PROFIT AND LOSS ACCOUNT

Previous Year 31.03.2025 ₹	EXPENDITURE	₹	Current Year 31.03.2026 ₹
661,32,67,868	Interest on Deposits, Borrowings etc		651,08,80,617
148,31,57,506	Salaries and Allowances, Provident Fund Contribution, Gratuity and Bonus etc.		168,44,39,680
40,11,570	Directors' and Local committee Members' Fees and Allowances		49,62,120
28,99,22,007	Rent, Taxes, Lighting etc		30,53,46,105
15,63,95,512	Insurance Charges		15,00,29,502
1,19,77,897	Law Charges		1,88,55,062
67,33,530	Postage, Courier & Telephone Charges		76,68,546
1,91,14,014	Audit Fees (Statutory & Concurrent Auditors)		2,23,15,594
21,39,67,746	Depreciation / Amortisation of Assets		23,98,82,254
9,96,10,601	Repairs & Maintenance		11,89,39,305
2,98,99,683	Printing & Stationery		2,47,86,757
1,12,12,181	Advertisement Expenditure		1,36,79,430
36,95,21,445	Other Expenditure		40,93,43,790
7,93,67,014	Amortisation of Investment		6,51,64,985
13,39,382	Bad Debts Written off		17,95,08,603
162,88,80,096	**Profit before Provisions & Contingencies**		**144,50,73,282**
	Less: Provisions & Contingencies :		
1,00,00,000	Provision for Standard Assets	2,00,00,000	
20,30,19,146	Provision for Investment in Security Receipts(SR's)	---	
64,35,80,854	Contingent Provision against depreciation in Investment / Security Receipts(SR's)	13,67,53,626	
21,00,00,000	Bad & Doubtful Debt Reserve	23,15,00,000	
30,00,000	Provision for Contingencies	---	38,82,53,626
55,92,80,096	**Profit Before Tax**		**105,68,19,656**
19,88,27,880	Less : Provision for Tax		28,67,60,256
36,04,52,216	**Net Profit after Tax**		**77,00,59,400**
1101,83,78,052	**Total Rupees**		**1120,08,75,632**
3,05,00,000	Transfer to General Reserve		---
36,04,52,216	Balance of Profit carried to Balance Sheet		77,00,59,400
39,09,52,216	**Total Rupees**		**77,00,59,400**

Notes forming part of Accounts and
Significant Accounting Policies - Schedule 1

For SARDA & PAREEK LLP
CHARTERED ACCOUNTANTS
FRN : 109262W/W100673

sd/-

(CA GIRIRAJ SONI)
PARTNER
M. No. : 109738

MUMBAI
DATED : 13th May, 2026

FOR THE YEAR ENDED 31ST MARCH, 2026

Previous Year 31.03.2025 ₹	INCOME	₹	Current Year 31.03.2026 ₹
	Interest and Discount		
668,88,39,533	Interest earned on Loans and Advances	689,47,42,848	
325,15,27,009	Interest earned on Investments	279,38,02,629	
17,19,74,299	Interest on balance with RBI and other interbank funds	17,51,41,228	986,36,86,705
59,67,89,447	Commission, Exchange & Brokerage		64,74,87,457
3,75,66,384	Rent on Safe Deposit Lockers		3,80,17,796
6,86,47,728	Profit on Sale of Securities (Net)		11,86,65,279
	Other Receipts :		
5,97,424	Miscellaneous Receipts	8,12,235	
24,33,269	Profit on Sale of Assets	3,79,249	
17,85,63,577	Incidental and Processing charges	20,33,35,094	
---	Interest on Income Tax Refund	37,55,330	20,82,81,908
1,00,000	Bad debts earlier written off now recovered		4,74,258
2,00,00,000	Provisions against Restructured Assets no longer required		80,00,000
13,39,382	Provision for Bad & Doubtful Debts Written back		17,95,08,603
---	Provisions against Bad & Doubtful Debts Reserve for Security Receipts (SR) written back		13,67,53,626
1101,83,78,052	**Total Rupees**		**1120,08,75,632**
36,04,52,216	Balance of Profit brought forward		77,00,59,400
3,05,00,000	Transfer from Dividend Equalisation Fund (Refer note 20(1)(b))		–
39,09,52,216	**Total Rupees**		**77,00,59,400**

For **BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED**

Sd/-	Sd/-	Sd/-
(SURYAKANT J. SUVARNA)	**(SOMNATH B. AMIN)**	**(VIDYANAND S. KARKERA)**
CHAIRMAN	VICE-CHAIRMAN	MANAGING DIRECTOR & CEO

DIRECTORS

Shri Bhaskar M. Salian	Shri Gangadhar J. Poojary	Shri Chandrashekhar S. Poojari
Shri Ashok M. Kotian	Shri Mohandas G. Poojary	Shri Naresh K. Poojari
Shri Niranjan L. Poojari	Shri Santosh K. Poojari	Shri Dayanand R. Poojary
Shri Ganesh D. Poojary	Shri Harish V. Poojary	Shri Narayan L. Suvarna
Shri Suresh B. Suvarna	Smt Asha R. Bangera	Smt Jayalaxmi P. Salian
Shri Anbalagan C. Harijan	Shri Gouresh R. Kotian	Smt Jayshree M. Hejmadi