

After MOC

31.03.2025	S. NO.	EXPENSES	AMOUNT	31.03.2026
	1	INTEREST ON DEPOSITS		
405351291.41		INTEREST ON DEPOSIT	464057589.48	
8613.00		INTEREST ON OVERDRAFT (OTHER BANK)	0.00	464057589.48
	2	SALARY AND ALLOWANCES		
30444524.45		STAFF SALARY	33500880.00	
4595371.00		OTHER ALLOWANCES	7039993.00	
1910128.00		MEDICAL ALLOWANCE	2665915.00	
2190136.00		CONVEYANCE ALLOWANCE	2616408.50	
531696.00		GRATUITY	980321.00	
5451888.00		HOUSE RENT ALLOWANCE	7487565.00	
0.00		INCENTIVE	1188525.50	
0.00		VARIABLE PAY	15738772.77	
2113670.00		PROVIDENT FUND(13%)	2522124.00	73740504.77
	3	RENT, TAXES, INSURANCE AND ELECTRICITY		
7670829.60		BUILDING RENT	7407263.80	
1852991.40		INSURANCE	1876469.42	
7496148.00		DICGC PREMIUM	8880579.27	
2161296.00		ELECTRICITY	2255758.00	
0.00		GENERATOR MAINTENANCE	16627.12	20436697.61
	4	LEGAL EXPENSES		
391830.14		LEGAL EXPENSES	608124.01	608124.01
	5	POSTAGE AND TELEPHONE		
50752.20		POSTAGE/COURIER/TELEGRAM	101433.76	
610778.25		TELEPHONE	607576.73	709010.49
	6	AUDIT AND OTHER FEES		
3408828.00		PROFESSIONAL FEE	4076835.00	
4665042.50		AUDIT FEES	4926955.00	9003790.00
	7	BUILDING, FURNITURE REPAIR AND DEPRECIATION		
14217141.39		DEPRECIATION	13411468.52	
9870.00		SYSTEM MAINTENANCE	18370.00	
591974.88		REPAIRING CHARGES	1228153.21	
48350.50		BUILDING REPAIR	30689.50	14688681.23
	8	STATIONARY, PRINTING AND ADVERTISEMENT		
2883905.37		STATIONARY	2381534.14	
1620712.00		PUBLICITY AND ADVERTISEMENT	602722.50	
20824.94		COMPUTER STATIONARY	15823.64	
301250.00		MEETING EXPENSES	500967.00	3501047.28
	9	OTHER EXPENSES		
10505.00		CASH REMITANCE	9530.00	
186922.00		SECURITY SERVICES	321265.38	
428495.21		CIBIL CHARGES	1220699.62	
75530.26		COMMISSION, SERVICE CHARGES OTHER BANK	61436.33	
1698241.85		SUNDRY EXPENSES	2236767.08	
800091.11		VEHICLE EXPENSES	1081748.51	
818344.34		ISSUER TRANSACTION CHARGES	940316.05	
2500.00		PROFESSIONAL TAX	2500.00	
343824.00		CLEANING EXPENSES	325517.00	
819336.24		CASH HANDLING CHARGES	29107.60	

18749877.35		SOFTWARE AND HARDWARE ANNUAL MAINTANANCE	23354574.88	
40000.00		CERSAI FEES	30000.00	
30000.00		DIRECTORS AND LOCAL COMMITTEE FEE	26003.00	
139389.07		GST PAYABLE	0.00	
10857.93		POS-ECOM CHARGES	233819.23	
420000.00		RBI PENALTY	250000.00	
423528.52		INCOME REVERSE	260390.80	
33901.80		IMPS CHARGES	266838.81	
1663256.63		UPI TRANSACTION CHARGES	1988466.11	
732372.43		TRAVELLING EXPENSES	290103.56	
55548.00		COMMISSION ON INSURANCE	74113.00	
0.00		PROMOTION EXPENSES	3240.00	
141800.00		PSLC PURCHASE	170000.00	
218759.00		VEHICLE EXPENSES (BUSINESS EXPENSES)	512693.89	
0.00		LOCKER STAMP CHARGES	500.00	
1884140.42		ADDITIONAL INCENTIVE ON LOAN	97000.00	
0.00		ELECTION EXPENSES	19253.00	
211312.00		TDS PENALTY AND DEMAND	17477.64	
433762.00		REGISTRATION FEES	20133.00	
392862.00		MERGER EXPENSES	0.00	
165853.00		TRAINING EXPENSES	47884.00	
4908309.56		DIFFERENCE IN ATM/BANK ACCOUNT	336502.23	
0.00		MISCELLANEOUS PENALTIES	262000.00	
0.00		LOSS ON SALE OF ASSET	231324.07	
0.00		CHARGES REVERSAL OF PREVIOUS YEARS	8485016.81	
0.00		TDS RECEIVABLE - PREVIOUS YEARS	1676260.00	
0.00		LOSS ON MUTUAL FUND	2043655.45	46926137.05
19548356.00		INCOME TAX	14009900.00	14009900.00
	10	PROVISION		
0.00		PROVISION ON IDR	53000000.00	
400000.00		PROVISION ON STANDARD ASSETS	0.00	
0.00		PROVISION FOR BILLS PAYABLE	1500000.00	
451933.00		PROVISION ON DAILY DEPOSIT	253017.00	
32500000.00		PROVISION FOR NPA	0.00	
1848684.00		PROVISION FOR AMORTIZATION ON PREMIUM ON GOVERNMENT SECURITIES	641798.39	
656508.00		PROVISION FOR LEAVE ENCASHMENT	1300000.00	56694815.39
54541282.46	11	PROFIT	41133512.66	41133512.66
646385926.21		TOTAL	745509809.97	745509809.97

For M/s S R A M & Co.
CHARTERED ACCOUNTANT

SUNIL PANJWANI
CHIEF EXECUTIVE OFFICER

RAHUL NAHATA
CHAIRMAN

C.A. GAUTAM SONI
MEMBER NO. 414561
PARTNER

MOTI SINGH RAWAT
VICE-CHAIRMAN

CHITRA MANDLOI
DIRECTOR



SMRITI NAGARIK SAHAKARI BANK MARYADIT,MANDSAUR
PROFIT AND LOSS AS ON 31-03-2026
INCOME 31-03-2026

After MOC

31.03.2025	S.NO.	INCOME	AMOUNT	31.03.2026
	1	INTEREST RECEIVE		
462178854.59		INTEREST RECEIVED ON LOAN AND ADVANCE	506474487.49	
136129908.49		INTEREST RECEIVE ON INVESTMENTS AND TERM DEPOSIT	160905065.80	
57323.00		INTEREST RECEIVE FROM CCIL	46586.00	
491853.00		INTEREST RECEIVE FROM CALL MONEY	0.00	667426139.29
	2	COMMISSION AND EXCHANGE		
18450.00		INSURANCE COMMISSION ON PMJJBY	60.00	
385683.25		COMMISSION ON DD	255551.16	
0.00		COMMISSION ON BANK GUARANTEE	0.00	
6777.00		COMMISSION RECEIVE ON PMSBY & PMJJBY	22.00	255633.16
	3	OTHER RECEIVE		
4979509.97		SERVICE CHARGES	4786860.95	
548858.00		LOCKER RENT	571074.25	
3701430.11		ATM ANNUAL CHARGES	3358936.77	
701.10		OTHER INCOME	19272.34	
360006.00		LEGAL FEES RECEIVE	205512.72	
2181526.76		DOCUMENT HANDLING CHARGE	3625821.77	
10414411.14		PROCESS AND SERVICE CHARGES ON LOAN AND ADVANCES	13717596.45	
1245130.91		REMUNERATION FOR INSURANCE	1416954.49	
10710.82		SHARE TRANSFER FEES	32753.00	
1785595.50		SMS ALERT CHARGE	1009367.33	
40961.94		COMMISSION RECEIVE FROM NPCI	104331.94	
1458847.45		LEDGER FOLIO CHARGES	1992923.45	
2160366.98		ATM CHARGES ACQUIRER ON TRANSACTIONS	2180465.24	
155417.00		SHARE MEMBERSHIP FEES	121211.82	
545364.40		CIBIL CHARGES	700565.00	
51400.00		CERSAI CHARGES	42600.00	
2962.02		CASH HANDLING CHARGES	240.00	
915645.71		STATIONERY CHARGES	1117563.91	
16116.79		POS-ECOM CHARGES	151306.33	
240792.17		IMPS CHARGES	178290.81	

7566500.00		PROVISION ON IDR	0.00	
348247.00		PROVISION FOR INTEREST PAYABLE ON FDR	465446.00	
271651.84		DIFFERENCE IN BANK ACCOUNT	365751.54	
549325.00		X-GRACIA REVERSE	0.00	
1021706.25		UPI TRANASCTION CHARGES RECEIVED FROM NPCI	1181480.61	
1152957.66		LOAN PENAL CHARGES	1351999.42	
142065.00		INTEREST ON INCOME TAX REFUND	346820.00	
32565.36		COMMISSION RECEIVE ON MUTUAL FUND	85965.38	
304.00		PROFIT ON SALE OF ASSET	9217.00	
0.00		INVESETMENT FLUCTUATION RESERVE	9738744.00	
0.00		LONG TERM DEPOSIT (LTD)	6220920.00	
0.00		PROVISION FOR NPA REVERSE	20000000.00	
5216000.00		INCOME FROM GOVT. SECURITY	2728045.00	77828037.52
646385926.21		TOTAL	745509809.97	745509809.97

For M/s S R A M & Co.
CHARTERED ACCOUNTANT

SUNIL PANJWANI
CHIEF EXECUTIVE OFFICER

RAHUL NAHATA
CHAIRMAN

C.A. GAUTAM SONI
MEMBER NO. 414561
PARTNER

MOTI SINGH RAWAT
VICE-CHAIRMAN

CHITRA MANDLOI
DIRECTOR