

LIABILITIES (CREDIT)			ASSETS(DEBIT)		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
SHARE CAPITAL			BORROWINGS		
SHARE CAPITAL	78,55,900.00		IDBI BANK OD A/C	7,237.44	
COMMERCIAL LINKING SHARES	16,53,646.00		BRANCH ADJUSTMENT	7,237.44	7,237.44
	95,09,546.00	95,09,546.00	MAIN BRANCH RNT	8,176.99	
RESERVE FUND & OTHER RESERVES			CASH	8,176.99	8,176.99
STATUTORY RESERVE FUND	1,61,86,669.83		CASH IN HAND	11,62,830.00	11,62,830.00
BUILDING FUND	56,12,940.25		BALANCES WITH OTHER BANKS		
BAD & DOUBTFUL DEBTS RESERVE	1,58,82,503.61		CURRENT DEPOSITS CRR		
INVESTMENT DEPRICIATION RESERVE	2,172.00		S B INDIA RNT MARG INDORE	28,79,439.66	
RESERVE FOR OVERDUE INTREST	2,87,30,656.85		BANK OF BARODA	63,40,608.02	
RESERVE STANDARED ASSET	3,21,000.00		IDBI BANK C/A NANDLALPURA	5,845.07	
CHARITABLE FUND	3,53,119.24			92,25,892.75	
STAFF WELFARE FUND	9,906.00		CURRENT DEPOSITS NON CRR		
STAFF TRAINING FUND	1,08,039.71		YES BANK (RTGS NEFT A/C)	1,85,25,919.51	
	6,72,07,007.49	6,72,07,007.49	INDUSIND BANK CURRENT A/C	2,73,711.34	
DEPOSITS AND OTHER ACCOUNT			YES BANK CD A/C (CLEARING)	28,07,290.22	
SAVINGS BANK DEPOSITS			YES BANK RTGS_NEFT (OUTGOING)	51,71,083.12	
COMPALSORY DEPOSITS	2,69,69,448.45		JANA SMALL FINANACE BANK	8,509.00	
STAFF SECURITY	1,76,997.00			2,67,86,513.19	
SAVING DEPOSIT (INDIVIDUAL)	8,85,11,999.14		FIXED DEPOSIT		
SAVING DEPOSIT (OTHER SOCIETY)	48,81,863.50		FIX DEPOSIT IDBI BANK	1,00,00,000.00	
INOPERATIVE SAVING DEPOSIT A/C	37,54,977.16		FIXED DEPOSIT FINCARE SMALL FINANCE BANK	66,00,000.00	
INOPERATIVE SAVING DEPOSIT A/C	18,89,629.56		FIX DEPOSIT JANA SMALL FINANCE BANK	30,00,000.00	
	12,61,84,914.81			1,96,00,000.00	5,56,12,405.94
CURRENT DEPOSITS			INVESTMENT		
CURRENT DEPOSIT (INDIVIDUALS)	3,55,20,987.99		INVESTMENT SLR		
INOPERATIVE CURRENT A/C	16,76,993.78		TREASURY BILL (SLR INVESTMENT)	2,94,79,970.00	
	3,71,97,981.77		CENTRAL GOVT.SECURITIES	10,49,98,473.00	
FIXED DEPOSITS				13,44,78,443.00	
SPECIAL TERM DEPOSIT A/C	3,84,62,399.40		INVESTMENT NON SLR		
SPECIAL TERM DEPOSIT (OTHER SOCIETY)	73,30,160.30		SBI LIQUID FUND - DIRECT PLAN - GROWTH LD7:	29,99,850.00	
O.D.F.D.A.C	2,76,934.00		UTI MONEY MARKET FUND	29,99,850.00	
TERM DEPOSIT (SIMPLE F.D.)	38,54,927.50		SBI CPSE BOND PLUS SDL	19,99,900.00	
	4,99,24,421.20		KOTAK M F OVERNIGHT FUND	9,99,950.00	
RECURING DEPOSIT			ICICI OVERNIGHT MUTUAL FUND	24,99,875.00	
RECURING DEPOSIT	6,73,936.00			1,14,99,425.00	14,59,77,868.00
	6,73,936.00	21,39,81,253.78	LOAN & ADVANCES		
INTEREST PAYABLE			SHORT TERM CC OD		
FD. INTEREST PAYBLE	41,00,629.00		CASH CREDITS (SHORT TERM)	19,71,824.77	
RD. INTEREST PAYBLE	36,214.00		OVERDRAFT ACCOUNTS (SHORT TERM)	1,72,74,222.19	
SUNDRY INTEREST PAYABLE	1,43,217.00			1,92,46,046.96	
ODFD INTEREST PAYABLE	5,38,233.00		SHORT TERM OTHER SECURED		
	48,18,293.00	48,18,293.00	LOANS AGAINST F.D. (SHORT TERM)	7,80,694.00	
OTHER LIABILITIES			LOANS AGAINST N.S.C.S.(SHORT TERM)	5,366.00	
PROVISIONS			UNFIXED DEPOSIT LOAN A/C	17,67,933.52	
PROVISION FOR BONUS	1,25,558.00		STAFF LOANS (MEDIAM TERM)	8,76,443.00	
PROVISION FOR AUDIT FEES	1,06,000.00		STAFF OVER DRAFT LIMIT (SOD)	1,90,933.56	
PROVISION FOR ELECTRICITY	6,200.00		GOLD LOAN	76,59,955.18	
PROVISION FOR TELEPHONE EXP	3,907.00			1,12,81,329.26	
PROVISION FOR LEAVE INCASHMENT	12,03,643.00		MEDIUM TERM OTHER SECURED		



LIABILITIES (CREDIT)

ACCOUNT NAME	BALANCE	TOTAL
BILLS PAYABLE	14,45,308.00	
NEW BANKERS CHEQUE	1,51,395.83	
SUNDRY DEPOSITORS	67,85,679.41	
DEMAND DRAFT	2,08,371.00	
	71,45,446.24	
TAX PROVISION AND PAYABLE		
CGST PAYABLE	1,040.23	
SGST PAYABLE	1,040.23	
IGST PAYABLE	63.00	
	2,143.46	
ALL OTHER		
RESERVE AGAINST FRAUD	3,64,372.00	
INT RECEIVABLE ON DEAF	7,019.00	
	3,71,391.00	
CONTINGENT ACCOUNTS		
DEAF A/C (PAYABLE)	1,59,17,231.59	
GAURANTESS ISSUED	5,00,000.00	
ADVANCES RECEIVABLE	38,926.65	
	1,64,56,158.24	
PROFIT AND LOSS		
PROFIT AND LOSS 2024-25	41,936.15	
	41,936.15	41,936.15

ASSETS(DEBIT)

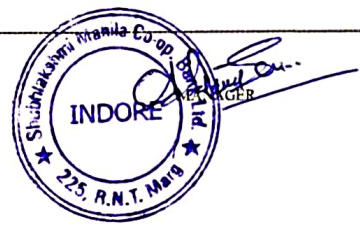
ACCOUNT NAME	BALANCE	TOTAL
LONG TERM BUSINESS LOANS SECURED		
MORTGAGE LOAN (COMMERCIAL REAL ESTATE)	1,12,817.16	
	27,92,216.34	
	29,05,033.50	
MEDIUM TERM OTHER UN-SECURED		
M.L.LOANS AGAINST SELF CREDIT MEDIUM TERI	17,516.00	
M.L.TWO SIMPLE GUARNTTEE LOANS MEDIUM TE	18,69,205.85	
M.L.SALARY DEDUCTION P2,C2,H2,B2, (MEDIUM	48,260.00	
M.T.VEHICLE HYPTHICATION LOANS	49,36,929.40	
M.L.S.T.PROFESSIONAL & SELF MEDIUM TERM L	14,51,466.30	
M.L.GRAIN LOAN MEDIAM TERM	2,159.00	
CONSUMER LOAN	67,773.66	
	84,43,310.21	
LONG TERM OTHER SECURED		
LONG TERM HOUSING LOANS (SECURED)	2,40,41,173.08	
	2,40,41,173.08	
INTEREST RECEIVABLE		
INTEREST RECEIVABLE ON NPA	2,87,30,656.85	
INT. RECOVERABLE ON LOANS	2,87,30,656.85	
	2,87,30,656.85	
ACCRUED INTEREST ON FDR		
ACCU.INTREST ON FD	12,31,379.89	
	12,31,379.89	
ACCRUED INTEREST ON GOVT SECURITY		
INT. ACC.GUV.SEC.	20,00,893.45	
INT.ACC.ON.T-BILLS	1,64,686.00	
	21,65,579.45	
PREMISES		
PREMISES LESS DEPRICIATION	2,79,191.25	
	2,79,191.25	
FURNITURE & FIXTURES		
FURNITURE & FIXTURES	14,58,679.98	
	14,58,679.98	
OTHER ASSETS		
SECURITY DEPOSITS		
TELEPHONE DEPOSIT	5,893.01	
ADVANCES FOR PREMISES	2,01,000.00	
M.P.E.B. DEPOSIT	15,375.00	
	2,22,268.01	
ADVANCE INCOME TAX		
ADVANCE PAID INCOME TAX 2022-23	26,173.00	
ADVANCE INCOME TAX 24-25	3,00,000.00	
	3,26,173.00	
GST AND SERVICE TAX		
CGST INPUT PAID	3,12,523.11	
SGST INPUT PAID	16,794.29	
IGST INPUT PAID	3,47,837.57	
	6,77,154.97	
ALL OTHER ASSETS		
BOOKS AND FORMS	1,24,622.34	
SUSPENSE (ADVANCE)	15,000.00	
CLEARING ADJUSTMENT	1,07,239.00	
PROSESTED BILL	3,64,372.00	
CENTRAL KYC REGISTRY	5,000.00	
TDS RECIVABLE	25,197.00	
COMPUTER FIEWALL(TM)	1,04,400.00	
	7,45,830.34	
		19,71,426.32



LIABILITIES (CREDIT)			ASSETS (DEBIT)		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
			CONTINGENT ACCOUNTS		
			DEAF A/C (RBI RECEIVABLE)	1,59,17,231.59	
			OUTSTANDING LIAB. FOR GUARANTEES	5,00,000.00	
			ADVANCE UNDER COLLECTION	38,926.65	
				1,64,56,158.24	1,64,56,158.24
			CONTINGENT ACCOUNTS		
		320,978,483.36			320,978,483.36
CONTINGENT ACCOUNTS			CONTINGENT ACCOUNTS		
		32,09,78,483.36			32,09,78,483.36

CLERK

ACCOUNTANT / OFFICER



CHAIRMAN

For PARTANI BADIATYA & ASSO.
Chartered Accountants,

Partner
Partner.

(Signature)
(अरि एस. गरोटिया)
अंकेक्षण अधिकारी एवं प्रशासक
शुभलक्ष्मी महिला को-ऑपरेटिव्ह
बँक लिमिटेड, इन्दौर

UDIN ⇒ 25451211BNQIUQ5823

Date ⇒ 27/06/2025

EXPENSES (DEBIT)

ACCOUNT NAME	BALANCE	TOTAL
INTEREST EXPENSES		
INTEREST PAID ON SAVING	22,02,612.00	
INTEREST PAID ON CUMALITIVE FDR	33,87,881.00	
INTEREST ON BORROWING	17,692.00	
INTEREST PAID ON SIMPLE FDR	3,21,760.50	
INTEREST PAID ON RD	96,795.00	
INTEREST PAID ON COMPULSORY	10,44,430.35	
		70,71,170.85
COST OF STAFF (SALARIES)		
SALARIES & ALLOWANCES	51,74,426.00	
EMPLOYEE GRATUITY EXPENDITURE	30,000.00	
		52,04,426.00
DIRECTORS FEE		
DIRECTORS MEETING FEES	59,200.00	
		59,200.00
RENT, TAX AND LIGHTING		
PROPERTY TAX	5,957.47	
LIGHTING EXPENCES	96,767.00	
BUILDING RENT	4,72,500.00	
PROFESSIONAL TAX	7,500.00	
GST INPUT EXPENDITURE ACCOUNT	36,762.29	
		6,19,486.76
TELEPHONE & POSTAGE		
POSTAGE EXPENSES	3,948.00	
TELEPHONE EXPENSES	67,004.98	
		70,952.98
AUDIT FEES		
AUDIT FEES	1,40,405.00	
		1,40,405.00
INSURANCE		
INSURANCES CHARGES	3,07,830.22	
		3,07,830.22
LAW CHARGES		
LAW CHARGES	4,500.00	
		4,500.00
DEPRECIATION		
DEPRICIATION	2,67,004.76	
		2,67,004.76
PRINTING STATIONARY & ADVERTISEMENT		

INCOME (CREDIT)

ACCOUNT NAME	BALANCE	TOTAL
OTHER INCOME		
INCIDENTAL CHARGES	62,118.00	
TELEPHONE AND MOBILE EXP	1,933.00	
		64,051.00
INTEREST INCOME		
INTEREST ON INVESTMENT	12,99,322.92	
INTEREST RECEIVED FROM GOVT. SECURITY	74,23,950.00	
INTEREST ON HYPOTHICATION (MORTGAGE)	2,93,365.00	
INTEREST ON CC/TOD/SOD/BUSINESS	15,06,270.00	
INTEREST ON LOAN AGN UFD/FD/RD/NSC/LIC	2,16,093.00	
INTEREST ON GOLD & SILVER LOAN	4,80,464.58	
INTEREST ON HIRE PURCHASE (VEHICLE)	4,19,859.00	
INTEREST ON TERM LOAN (MEMBER)	1,00,565.00	
INTEREST RECD ON HOUSING LOAN	22,35,577.00	
CAPITAL GAIN ON NON SLR INVESTMENT	14,82,234.75	
CAPITAL GAIN ON T-BILL INVESTMENT	9,90,791.00	
INCOME (ACCURED) ON T-BILLS	1,64,686.00	
		1,66,13,178.25
OTHER INCOME		
COMMISSION	2,70,527.29	
INSURANCE COMMISSION	66.00	
LOCKER RENT	2,11,195.61	
ADMISSION FESS	1,550.00	
PROFIT ON SALE OF DEAD STOCK	11,133.00	
PROCESSING FEES	71,623.25	
INSPECTION CHARGES	4,501.25	
RENEWAL CHARGES	5,500.00	
RECOVERY CHARGES (INCOME)	700.44	
CLEARNING HOUSE EXP (CLG ADJUSTMENT)	91,931.00	
		6,68,727.84
INTEREST RECEIVED FROM HEAD OFFICE		
INTEREST RECE ON BRANCH	80,82,108.14	
		80,82,108.14

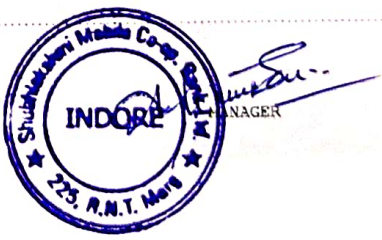


For Branch : HO , 101 , 102 , 103

STATIONERY & PRINTING	74,184.40	
		74,184.40
REPAIR AND MAINTENANCE		
REPAIR & MAINTANECE	7,400.00	
		7,400.00
OTHER EXPENCES		
ELECTION EXPENCE	1,35,401.00	
SECURITY AGENCY & GUARD	3,32,596.04	
PROFESSIONAL FEES	81,020.00	
CONVANC EXPENSES	1,49,573.00	
RECOVERY EXPENCES	1,63,950.00	
MISCELLANEOUS EXPENCES	4,02,075.55	
ANNUAL GENERAL MEETING CHARGES	91,039.76	
TRAVELLING EXPENCES	14,920.00	
COMPUTER MAINTENENCE	37,981.82	
FESTIVAL EXPENSES	1,34,338.00	
STAMP DUTY ON MUTUAL FUND	8,637.46	
LOSS ON SALE OF DEAD STOCK	9,231.74	
CONSULTANT FEES	1,80,000.00	
BANK CHARGES	7,337.29	
GOVT SECURITY AMORTISATION	1,668.00	
COMPUTER SOFTWARE RENT (TM)	4,38,839.22	
ENTERTAINMENT	3,100.00	
LEGAL EXPENSES	4,770.00	
CIBIL EXPENSES	35,793.19	
INCOME TAX PAID ASS.24-25	11,34,225.00	
PF DAMAGE AND INTEREST	1,10,963.00	
		34,77,459.97
INTEREST PAID TO BRANCHES		
INTEREST PAID ON BRANCH	80,82,108.14	
		80,82,108.14

PROFIT FOR THE CURRENT YEAR	41,936.15	LOSS FOR THE CURRENT YEAR	0.00
	25,428,065.23		25,428,065.23

For PARTANI BADJATYA & ASSO.
 Chartered Accountants.



(आर. एस. गरेठिया)
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 User : MVJ
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 Date : 27/06/2025
 Partner.
 ACCOUNTANT / OFFICER

UDIN → 25451211BNQIUR5829