,99,977.42	6,38,239.42
SECURITY DEPOSIT @ KSS FEDERAL	50,000.00	50,000.00
BANK RENOVATION ADVANCE A/C	8,75,000.00	-
RENT ADVANCE	12,75,000.00	17,49,000.00
INSURANCE PREPAID	7,75,543.00	9,89,356.00
DEPOSIT TO APMC FOR PLOT PURCHASE	46,763.00	46,763.00
INTER BANK	49.00	-
KPTCL DEP WITH APARNA COMPLEX	91,003.00	91,003.00
GRATUITY BENEFIT RECEIVABLE	2,36,988.00	2,36,988.00
NOMINAL MEMBERSHIP ACCOUNT	6,000.00	-
MICRO CREDIT SUSPENSE ACCOUNT	4,41,571.00	-
PREMIUM PAID TO GOI SECURITIES	12,79,077.92	13,08,434.92
T.D.S. RECEIVEBLE	2,70,800.00	52,400.00
EXECUTION CHARES RECEIVEBLE	-	42,428.00
STATIONARY AND FORMS	4,87,633.00	3,88,262.00
SUNDRY DEBTORS	38,256.00	-
FESTIVAL ADVANCE TO STAFF	2,50,500.00	3,08,000.00
INTER BANK UPI	1,37,108.45	
INTER BANK ATM	200.00	
INTER BANK IMPS/E-COM/POS	15,000.00	
Miss Appropn By Ramesh M and Others	7,53,49,486.00	
Total	**10,62,09,736.94**	**3,92,74,745.11**
Schedule -17: Non-Banking Assets acquired in satisfaction of claims	**31, March 2026**	**31, March 2025**
Non-banking assets acquired in satisfaction of claims	4,45,90,291.83	4,45,23,147.83
Total	**4,45,90,291.83**	**4,45,23,147.83**
Schedule - 18 : Profit and Loss Account	**31, March 2026**	**31, March 2025**
Net Loss as per last Balance Sheet	3,01,41,808.09	5,66,89,766.77
Add / (Less) : Net Profit as per Profit and Loss Account	6,72,76,427.79	-2,65,47,958.68
Total	**9,74,18,235.88**	**3,01,41,808.09**

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

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Manvi Pattana Souharda Sahakari Bank Niyamitha

Head Office : No.1, Aparna Chitra Mandira Complex, Sindhanoor Road, Manvi, Raichur District, Karnataka 584 123

Schedules forming part of the Profit and Loss Account for the year ended March 31, 2026

Schedule - 19 : Interest and discount

1) Interest / discount on advance / bills			
Sl No	**Particulars**	**31 March 2026**	**31 March 2025**
1	INTEREST ON OVERDRAFT A/CS	2,68,45,931.00	1,22,33,117.00
2	INTEREST RECEIVED ON STANDARD LOANS	1,25,96,106.00	
3	INT ON GOLD LOAN	1,29,75,872.78	92,88,914.59
4	INT ON FIXED DEP LOAN	54,46,531.00	49,28,373.00
5	INT ON LOAN ON R.D DEPOSIT	19,541.00	30,599.00
6	INT ON MICRO AGRI SECURED LOAN	20,28,312.00	27,52,618.00
7	INT. ON WAREHOUSE RECEIPT	2,79,878.00	61,804.00
8	INT.ON LOAN ON PLEDGE OF GOODS	4,96,95,305.00	7,26,15,870.28
9	INT ON KUBER NIDHI CERTIFICATE	5,244.00	30,564.00
10	INT ON SENIOR CITIZIEN DEP LON	6,053.00	23,168.00
11	INT ON PREMISSES LOAN	6,31,96,899.00	5,98,08,960.16
12	INTEREST ON SURETY LOAN	48,11,340.76	61,83,970.00
13	INT ON HOUSHING LOAN	1,06,29,791.00	1,15,00,895.00
14	INT ON VECHICLE LOAN	49,75,909.00	42,99,083.00
15	INTEREST ON PIGMY LOAN	1,32,969.00	1,27,527.00
16	INTEREST ON SALARY LOAN	62,30,011.63	60,67,067.00
17	PENAL INT ON ALL LOANS	55,87,919.77	32,61,440.24
18	INT ON MICRO NON AGRI SECURED LOAN	5,15,773.00	20,51,302.00
19	INT ON VARAMAHALAXMI DEP LOAN	1,97,181.00	1,79,264.00
20	INT ON N F M LOAN	50,258.00	23,374.00
21	INT ON A G A LOAN	576.00	3,439.00
22	INT ON N F M SECURED LOAN	1,67,07,098.40	2,05,66,939.00
23	INT ON A G A SECURED LOAN	13,66,121.00	19,18,689.00
24	INT ON SELF HELP GROUP LOAN	77,70,797.00	1,54,79,983.00
25	INTEREST ON COMMERCIAL REAL EASTATE	20,28,268.00	9,67,370.00
26	INTEREST ON OD ON DEPOSIT AC	1,39,05,857.00	1,18,16,811.02
27	INTEREST ON OD AGAINST PLEDGE STOCK		9,61,596.00
	Total-1	**24,80,05,543.34**	**24,71,82,737.29**

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

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Schedules forming part of the Profit and Loss Account for the year ended March 31, 2026

2) Income on Investments			
Sl No	Particulars	31 March 2026	31 March 2025
1	INT RECEIVED ON ALL INVESTMENTS	6,70,05,011.73	5,76,39,269.94
2	DIVIDEND RECEIVED ON INVSTMENT	18,19,823.93	10,34,141.69
3	DIVIDEND FROM SHARES	27,934.00	30,531.35
4	INTEREST ON IT REFUND	2,880.00	-
	Total-2	6,88,55,649.66	5,87,03,942.98
	Total (1+2)	31,68,61,193.00	30,58,86,680.27

Schedule - 20 : Commission, exchange and brokerage			
Sl No	Particulars	31 March 2026	31 March 2025
1	LOAN APPLICATION FEE	4,09,964.00	4,93,985.00
2	PROCESSING FEE	46,71,236.00	42,07,012.39
3	LOAN MISC INCOME	-	11,621.00
4	SMS/INCIDENTAL INCOME ON CR A/CS	7,18,550.70	7,66,337.76
5	SMS/INCIDENTAL INCOME ON SB A/C	43,84,398.46	48,80,280.89
6	MISC. CHARGES ON OTHER DEP A/C	200.00	-
7	CHEQUE BOOK CHARGED INCOME	1,11,288.00	88,386.00
8	COMMISSION EARNED	1,76,830.32	2,00,137.31
9	OTHER INCOMES/SERVICES	3,61,191.10	1,73,884.04
10	DEMAND DRAFT COMMISSION	51,762.00	73,647.00
11	LOAN POSTAL CHARGES	3,430.00	-1,931.04
12	LOAN MISCELANEOUS	1,253.00	1,26,786.00
13	ATM ACQUARER FEE	2,14,453.62	2,27,115.72
14	ATM DEBIT CARD FEE	60,577.00	1,01,652.00
15	ATM TRANSACTION FEE	27,80,059.75	30,06,671.60
16	TECHNICAL WRITE OFF RECOVERY	3,31,895.00	2,38,000.00
	Total	1,42,77,088.95	1,45,93,585.67

Schedule - 21 : Other receipts			
Sl No	Particulars	31 March 2026	31 March 2025
1	Locker Rent Received	15,79,820.00	15,00,500.00
2	APP FEE FOR SHARE	125.00	1,350.00
3	SHARE FEE	100.00	1,080.00
4	Profit From Sale Of Security/Investments	4,30,367.00	1,75,000.00
	Total	20,10,412.00	16,77,930.00

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M.No.220678

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Schedules forming part of the Profit and Loss Account for the year ended March 31, 2026

Schedule - 22 : Interest on deposits, borrowings etc.,

1) Interest on deposits

Sl No	Particulars	31 March 2026	31 March 2025
1	INTEREST PAID ON FIXED DEPOSIT	3,46,59,263.10	3,73,23,928.60
2	INT PAID ON RECURRING DEPOSIT	14,51,816.00	16,52,540.00
3	INT PAID TO GOURI GANESH DEPOS	10,128.00	54,247.00
4	INT PAID ON KUBER NIDHI CERTI	31,155.00	28,713.00
5	INT PAID TO CINEIR CITIZEN DEP	58,70,983.00	66,25,926.00
6	SB INTEREST PAID	70,83,488.00	69,12,528.00
7	INT ON SECURITY DEPOSIT	9,42,551.00	8,96,793.00
8	INT ON PIGMY DEPOSIT	12,86,186.00	12,68,660.00
9	INT PAID ON DASHAMANOTHSAVA CERTIFICATE	13,100.00	13,610.00
10	INT PAID TO VARAMAHALAXMI DEPOSIT	23,45,229.00	27,45,334.00
11	INT PAID ON FIXED DEPOSIT MONTHLY	16,38,38,728.00	14,33,46,470.00
12	INTEREST PAID ON SOUBHAGYA NIDHI DE	24,674.00	10,168.00
13	INT PAID ON M F RECURRING DEPOSIT	1,56,170.00	2,38,862.00
14	INT PAID ON SHG RECURRING DEPOSIT	4,967.00	19,147.00
15	INT PAID ON FIXED DEPOSIT MONTHLY	2,70,364.00	-
	Total-1	**21,79,88,802.10**	**20,11,36,926.60**

2) Interest on borrowings

Sl No	Particulars	31 March 2026	31 March 2025
1	INTEREST PAID ON BORROWINGS	16,747.00	396.00
	Total-2	**16,747.00**	**396.00**
	Total (1+2)	**21,80,05,549.10**	**20,11,37,322.60**

Schedule - 23 : Salaries, allowances and providend fund

Sl No	Particulars	31 March 2026	31 March 2025
1	SALARY A/C	2,70,56,424.00	2,60,97,260.41
2	PROVIDENT FUND	26,86,741.00	25,86,261.00
3	ADMINISTRATIVE CHARGES TO P.F.	1,68,210.00	1,68,990.36
4	MICRO CREDIT STAFF SALARY	52,83,350.00	52,78,700.00
	Total	**3,51,94,725.00**	**3,41,31,211.77**

Schedule - 24 : Directors' and local committee member's fees & allowances

Sl No	Particulars	31 March 2026	31 March 2025
1	DIRECTORS SITTING FEE	1,11,000.00	1,30,000.00
	Total	**1,11,000.00**	**1,30,000.00**

Schedule - 25 : Rent, taxes, insurance, lighting etc.,

Sl No	Particulars	31 March 2026	31 March 2025
1	BANK PREMISES RENT	79,14,684.14	77,74,608.76
2	K E B & ELECTRIC MAINTANANCEE	14,63,665.34	16,84,584.09
3	INSURENCE PAID A/C	69,93,098.69	70,96,347.00
4	PAID SGST Ineligible Input credit	4,17,342.87	7,25,929.66
5	PAID CGST Ineligible Input credit	4,17,342.03	7,25,929.66
6	PAID IGST Ineligible Input credit	6,79,961.38	5,16,590.76
	Total	**1,78,86,094.45**	**1,85,23,989.93**

Schedule - 26 : Law charges

Sl No	Particulars	31 March 2026	31 March 2025
1	LEGAL FEE/CHARGES	5,000.00	3,11,000.00
	Total	**5,000.00**	**3,11,000.00**

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

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Schedules forming part of the Profit and Loss Account for the year ended March 31, 2026

Schedule - 27 : Postage, telegrams and telephone charges

Sl No	Particulars	31 March 2026	31 March 2025
1	POSTAGE & TELEGRAM EXPENSES	80,678.26	87,598.12
2	TELEPHONE CHARGES	5,51,312.11	4,95,011.30
	Total	**6,31,990.37**	**5,82,609.42**

Schedule - 28 : Auditor's fees

Sl No	Particulars	31 March 2026	31 March 2025
1	CUNCURENT AUDIT FEE PAID	3,29,000.00	3,21,350.00
2	AUDIT EXPENDITURE/FEE STATUTORY/IS/CONCU	4,21,843.00	4,72,851.02
	Total	**7,50,843.00**	**7,94,201.02**

Schedule - 29 : Depreciation on and repairs to property

Sl No	Particulars	31 March 2026	31 March 2025
1	DEPRECIATION	28,60,893.37	30,05,686.13
2	VEHICLE HIRE & FUEL CHARGES A/	5,53,041.00	5,64,433.83
3	REPAIRS & MAINTENANCE CHARGES	7,71,585.13	10,02,216.54
4	GENERATOR FUEL & MAINTENENCE A	1,62,608.00	1,80,611.80
5	SOFTWARE/HARDWAR AMC CHARGES	7,58,385.52	7,40,591.28
	Total	**51,06,513.02**	**54,93,539.58**

Schedule - 30 : Stationery, printing and advertisement, etc.,

Sl No	Particulars	31 March 2026	31 March 2025
1	PRINTING & STATIONERY	5,16,153.00	6,79,465.98
2	ADVERTISEMENT & PUBLICITY	3,06,320.00	65,990.00
	Total	**8,22,473.00**	**7,45,455.98**

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

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Schedules forming part of the Profit and Loss Account for the year ended March 31, 2026

Schedule - 31 : Other expenditure

Sl No	Particulars	31 March 2026	31 March 2025
1	BANK CHARGES	1,06,426.15	80,694.47
2	MEETING EXPENSES	42,279.00	32,709.00
3	BANK PROFESSION TAX	27,500.00	27,500.00
4	PROVISION FOR BDDR & INVST DEP	1,24,21,517.00	1,25,00,000.00
5	TRAVELLING EXPENSES	3,54,369.70	3,59,259.40
6	TRAVELLING EXPENSES FOR DIREC.	70,952.72	53,542.60
7	CONVEYANCE /TRAVLLING EXPENSES	-	485.00
8	SECURITY & OFFICE MAINTENANCE	44,96,519.18	41,14,263.00
9	POOJA EXPENSES	1,59,901.00	1,40,355.00
10	COMM PAID TO PIGMY AGENTS	41,91,136.10	38,07,102.40
11	MEMBERSHIP FEES PAID A/C	-	60,000.00
12	OFFICE EXPENCES	14,05,407.12	15,36,627.37
13	NEWS PAPER EXPENCES	45,604.00	46,555.00
14	SUBSCRIPTION PAID A/C	1,76,750.00	-
15	ANNUAL GEN BODY MEETING EXP-	2,30,357.00	2,37,130.00
16	DELIGATION/ANNUAL FEES	10,000.00	1,00,000.00
17	THE BANK RENNOVATION EXPENSES	1,16,407.00	-
18	REGISTRATION FEE / CERTIFICATION FEE	16,679.00	8,500.00
19	LOSS FROM SALE OF SECURITY/NON BANK ASSE	47,700.00	2,549.62
20	GOVT SEC AMORTISATION/DEPRECIATION	9,18,913.36	1,87,555.00
21	LOAN INSURENCE CHARGES PAID	-187.08	38,017.03
22	LOAN POSTAL CHARGES PAID	41,412.00	73,907.00
23	Loan Miscellaneous Charges paid	18,37,606.45	2,27,708.02
24	LOAN LEGAL CHARGES PAID	7,71,123.00	1,619.40
25	LOAN ARBITRATION CHARGES PAID	1,689.00	-
26	LOAN EXECUTION CHARGES PAID	-323.00	36,90,026.00
27	BANK RECRUITMENT EXPENSES	-	7,000.00
28	TRANSPORTATION CHARGES	9,625.00	8,910.00
29	ATM INTEGRATION/HOST FEE PAID	-	1,50,000.00
30	CORE/INT BANKING SERVICE CHARGES	2,01,025.00	1,64,661.00
31	ATM ISSUER CHARGES	8,26,869.24	6,65,173.28
32	ATM CARD CHARGES	-	3,51,123.07
33	ATM DRIVING & TRANSACTION FEE	20,66,000.00	15,66,000.00
34	CORE BANK/ATM TELECOMMUNICATIN CHARGES	11,17,703.00	10,24,803.00
35	ELECTION EXPENSES	1,04,357.00	-
36	SMS CHARGES PAID A/C	4,87,045.00	4,39,075.00
37	TRAINING EXPNSES	59,164.00	32,500.00
38	MICRO CREDIT EXPENSES	15,48,740.00	19,85,221.30
39	PROMPT LOAN REPAYMNT REBATE PAID AC	33,24,136.26	36,35,422.00
40	PROVISION FOR DEFFERRED TAX EXP A/C	93,27,044.00	-36,20,087.00
41	PENALTY PAID TO RBI EFD CHENNAI	-	25,000.00
42	Provision for Miss Appropriation	7,53,49,486.60	
	Total	12,19,10,933.80	3,37,60,906.96

CHANDRAPPA & CO. BALLARI M.No.220678 CHARTERED ACCOUNTANTS

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Schedule – 33 : Notes on Accounts

A) **Disclosure in the Financial Statements as per Reserve Bank of India Master Direction on Financial Statements presentation and Disclosures dated August 30, 2021;**

I) Regulatory Capital

Sl. No.		Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
a		**Composition of Regulatory Capital**		
	i	Paid-up Share Capital and Reserves	1237.21	1861.37
	ii	Other Tier 1 Capital		-
	iii	Tier I Capital (i + ii)	1237.21	1861.37
	iv	Tier 2 Capital	303.16	295.50
	v	Total Capital (Tier I + Tier II)	1540.37	2156.87
	vi	Total Risk Weighted Assets (RWAs)	18993.50	17581.02
	vii	Paid-up share capital and reserves as percentage to RWAs	8.11	12.27
	viii	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	6.51	10.59
	ix	Tier 2 Ratio (Tier 1 capital as a percentage of RWAs)	1.60	1.68
	x	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	8.11	12.27
	xi	Percentage of shareholding of – Government of India		-
	xii	Amount of paid-up equity capital raised during the year	-57.96	-57.63
	xiii	Amount of non-equity Tier 1 capital raised during the year	-	-
	xiv	Amount of Tier 2 Capital raised during the year	-	-

b	Drawdown from reserves		
(a)	Withdrawal of provision for Bad and doubtful debts Reserve	-424.21	1[illegible]5.00

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

II) Asset Liability Management

(a) As on March 31, 2026

Period	Deposits ` in Lakhs	Advances ` in Lakhs	Investments ** ` in Lakhs	Borrowings ` in Lakhs	Foreign currency assets ` in Lakhs	Foreign currency Liabilities ` in Lakhs
1 day	203.86	1,444.91	-	-	-	-
2 to 7 days	98.13	15.46	300	-	-	-
8 to 14 days	1,449.46	25.05	55	-	-	-
15 to 28 days	3,313.02	186.4	-	-	-	-
29 days to 3 months	2,468.62	2,109.62	200.02	-	-	-
Over 3 months & upto 6 months	6,144.79	1,184.43	310	-	-	-
Over 6 months & upto 1 year	7,080.38	5,629.96	603.38	-	-	-
Over 1 year and upto 3 years	9,054.45	2,137.93	2,847.38	-	-	-
Over 3 year and upto 5 years	353.74	1,559.50	1,094.41	-	-	-
Over 5 years	135.61	4,721.39	6,173.28	-	-	-
Total	30,302.06	19,014.65	11,583.47	-	-	-

(b) As on March 31, 2025

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Period	Deposits ₹ in Lakhs	Advances ₹ in Lakhs	Investments ** ₹ in Lakhs	Borrowings ₹ in Lakhs	Foreign currency assets ₹ in Lakhs	Foreign currency Liabilities ₹ in Lakhs
1 day	102.09	88.50	-	-	-	-
2 to 7 days	863.74	1216.06	650.00	-	-	-
8 to 14 days	712.29	334.04	200.00	-	-	-
15 to 28 days	915.16	620.16	500.00	-	-	-
29 days to 3 months	3018.99	2520.99	65.00	-	-	-
Over 3 months & upto 6 months	2579.73	3157.45	00.00	-	-	-
Over 6 months & upto 1 year	8531.76	2725.36	355.00	-	-	-
Over 1 year and upto 3 years	5908.74	3377.15	20.00	-	-	-
Over 3 year and upto 5 years	754.10	2163.69	2987.33	-	-	-
Over 5 years	3001.46	3387.72	3397.58	-	-	-
Total	26388.06	19591.12	8174.91	-	-	-

** includes money at call and short notice Rs.300 Lakhs (previous year Rs.700 Lakhs)

III) Investments

a) Composition of Investment Portfolio

i. As at March 31, 2026

₹ in Lakhs

Particulars	Government Securities	Other Approved Securities	Shares	Debenture and Bonds	Subsidiaries and / or Joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	5058.21	-	-	-	-	3340.02	8398.23
Less: Provision for non-performing investments (NPI)	00.00	-	-	-	-		
Net	5058.21	-	-	-	-	3340.02	8398.23
Available for Sale							
Gross	3181.85	-	3.38	-	-	-	3185.23
Less : Provision for depreciation and NPI	00.00	-	-	-	-	-	
Net	3181.85	-	3.38	-	-	-	3185.23
Held for Trading							
Gross	-	-	-	-	-	-	-
Less : Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	8240.06		3.38			3340.02	11,583.46
Less : Provision for non-performing investments	0.00	-	0.00	-	-	0.00	0.00
Less : Provision for depreciation and NPI	0.00	-	0.00	-	-	0.00	0.00
Net	8240.06		3.38			3340.02	11,583.46
Investments outside India							
Total	8240.06		3.38			3340.02	11,583.46

ii. As at March 31, 2025

₹ in Lakhs

Particulars	Government Securities	Other Approved Securities	Shares	Debenture and Bonds	Subsidiaries and / or Joint ventures	Others	Total Investments in India
iii. Held to Maturity							
Gross	4185.81	-	-	-	-	1790.00	5,975.81
Less: Provision for non-performing investments (NPI)	0.00	-	-	-	-	0.00	0.00
Net	4185.81	-	-	-	-	1790.00	5,975.81
iv. Available for Sale							
Gross	2196.00	-	3.10	-	-	-	2199.10
Less : Provision for depreciation and NPI	0.00	-	-	-	-	-	0.00
Net	2196.00	-	3.10	-	-	-	2199.10

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v. Held for Trading

Gross	-	-	-	-	-	-	-
Less : Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	6381.81	-	3.10	-	-	1790.00	8174.91
Less : Provision for non-performing investments	0.00	-	0.00	-	-	0.00	0.00
Less : Provision for depreciation and NPI	0.00	-	0.00	-	-	0.00	0.00
Net	6381.81	-	3.10	-	-	1790.00	8174.91
Investments outside India	-	-	-	-	-	-	-
Total	6381.81	-	3.10	-	-	1790.00	8174.91

b) Movement of provisions for Depreciation and Investment Fluctuation Reserve

Sl. No.		Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
i)	Movement of provisions held towards depreciation on investments			
	a)	Opening balance	23.20	23.20
	b)	Add : Provisions made during the year	3.80	0.00
	c)	Less: Write back of excess provisions during the year		0.00
	d)	Closing balance	27.00	23.20

ii)	Movement of Investments Fluctuation Reserve			
	a)	Opening balance	156.15	156.15
	b)	Add : Amount transferred during the year	3.85	0.00
	c)	Less: IFR since transferred to Contingency Fund		0.00
	d)	Closing balance	160.00	156.15

iii)	Closing balance in Investment Fluctuation Reserve as a percentage of closing balance of investments in AFS and HFT / current category	5.03%	7.11%

c) Sale and Transfer to / from Held to Maturity Category

During the year, the transfer from HTM to AFS securities is ₹.985.85 lakhs (Previous year ₹.1296.00 lakhs). The book value of investments held in HTM category as on March 31, 2026 is Rs. 5058.21 Lakhs (Previous year Rs. 4185.81 Lakhs).
During the year, securities amounting to ₹.Nil (Previous year ₹.00 Lakhs were transferred from AFS to HTM category).

d) Non - SLR Investment Portfolio

i) Non-performing Non-SLR Investments

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Opening Balance	Nil	Nil
Additions during the year since 1st April	Nil	Nil
Reduction during the above period	Nil	Nil
Closing balance	Nil	Nil
Amount written-off during the year	Nil	Nil

ii) Issuer composition on Non-SLR Investments ₹ in Lakhs

Particulars	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'unrated' Securities		Extent of 'Unlisted' Securities	
	Current year	Previous year	Current	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year

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			year							
PSUs	-	-	-	-	-	-	-	-	-	-
FIs	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	-	-	-	-	-	-
Private Corporate	-	-	-	-	-	-	-	-	-	-
Subsidiaries/Joint Ventures	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Others	3.38	3.10								
Provision held towards depreciation	----	-----	-	-	-	-	-	-	-	-
Total	(3.38)	3.10								

e) Repo transactions (in face value terms)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2023
i. Securities sold under repo				
a) Government securities	-	-	-	-
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii. Securities purchased under reverse repo				
a) Government securities	-	-	-	-
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-

CHANDRAPPA & CO. HO BALLARI M.No.220678 CHARTERED ACCOUNTANTS

IV) Asset Quality

a) Classification of advances and provisions held

(i) As on March 31, 2026

Particulars	Standard Advances ₹ in Lakhs	Non-performing Advances ₹ in Lakhs				Total Advances ₹ in Lakhs
		Sub-standard	Doubtful	Loss	Total	
Gross Standard Advances and Non-performing Assets						
Opening balance	17692.33	666.77	1232.02		1898.79	19591.12
Add: Additions during the year		627.96	465.00		1092.96	1092.96
Less: Reduction during the year*	822.59	177.13	669.72		846.85	1,669.44
Closing balance	16869.74	1117.60	1027.31		2144.91	19014.65
Reduction in Gross NPA due to						
• Up-gradation	-	-	-	-	-	-
• Recoveries						
• Write-offs (Technical)			379.66			

Particulars	Standard Advances	Sub-standard	Doubtful	Loss	Total	Total Advances
Provisions						
Opening balance	975.00	69.21	905.79	0	975.00	1065.00
Add: Provisions during the year	0	42.55	81.67		124.22	124.22
Less: Provisions reversed /write-off of loans reversed	0		424.22		424.22	424.22
Closing balance of provisions held	90.00	111.76	563.24		675.00	765.00

Particulars	Standard Advances	Sub-standard	Doubtful	Loss	Total	Total Advances
Net Non-performing Advances						
Opening balance		597.56	326.23	-	923.79	
Add: Additions during the year		408.28	155.07		563.35	
Less: Reductions during the year						
Closing balance		1005.84	481.30		1487.14	

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Floating Provisions						
Opening balance						Nil
Add: Additional provisions made during the year						Nil
Less: Amount drawn down during the year						Nil
Closing balance						Nil

Ratios	Current year As on March 31 2026	Previous year As on March 31 2025
Gross NPA to Gross Advances	11.28	9.69
Net NPA to Net Advances	8.01	4.95
Provision coverage ratio	71.01	51.35

(ii) As on March 31, 2025

Particulars	Standard Advances ` in Lakhs	Non-performing Advances `` in Lakhs				Total Advances ` in Lakhs
		Sub-standard	Doubtful	Loss	Total	
Gross Standard Advances and Non-performing Assets						
Opening balance	17817.37	642.15	758.39	-	1400.54	19217.91
Add: Additions during the year		349.94	541.80		891.74	891.74
Less: Reduction during the year*	125.04	325.32	68.17		393.49	518.53
Closing balance	17692.33	666.77	1232.02		1898.79	19591.12
Reduction in Gross NPA due to						
• Up-gradation	-					
• Recoveries	125.04	325.32	68.17		393.49	518.53
• Write-offs (Technical)	0	-	-	-	-	-

Provisions						
Opening balance	90	64.21	785.79		850	940
Add: Provisions during the year	0	5	120	0	125	125
Less: Provisions reversed /write-off of loans reversed	0	0	0	0	0	0
Closing balance of provisions held	90	69.21	905.79	0	975	1065

Net Non-performing Advances						
Opening balance		577.94	-27.4	-	550.54	
Add: Additions during the year		19.62	353.63		373.25	
Less: Reductions during the year						
Closing balance		597.56	326.23	-	923.79	

Floating Provisions						Nil
Opening balance						
Add: Additional provisions made during the year						Nil
Less: Amount drawn down during the year						Nil

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Closing balance							Nil

Ratios	As on March 31 2025	As on March 31 2024
Gross NPA to Gross Advances	9.69	7.29%
Net NPA to Net Advances	4.95	3.00%
Provision coverage ratio	51.35	60.69%

b) Sector-wise Gross Advances and Gross NPAs

Sl. No.	Particulars	Current year					
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	6299.38	508.03	8.06	6295.82	233.34	3.71%
b)	Advances to industries sector eligible as priority sector lending						
c)	Services	4849.16	431.25	8.89	4241.65	806.36	19.01%
d)	Personal Loans	3024.63	1048.33	34.66	3296.98	530.89	16.10%
	Sub-total (i)	14173.17	1987.61	14.02	13834.45	1570.59	11.35%
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industries						
c)	Services	4841.48	157.30	3.25	5,756.67	328.20	5.70%
d)	Personal Loans						
	Sub-total (ii)	4841.48	157.30	3.25	5756.67	328.20	5.70%
	Total (I + ii)	19014.65	2144.91	11.28	19591.12	1898.79	9.69%

c) Details of accounts subjected to Restructuring

Details of accounts subjected to Restructuring is Nil (Previous year Nil)

d) Details of financial assets sold to Assets Reconstruction Companies (ARCs)

During the financial year and previous years, bank has not sold financial assets to Assets Reconstruction Companies hence disclosure is not required.

e) Details of non-performing financial assets purchased / sold from / to other banks / Financial Institutions / NBFC

During the financial year and previous years, bank has not purchased / sold non-performing assets to banks / financial institutions / NBFC hence disclosure is not required.

f) Fraud Accounts

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Details of the number and amounts of frauds as well as the provisioning thereon as per template given below;

Particulars	Current year	Previous year
Number of fraud reported	Nil	Nil
Amount involved in fraud (₹ in Lakhs)	Nil	Nil
Amount of provision made for such frauds (₹ in Lakhs)	Nil	Nil
Amount of unamortized provision debited from 'other reserves' as at the end of the year (₹ in Lakhs)	Nil	Nil

g) Resolution Framework

Disclosure on Resolution Framework for COVID-19 related stress as per Reserve Bank of India Circular Ref No.DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020.

Particulars	Exposure to accounts classified as Standard consequent to implementation of resolution plan – position as at the end of the previous half-year (A) ₹ in Lakhs	Of (A) aggregate debt that slipped into NPA during the half year ₹ in Lakhs	Of (A) amount written off during the half year ₹ in Lakhs	Of (A) amount paid by the borrowers during the half year ₹ in Lakhs	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the half year ₹ in Lakhs
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

h) MSME Sector – Restructuring of Advances

Details of accounts restructured during financial year 2022-2023 as per Circular No.RBI/2019-20/100 DBR No.BP.BC 18/21.04.048/2019-20 dated January 1, 2019, RBI / 2019-20/ 160 DOR. No. BP. BC.34/21.04.048/2019-20 dated February 11, 2020 and RBI /2020-21/ 17 DOR.No. BP.BC/4/21.04.048/2020-21 dated August 6, 2020.

No of accounts restructured	Amount ₹ in Lakhs
Nil	Nil

V) **Exposures**

a) Exposure to real estate sector

Category	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
i) Direct Exposure		
(a) Residential Mortgages		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented	Nil	Nil
- Of which (a) individual housing loans eligible for inclusion in priority sector advances	Nil	Nil
(b) Commercial Real Estate		
Lending secured by mortgages on commercial real estate's (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.,).	721.08	557.77
(c) Investments in Mortgage Backed Securities (MBS) and other securitized exposures		

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a) Residential		
b) Commercial Real Estate	0.00	0.00
ii. Indirect Exposure	0.00	0.00
Fund based and Non-Fund Based exposures to National Housing Bank (NHB) and Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	721.08	557.77

b) Exposure to capital market

Category	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt	Nil	Nil
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi) Loans sanctioned to corporate against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii) Bridge loans to companies against expected equity flows / issues;	Nil	Nil
viii) Under writing commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	**Nil**	**Nil**

c) Risk Category wise country exposure

Bank does not have exposure to country risk and hence this disclosure is not applicable.

d) Unsecured advances

Particulars	Current year ₹ In Lakhs	Previous year ₹ In Lakhs
Total Unsecured advances of the bank	730.70	772.11
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

e) Factoring exposure

Bank does not have factoring exposures and hence this disclosure is not applicable. .

f) Un-hedged foreign currency exposure

Bank does not have foreign currency exposures and hence this disclosure is not applicable.

VI) Concentration of Deposits, Advances, Exposures and Non-performing Advances

a) Concentration of deposits

Particulars	Current year ₹ In Lakhs	Previous year ₹ In Lakhs

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Total deposits of the twenty largest depositors	5005.98	2652.13
Percentage of deposits of twenty largest depositors to total deposits of the bank	16.52%	10.17%

b) Concentration of advances

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Total advances to the twenty largest borrowers	2836.54	3200.91
Percentage of advances of twenty largest borrowers to total advances of the bank	14.92%	16.22%

c) Concentration of exposures

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Total exposure to the twenty largest borrowers / customers	2460.14	2601.61
Percentage of exposures to the twenty largest borrowers / customers to total exposure of the bank on borrowers / customers	12.94%	13.19%

d) Concentration of NPAs

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Total exposure to the twenty NPA accounts	584.81	833.38
Percentage of exposures to the twenty largest NPA exposure to the total Gross NPAs.	27.26%	43.89%

VII) **Derivatives**

Bank has not entered into any transactions in derivatives in the current and previous years and hence this disclosure is not applicable.

VIII) **Transfer to Depositor Education and Awareness Fund (DEA FUND)**

Disclosure with respect to 'The Depositor Education and Awareness Fund Scheme, 2014' (DEAF) as per RBI Circular dated 27/05/2014:

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Opening balance of amounts transferred to DEA Fund	3.45	2.92
Add : Amounts transferred to DEA Fund during the year	3.12	0.53
Less: Amount reimbursed by DEA Fund towards claims	Nil	Nil
Closing balance of amounts transferred to DEA Fund	6.57	3.45

IX) **Disclosure of Complaints**

a) Summary information on complaints received by the bank from customers and from the Office of Ombudsman

Sl. No.		*Particulars*	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
	Complaints received by the bank from its customers		Nil	Nil
1		Number of complaints pending at the beginning of the year		
2		Number of complaints received during the year		
3		Number of complaints disposed during the year		
	3.1	Of which, number of complaints rejected by the bank		
4		Number of complaints pending at the end of the year		
	Maintainable complaints received by the bank from Office of Ombudsman		Nil	Nil
5		Number of maintainable complaints received by the bank from Office of Ombudsman		
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman		
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman		
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank		
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

b) Top five grounds of complaints received by the bank from customers

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Grounds of Complaints (i.e., complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current year					
Other Grounds	Nil	Nil	Nil	Nil	Nil
Account Opening / difficulty in operation of accounts	Nil	Nil	Nil	Nil	Nil
ATM / Debit Cards	Nil	Nil	Nil	Nil	Nil
Total					
Previous year					
Other Grounds	Nil	Nil	Nil	Nil	Nil
Account Opening / difficulty in operation of accounts	Nil	Nil	Nil	Nil	Nil
ATM / Debit Cards	Nil	Nil	Nil	Nil	Nil
Total					

X) **Penalties imposed by Reserve Bank of India**

No penalty was imposed on the bank by the Reserve Bank of India during the year.

XI) **Other Disclosures**

(a) Business Ratios

Sl. No	Particulars	Current year	Previous year
i)	Interest income as a percentage to Working funds	9.43%	10.18%
ii)	Non-interest income as a percentage to Working funds	0.48%	0.53%
iii)	Cost of Deposits	7.19%	7.62%
iv)	Net Interest Margin	2.94%	3.97%
v)	Operating Profit as a percentage to Working Funds	6.68%	7.30%
vi)	Return on Assets	0.24%	0.86%
vii)	Business per employee (₹ in Lakhs)	328.78	478.95
viii)	Profit per employee (₹ in Lakhs)	-4.49	2.77

(b) Bancassurance business

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Commission received from insurance business	Nil	Nil

(c) Marketing and distribution

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Marketing and distribution	Nil	Nil

(d) Priority sector lending certificates (PSLC)

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Purchase of priority sector lending certificate	Nil	Nil
Sale of priority sector lending certificate	Nil	Nil

(e) Provisions and contingencies

Provisions debited to Profit and Loss Account	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Provisions for Non-performing Investments	Nil	Nil
Provisions for Non-performing Advance	Nil	Nil
Provisions for Depreciation - Investment	Nil	Nil
Other provisions and contingencies	Nil	Nil

(f) Payment of DICGC Insurance Premium

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
i) Payment of DICGC Insurance Premium - First Half year (April to September)	19.41	18.98

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- Second Half year (October to March)	20.23	19.09
ii) Arrears in payment of DICGC Premium	Nil	Nil

(g) Advances / Facilities granted to directors and their relatives

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
i) Advances to directors		
- Fund-based (Loan against fixed deposits)	Nil	Nil
- Non-fund based		
ii) Advances to relatives, companies, firms in which the directors are interested		
- Fund-based	Nil	Nil
- Non-fund based	Nil	Nil

B) **Accounting Standards**

In compliance with the guidelines issued by the Reserve Bank of India regarding disclosure requirements of the various Accounting Standards, following information is disclosed.

a) Accounting Standard 5 – Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies

There are no material prior period items. In preparation of these financial statements, the bank has followed the same accounting policies and generally accepted accounting practices adopted for the preparation of the Audited Financial Statements for the year ended March 31, 2024.

b) Accounting Standard 9 – Revenue Recognition

Revenue is recognized on accrual basis as per Accounting Policy No.B(ii) of Schedule 32 to the financial statements except stated other-wise.

c) Accounting Standard 15 – Employee Benefits

i) Gratuity

Liability on account of Gratuity is Rs.Nil (Previous year Rs.Nil). Gratuity liability is funded.

ii) Leave Encashment (PL)

No provision for leave encashment is made in the financial statement. However, in the view of the management amount involved is not material.

iii) Contribution to Provident Fund

All eligible employees receive benefits from a provident fund, which is a defined contribution plan. Both the employees and the bank make monthly contribution to the fund, which is equal to the specified percentage of the covered employees' salary. The bank has no further obligation under this scheme beyond its monthly contribution.

iv) Other Employee Benefits

All employee benefits falling due wholly within twelve months of rendering the service are classified as short term employee benefits. These benefits like salaries, short term compensated absences and the expected cost of the bonus are recognized in the profit and loss account in which the employee rendered the related services.

d) Accounting Standard 17 – Segment Reporting

The Bank's business is mainly concentrated in retail banking to individuals. The single major business segment of income is interest income on advances – retail banking. Hence, segment-wise reporting is not applicable.

The Bank is Souharda Sahakari Bank and its geographical coverage is in the State of Karnataka. Hence, reporting under geographical segment is not applicable.

e) Accounting Standard 18 – Related Party Disclosures

Particulars of remuneration relating to Managing Director, Manager or Chief Executive Officer and rent paid to director;

Particulars	Current year ₹ in Lakhs	Previous year ₹ in Lakhs
Salaries	18.31	17.34
Bonus	-	-
Employers contribution to provident fund, pension or any superannuation fund	1.26	1.22

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Rent paid to a director	23.14	20.49

f) Accounting Standard 22 – Accounting for Taxes on Income

The provision for Deferred Tax Asset as worked out in accordance with Accounting Standard 22 - "Accounting for Taxes on Income" as at the end of the year are as under:

Particulars	Current year ₹ in lakhs	Previous year ₹ in lakhs
Deferred Tax Liability ★ Property, plant and equipment	000.92	1.25
Deferred Tax Assets ★ Provision for advances ★ Dis-allowances of expense u/s.40(a)(ia)	210.60	304.20 00
Deferred Tax Asset (net)	209.68	302.95

g) Accounting Standard 28 – Impairment of Assets

An assessment is made at each Balance Sheet date as to whether there is any indication that an asset is impaired. If any such indication exists, an estimate of the recoverable amount is made and impairment loss, if any, is provided for. As on March 31, 2024, there was no indication of impairment of any asset.

h) Accounting Standard 29 – Provision, Contingent Liabilities and Contingent Assets

(a) Movement in provisions:

Particulars	As on April 1, 2025 ₹ in lakhs	Provision made during the year ₹ in lakhs	Provision /reversed adjusted ₹ in lakhs	As on March 31, 2026 ₹ in lakhs
Provision on Investment	23.20	3.80	-	27.00
Provision for BDDR	975.00	124.22	424.22	675.00
Provision for Standard Advances	90.00	-	-	90.00
Provision for Deferred Tax Asset	302.95	-	93.27	209.68

(b) Contingent liabilities are disclosed in Schedule 8 to Financial Statements. Contingent assets are not recognized.

C) Operating leases comprising leasing office premises (AS-19)

Operating lease payments are recognized as an expense in the Profit and Loss Account on a straight-line basis over the long term;

Particulars	Current year ₹ in lakhs	Previous year March 2026 ₹ in lakhs
Future lease rental payable as at the end of the year		
- Not later than one year	80.57	62.12
- Later than one year and not later than five years	331.91	353.94
- Later than five years	171.88	150.69
Total Minimum lease payments recognized in Profit and Loss Account	80.87	77.75
Total of future minimum sub-lease payments expected to be received under non-cancellable sub-lease	Nil	Nil
Sub-lease payments recognized in the Profit and Loss Account for the year	Nil	Nil

D) Earnings per share

Particulars		Current year	Previous year
Net Profit after taxation	₹ in lakhs	-672.76	265.48
Nominal Value of Shares	Amount in ₹	1000	1000
Number of shares at the close of the year	in numbers	117274	123070
Weighted average number of shares	in numbers	120172	125952
EPS – Basic and Diluted	Amount in ₹	NA	210.78

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E) Vide Letter No.RCS\RSR\Souharda\U.Ni.Ti\83\2021-22 dated _.03.2022 Registrar of Co-operative Societies, Co-operative Department, Karnataka State, has accorded its approval for amendment of Bye-laws with regard to Increase in the Authorized Share Capital from Rs.25.00 Crores (face value per share is Rs.100 each) to Rs.100.00 Crores (face value per share of Rs.1000 each). The bank is in the process of collecting the differential amount of share capital upon modification in face value of shares from Rs.100 per share to Rs.1000 per share.

F) No provision for Income Tax – Current Tax is made, in view of the carried forward earlier business losses as per Income Tax returns.

G) RBI has issued the instructions as per Supervisory Action Framework u/s.36(1) of Banking Regulation Act, 1949 (AACS) dated 02.07.2021 and 28.11.2023. The Bank has compiled with SAF Instructions issued by RBI from time to time.

H) Previous year figures have been re-grouped / re-classified wherever necessary to conform with the presentation of current year figures.

For **Manvi Pattana Souharda Sahakari Bank Niyamitha**

R. Thimmaiah

Sri. R Thimmaiah Shetty
President

Sri. G Ramanjaneya Shetty
Vice President

Sri. Muddu Ranga Rao Mutalik
Director

Sri Ramalingappa
Director

Sri.Gopal Krishna
Managing Director

Sri. M Nagaraja
General Manager

Date : 27.07.2026
Place : Manvi

For M/s. CHANDRAPPA & Co.
Chartered Accountants

(CA Anupama. B.C)
Partner
FRN 000578S

To be read with report of even
For **Chandrappa & Co**
Chartered Accountants.

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