

Dattatraya Maharaj Kalambe Jaoli Sahakari Bank Ltd.,

418/20, Maulana Azad Road, Mumbai - 400 004.

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026

EXPENDITURE	SCHEDUL E	Current Year Amount (Rs.)	Previous Year Amount (Rs.)	INCOME	SCHEDU LE	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
1. INTEREST ON DEPOSITS & BORROWINGS	M	50,37,93,078.84	43,90,95,311.14	1. INTEREST & DISCOUNT	R	91,57,10,355.12	81,64,22,598.33
2. SALARIES, ALLOWANCES, BONUS, GRATUITY & PROVIDENT FUND	N	16,84,47,213.62	16,92,31,996.76	2. PROFIT ON SALE OF INVESTMENTS		69,39,197.00	41,35,000.00
3. DIRECTORS & LOCAL COMMITTEE MEMBERS FEES, ALLOWANCES & EXPENSES	O	42,19,455.00	39,46,518.00	3. COMMISSION, EXCHANGE & BROKERAGE		1,66,23,884.50	1,85,58,667.37
4. RENT, TAXES, INSURANCE & LIGHTING	P	4,71,27,633.83	4,43,93,837.26	4. OTHER RECEIPTS:			
5. LAW CHARGES & PROFESSIONAL FEES		1,70,20,946.37	1,61,41,992.32	Locker Rent		21,51,300.33	
6. AUDITOR'S FEES		37,92,750.52	35,98,910.60	Dividend Income		29,48,566.60	
7. POSTAGE & TELEPHONE CHARGES		3,90,697.11	5,43,443.84	Miscellaneous Income		3,02,19,980.03	
8. DEPRECIATION	K	1,17,03,694.20	98,87,210.73	5. RECOVERY IN WRITTEN OFF ACCOUNTS		13,03,791.00	9,08,718.00
9. PRINTING & STATIONERY, ADVERTISMENT		20,66,693.68 4,63,123.90	25,29,817.58	6. PROFIT ON SALE OF FIXED ASSETS		74,898.00	199.00
10. LOSS ON SALE OF INVESTMENT		57,48,150.00	3,68,750.00	7. EXCESS CONTINGENT PROVISIONS AGAINST DEPRECIATION IN INVESTMENTS NO LONGER REQUIRED WRITTEN BACK		-	1,01,68,400.00
11. LOSS ON SALE/FIRE OF FIXED ASSETS		17,88,238.24	13,14,186.34	8. BAD & DOUBTFUL DEBTS RESERVE WRITTEN BACK		23,32,516.76	2,53,57,164.44
12. BAD DEBTS WRITTEN OFF		23,32,516.76	2,53,57,164.44	9. PROVISION FOR RESTRUCTURED ACCOUNTS REVERSED		1,07,00,000.00	-
13. AMORTIZATION OF PREMIUM PAID ON INVESTMENTS		2,78,363.00	34,24,463.00			-	-
14. OTHER EXPENDITURE	Q	5,58,35,581.92	4,93,42,618.39				
15. PROVISIONS:							
a) Contingent Provision against Depreciation in Investment		2,92,36,697.00	-				
b) Provision for Contingencies		30,00,000.00	-				
c) Provision for Standard Assets		20,00,000.00	25,00,000.00				
NET PROFIT BEFORE TAX		12,97,59,655.35	13,38,99,763.78				
INCOME TAX:							
Income Tax (Previous Years)		(50,33,600.00)					
Income Tax (Current Year)		3,07,65,732.00					
Deferred Tax		74,534.00					
NET PROFIT AFTER TAX CARRIED FORWARD		10,39,52,989.35	10,23,53,903.39				
Total...		98,90,04,489.34	90,68,64,660.24	Total...		98,90,04,489.34	90,68,64,660.24

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NET LOSS AFTER TAX B/D			-	NET PROFIT AFTER TAX B/D		10,39,52,989.35	10,23,53,903.39
TRANSFER TO INVESTMENT FLUCTUATION RESERVE		1,01,00,000.00	49,46,000.00	TRANSFER FROM MEMBERS WELFARE FUND		51,544.24	-
TRANSFER TO GENERAL RESERVE		-	96,29,129.00	TRANSFER FROM DIR, MEM & EMP TRAINING EXPENSE FUND		6,85,474.00	2,85,131.50
NET PROFIT TRANSFERRED TO BALANCE SHEET		9,45,90,007.59	9,76,93,034.89	TRANSFER FROM DIVIDEND EQUILISATION FUND		-	96,29,129.00
SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS FORM	S						-
Total...		10,46,90,007.59	11,22,68,163.89	Total...		10,46,90,007.59	11,22,68,163.89

For & on behalf of the Board of Directors

For **DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.,**

For Jain Tripathi & Co
CHARTERED ACCOUNTANTS
FRN: 103979W

Sushma Tripathi
Partner
M. No 112135
(Statutory Auditors)
Place: Mumbai
Date: 29th May 2026

(Ishwardas Lalwani)
Chief Executive Officer

(Vikram V.Bhilare)
Chairman

(Chandrakant T.Dalvi)
Vice-Chairman

(Chandrakant Gawade)
Director

(Balasaheb T.Bhaleghare)
Chairperson (Audit Committee)