Makaprura Industrial Estate Co -op Bank Ltd.,

75, Gidc Estate, Makarpura,

Vadodara 390 010.

Balance Sheet

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Profit & Loss Account

As on 31st, March - 2026

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

THE THIRD SCHEDULE

(See Section 29)

FORM A

Balance Sheet As On 31.03.2026

		CAPITAL AND LIABILITIES		
31.03.2025	**31.03.2025**		**31.03.2026**	**31.03.2026**
	Rs. P.		Rs. P.	Rs. P.
5,00,00,000.00		**1. Capital**		5,00,00,000.00
	5,00,00,000.00	(i) Authorised Capital	5,00,00,000.00	
		20,00,000 shares of Rs. 25/- each		
		(ii) Subscribed Capital		
		20,00,000 shares of Rs. 25/- each		
3,13,94,825.00	3,13,94,825.00	(iii) Amount called up	3,43,60,575.00	**3,43,60,575.00**
		on 13,74,423 shares at Rs.25/- each less calls		
		on _ shares at Rs. 25/- each less calls unpaid		
		Of (iii) above, held by		
	-	(a) Individuals	-	
		(b) Co-operative institutions		
		(c) State Government		
69,21,49,751.04		**2. Reserve Fund and Other Reserves**		**81,39,85,725.03**
	18,42,62,066.34	Statutory Reserve Fund	19,62,16,887.34	
	7,19,01,927.16	Building Fund	7,64,01,927.16	
	-	Dividend Equalization Fund	1,31,000.00	
	2,22,73,681.75	Bad & Doubtful Debts Reserve	2,22,73,681.75	
	2,13,12,500.00	Investment Depreciation Reserve	5,97,34,800.00	
	1,88,03,000.00	Provision for Fraud & NPA	1,88,03,000.00	
	21,81,00,884.36	Revaluation Reserves Fund	31,11,08,056.00	
		(viii) Other Funds and Reserves (to be specified)		
	1,22,13,187.41	Co-Operation Publicity	1,24,62,187.41	
	1,25,55,352.58	Charity Fund	1,26,80,352.58	
	64,55,469.56	Celebration Fund	55,44,624.56	
	5,26,317.31	Building Maintenance Fund	5,26,317.31	
	27,31,781.69	Members Welfare Fund	29,80,781.69	
	18,40,582.85	Staff Benefit Fund	18,40,582.85	
	39,00,000.03	Standard Assets Provision	41,50,000.03	
	-	Contigency Fund	10,00,000.00	
	8,29,34,500.00	Investment Fluctuation Fund	4,99,34,500.00	
	2,17,00,000.00	Long Term Finance Special Reserve	2,23,10,000.00	
	70,00,000.00	Cyber Security Fund	80,00,000.00	
	36,38,500.00	Special BDDR (15 % APROPRIATION)	78,87,026.35	
0.00		**3. Principal/Subsidiary State Partnership**		**0.00**
		For share capital of :		
		(i) Central co-operative banks		
		(ii) Primary agricultural credit societies		
		(iii) Other societies		
2,21,35,52,410.45		**4. Deposit and Other Accounts**		**2,20,26,03,265.52**
	1,36,83,15,898.00	(i) Fixed deposits *	1,36,18,01,637.00	
		a) Individuals ** Rs.1319549051.00		
		b) Central co-operative banks		
		c) Other societies Rs. 42252586.00		
	61,44,23,145.23	(ii) Savings bank deposits	57,33,09,213.24	
		a) Individuals ** Rs.571652711.06		
		b) Central co-operative banks		
		c) Other societies Rs.1656502.18		
	23,08,13,367.22	(iii) Current deposits	26,74,92,415.28	
		a) Individuals ** Rs.242848432.54		
		b) Central co-operative banks		
		c) Other societies Rs.24643982.74		
		(iv) Money at call and short notice		
		a) Individuals ** Rs.0.00		
		b) Central co-operative banks Rs. 0.00		
		c) Other societies Rs. 0.00		
2,93,70,96,986.49		BALANCE BROUGHT FORWARD		**3,05,09,49,565.55**

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

THE THIRD SCHEDULE

(See Section 29)

FORM A

Balance Sheet As On 31.03.2026

		PROPERTY AND ASSETS		
31.03.2025	31.03.2025		31.03.2026	31.03.2026
	Rs. P.		Rs. P.	Rs. P.
4,49,55,379.79		**1. Cash**		2,58,99,767.71
	3,32,20,714.00	Cash on Hand	2,13,42,089.00	
	1,87,700.00	ATM Cash On Hand	21,00,700.00	
	8,61,812.71	State Bank Of India Gidc BR. Ca A/c	-	
	82,98,273.55	Baroda Central Co-op Bank Ltd.Mandvi Br Ca A/c	-	
	11,81,770.44	Guj. State Co-op Bank Ltd. Ahd Br. Ca A/c	19,08,276.44	
	7,43,638.84	Guj. State Co-op Bank Ltd. Ahd Br. Rtgs - Neft Ca A/c	-	
	2,53,165.80	State Bank Of India Gidc BR. O/D A/c	5,48,644.32	
	2,08,304.45	Baroda Central Co-op Bank Ltd.Mandvi Br O/D A/c	57.95	
	4,49,55,379.79		2,58,99,767.71	
7,63,44,289.83		**2. Balance with other banks**		12,17,05,652.00
		(i) Current deposits		
	2,49,060.26	HDFC Bank Ltd., Current A\c	7,09,401.73	
	5,16,735.46	IDBI Bank Ltd., Current A\c	-	
	1,30,39,442.40	Indian Bank Race Cource Br. Current A/c	1,05,20,075.30	
	25,09,708.90	ICICI Bank Ltd, Baroda Br. Current A/c	36,23,085.24	
	5,29,895.66	Bank Of Baroda Gidc Makarpura Br. Current A\c	7,00,632.95	
	3,42,615.82	Union Bank Of India , Sultanpura Br.	-	
	2,40,724.44	Yes Bank (RTGS Dr A\c)	13,36,524.94	
	1,84,08,488.62	Yes Bank (RTGS. Cr A\c)	3,01,69,063.42	
	2,73,83,664.69	IDBI Cts Clg A\c 0021120000000055	2,70,52,877.61	
	71,97,982.92	ICICI Bank - IMPS A/C	1,23,64,965.94	
	5,88,457.58	Axis Bank Current A/C.	-	
	24,26,068.50	ICICI Bank - UPI A/C.	44,88,454.03	
	26,27,324.20	ICICI Bank - RTGS / NEFT A/C.	2,71,08,009.03	
	1,51,546.77	IDBI Bank Ltd.MJP Br. O/D A\c	-	
	1,32,573.61	IDBI Bank Ltd.MJP Br. Current A\c	36,32,561.81	
	7,63,44,289.83		12,17,05,652.00	
				0.00
		SAVING BANK DEPOSIT :		
	-		-	
	-	SUB TOTAL - 2	-	
31,92,19,218.00		**(iii) Fixed deposits**		29,99,67,702.00
	3,21,60,018.00	State Bank Of India Gidc Br. Fdr	4,00,00,000.00	
	8,50,00,000.00	Baroda Central Co-op Bank Ltd., Mandvi Br. Fdr	6,00,00,000.00	
	4,00,00,000.00	Gujarat State Co.Op.Bank Ltd., Ahmedabad Br. Fdr	2,00,00,000.00	
	3,50,00,000.00	Indian Bank Race Course Br. Fdr	2,70,00,000.00	
	2,62,13,833.00	ICICI Bank Ltd. Baroda Br. Fdr	1,77,38,677.00	
	27,00,911.00	Bank Of Baroda Gidc Makarpura Br. Fdr	27,00,911.00	
	5,00,00,000.00	Union Bank Of India , Sultanpura Br. Fdr	-	
	-	The Kalupur Commercial Co-op Bank Ltd.,	4,49,00,000.00	
	4,81,44,456.00	IDBI Bank Ltd	5,25,77,114.00	
	-	HDFC Bank Ltd. Fdr	50,00,000.00	
	-	Cosmos Co Op Bank Ltd. Fdr	3,00,51,000.00	
	-	00.00 M.M.C. Bank'AHD' FDR 0.00	-	
	-	24898224.00 M.M.C. Bank 'BRD' FDR 17898224.00	-	
	-	24898224.00 17898224.00	-	
	-	(Contigency MMC Bank Fdr Provison Rs.17898224.00)	-	
	31,92,19,218.00		29,99,67,702.00	
-		**3. Money at call and short notice**		-
1,27,38,41,507.75		**4. Investments**		1,24,84,17,928.75
	1,20,30,34,390.00	(i) In Central and State Government securities (at book value)	1,23,26,92,890.00	
	-	Face Value Rs. 123,77,00,000.00		
	-	Market Value Rs.114,38,49,018.74		
	-	Book Value Rs.124,46,91,814.00		
	19,37,477.75	(ii)Central Government Securities (GOI--Premium)	1,18,55,398.75	
	-	(iii)Central Government T Bill Investment F.V.Rs.0.00/-	-	
		(iv) Other Trustee securities		
	38,69,640.00	(v) Shares in co-operative institutions other than in item (5) below:	38,69,640.00	
	6,50,00,000.00	(vi) Other investments (to be specified Liquid Fund)	-	
1,71,43,60,395.37		BALANCE BROUGHT FORWARD		1,69,59,91,050.46

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

THE THIRD SCHEDULE

(See Section 29)

FORM A

Balance Sheet As On 31.03.2026

		CAPITAL AND LIABILITIES		
31.03.2025	31.03.2025		31.03.2026	**31.03.2026**
	Rs. P.		Rs. P.	Rs. P.
2,93,70,96,986.49		BALANCE CARRIED FORWARD		**3,05,09,49,565.55**
-		**5. Borrowings :**		**4,45,05,020.83**
		(i) From the Reserve Bank of India 2[the		
		a) Short-term loans, cash credits and overdrafts		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		b) Medium-term loans		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		c) Long-term loans		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		(ii) From the State Bank of India		
	-	a) Short-term loans, cash credits and overdrafts	**4,45,05,020.83**	
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		b) Medium-term loans		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		c) Long-term loans		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		(iii) From the State Government		
		a) Short-term loans, cash credits and overdrafts		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		b) Medium-term loans		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		c) Long-term loans		
		Of which secured against:		
		A) Government and other approved securities		
		B) Other tangible securities @		
		(iv) Loans from other sources (source and		
0.00	0.00	**6. Bills for Collection being Bills Receivable**	0.00	**0.00**
0.00	0.00	**7. Branch Adjustments**	0.00	**0.00**
8,99,19,587.23		8. **Overdue Interest Reserve**		**9,66,69,503.46**
	5,17,304.27	(a) Interest Suspence	5,01,542.10	
	8,94,02,282.96	(b) NPA Int.Receivable (Contra)	9,61,67,961.36	
	8,99,19,587.23		9,66,69,503.46	
73,74,401.89		**9. Interest Payable**		**32,70,667.89**
	24,63,683.00	F.D.R.S. Interest Provision	23,18,683.00	
	5,06,788.89	Recurring Deposit Int. Provision	6,16,515.89	
	69,207.00	RID Int. Provision	1,08,413.00	
	43,34,723.00	Amrut Mahotsav Deposit Int. Provision	2,27,056.00	
	73,74,401.89		32,70,667.89	
3,03,43,90,975.61		BALANCE BROUGHT FORWARD		**3,19,53,94,757.73**

M.C.A & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

THE THIRD SCHEDULE

(See Section 29)

FORM A

Balance Sheet As On 31.03.2026

		PROPERTY AND ASSETS		
31.03.2025	31.03.2025		31.03.2026	31.03.2026
	Rs. P.		Rs. P.	Rs. P.
1,71,43,60,395.37		BALANCE CARRIED FORWARD		1,69,59,91,050.46
0.00	0.00	**5. Investments out of the Principal/Subsidiary State Partnership Fund**	0.00	0.00
		In shares of :		
		(i) Central co-operative banks		
		(ii) Primary agricultural credit societies		
		(iii) Other societies		
97,76,60,222.69		**6. Advances**		1,06,98,22,643.84
	35,34,34,476.13	**(i) Short-term loans, cash credits, overdrafts and bills discounted**	**41,74,15,945.76**	
		Of which secured against:		
	35,31,17,226.42	a) Government and other approved securities@Rs417098696.05		
	3,17,249.71	b) Other tangible securities @ Rs.317249.71		
	35,34,34,476.13	Of the advances, amount due from individuals @Rs. 417415945.76		
	2,53,69,533.62	Of the advances, amount overdue @ Rs.15137187.51		
	2,53,69,533.62	Considered bad and doubtful of recovery @ Rs.15137187.51		
	14,78,20,192.51	**(ii) Medium-term loans**	**13,55,14,836.35**	
		Of which secured against:		
	14,63,46,165.07	a) Government and other approved securities @ Rs.134298011.81		
	14,74,027.44	b) Other tangible securities @ Rs.1216824.54		
	14,78,20,192.51	Of the advances, amount due from individuals @ Rs 135514836.35		
	18,93,784.91	Of the advances, amount overdue @ Rs. 1757867.91		
	18,93,784.91	Considered bad and doubtful of recovery @ Rs.1757867.91		
	47,64,05,554.05	**(iii) Long-term loans**	**51,68,91,861.73**	
		Of which secured against:		
	47,60,40,598.05	a) Government and other approved securities @Rs.516526905.73		
	3,64,956.00	b) Other tangible securities @ Rs.364956.00		
	47,64,05,554.05	Of the advances, amount due from individuals @ Rs.516891861.73		
	1,10,92,714.36	Of the advances, amount overdue @ Rs.8508007.52		
	1,38,13,363.22	Considered bad and doubtful of recovery @Rs.10402233.70		
	97,76,60,222.69		**1,06,98,22,643.84**	
12,21,03,350.40		**7. Interest Receivable**		13,11,19,030.80
		Of which overdue		
	8,94,02,282.96	Considered bad and doubtful of recovery	**9,61,67,961.36**	
	3,27,01,067.44	Bank Fdr's & Investment	**3,49,51,069.44**	
	12,21,03,350.40		13,11,19,030.80	
0.00	0.00	**8. Bills Receivable being Bills for Collections as per contra**		0.00
0.00	0.00	**9. Branch Adjustments**		0.00
5,38,52,308.45	5,38,52,308.45	**10. Premises less Depreciation**		5,97,90,000.74
		Opening Balance	2,99,67,760.21	
		Add: Revaluation of Balance	4,36,12,134.36	
			7,35,79,894.57	
		Less : Depreciation	1,28,81,690.48	
			6,06,98,204.09	
		Less : Revaluation Reserve Depreciation	9,08,203.36	
			5,97,90,000.73	
18,95,89,445.00	18,95,89,445.00	**11.Land less Amortisation**		27,61,86,445.00
		Opening Balance	78,51,070.00	
		Add: Revaluation of Balance	27,00,38,375.00	
			27,78,89,445.00	
		Less : Amortisation	34,375.00	
			27,78,55,070.00	
		Less : Revaluation Reserve Amortization	16,68,625.00	
			27,61,86,445.00	
2,13,59,148.23	2,13,59,148.23	**12. Furniture & Fixter less Depreciation**		2,04,41,140.45
		Opening Balance	4,44,62,433.26	
		Add: Addition During the Year	5,69,575.08	
			4,50,32,008.34	
		Less : Sale/Deduction	-	
			4,50,32,008.34	
		Less : Depreciation	2,45,90,867.89	
			2,04,41,140.45	
3,07,89,24,870.14		BALANCE BROUGHT FORWARD		3,25,33,50,311.29

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

THE THIRD SCHEDULE

(See Section 29)

FORM A

Balance Sheet As On 31.03.2026

		CAPITAL AND LIABILITIES		
31.03.2025	31.03.2025		31.03.2026	31.03.2026
	Rs. P.		Rs. P.	Rs. P.
3,03,43,90,975.61		BALANCE CARRIED FORWARD		3,19,53,94,757.73
2,72,24,811.77		**10. Other Liabilities**		2,63,40,012.82
	13,36,694.73	Unpresent Out of Dt. Bankers Chq & D.D.	1,74,905.70	
	1,01,18,200.90	Banker's Cheque Issued A/C	60,48,195.66	
	13,91,881.00	Un paid Dividend	11,38,210.00	
	4,50,000.00	Audit Fees Payable A\c	4,50,000.00	
	40.00	Nominal Membership Fees	50.00	
	23,26,841.00	Bonus \ Ex Gratia	24,56,959.00	
	66,007.00	Other Provisions	1,30,500.00	
	4,87,750.00	Staff Incentive Payable a\c	5,21,000.00	
	30,55,917.00	Deffered Tax Liabilities	31,88,072.00	
	2,41,480.14	Providend Fund Contribution	2,32,120.46	
	77,50,000.00	Provision For Income Tax (2024-25)	-	
	-	Provision For Income Tax (2025-26)	1,20,00,000.00	
	2,72,24,811.77		2,63,40,012.82	
2,61,35,526.35		**11. Profit and Loss**		4,49,62,490.29
	2,28,20,126.22	Profit as per last balance sheet	2,61,35,526.35	
	2,28,20,126.22	Less: Appropriations	(2,61,35,526.35)	
	-		-	
	2,61,35,526.35	Add: Profit for the year brought from the Profit and Loss Account	4,49,62,490.29	
3,08,77,51,313.73		**TOTAL**		**3,26,66,97,260.84**
		CONTIGENT LIABILITIES:-		
		(i) Out Stading liabilities for Gurantees Issues		
	0.00	Previous Year : Rs. 00.00		
		Current Year : Rs. 00.00	0.00	
	1,63,20,957.84	(ii) Others - Depositiors Education & Awerness (Deaf) Fund		
		Previous Year : Rs. 1,63,20,957.84		
		Current Year : Rs. 1,64,79,743.26	1,64,79,743.26	

Notes:

* " Fixed Deposits" will include reserve fund deposits of societies,employees provident fund deposits, staff security deposits, recurring deposits,cash certificates,etc. etc.

** Under the item "individuals",deposits from institutions other than co-operative banks and societies may be included.

$ "Borrowings"and "Advances" - Short-term loans will be for periods upto 12 months, medium term loans from 12 months to 3 years and long -term loans over 3 years.

Chairman | Vice Precident | Mg. Directors | Directors | Directors

Directors | Directors | Directors | Directors | Directors

Directors | Directors | Gen. Manager (I/C) | DGM

VADODARA

Date: 29.05.2026

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

THE THIRD SCHEDULE

(See Section 29)

FORM A

Balance Sheet As On 31.03.2026

		PROPERTY AND ASSETS		
31.03.2025	31.03.2025		31.03.2026	**31.03.2026**
	Rs. P.		Rs. P.	Rs. P.
3,07,89,24,870.14	-	BALANCE CARRIED FORWARD		**3,25,33,50,311.29**
1,54,712.67	1,54,712.67	**13. Computer less Depreciation**		**4,67,312.67**
		Opening Balance	1,30,76,905.68	
		Add: Addition During the Year	5,71,475.00	
			1,36,48,380.68	
		Less : Depreciation	1,31,81,068.01	
			4,67,312.67	
86,71,730.92		**12. Other Assets (to be specified)**		**1,28,79,636.88**
	3,17,207.50	Stationery Stock	5,26,901.00	
	1,22,555.87	Unclaimed Deposit Receivable A\c (DEAF)	53,341.53	
	6,17,408.55	Goods & Service Tax	13,64,237.35	
	1,12,810.00	Security Deposit (MGVCL)	1,12,810.00	
	1,749.00	Telephone Deposit	1,749.00	
	-	Tds Receivable From Other Bank Fd	3,20,598.00	
	75,00,000.00	Advance Income Tax (F.Y.2024-25)	-	
	-	Advance-Income Tax (F.Y.2025-26)	1,05,00,000.00	
	86,71,730.92		1,28,79,636.88	
0.00	0.00	**13. Non-banking Assets acquired in satisfaction of claims (stating**	0.00	**0.00**
0.00	0.00	**14. Profit and Loss**	0.00	**0.00**
3,08,77,51,313.73		**TOTAL**		**3,26,66,97,260.84**

MNCA & Associates
Chartered Accountants
Firm Regn.No. 100586W

MNCA & Associates ★ Partner ★ Chartered Accountants

CA Chetan Vadgama
Partner
Statutory Auditor
Mem.No. 122619
Panel No. : VAD/FIRM/24
RBI UCN. 120019
Place : Vadodara
Date: 29.05.2026
UDIN: 26122619MGAPPW1821

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

"FORM B"

Profit and loss account for the year ended 31.03.2026

			Rs. P.	Rs. P.
31.03.2025	31.03.2025	EXPENDITURE	31.03.2026	31.03.2026
11,80,06,409.78		1. Interest on Deposits, Borrowings, etc.		11,55,63,682.72
2,44,64,885.27		2. Salaries and Allowances and Provident Fund		2,38,41,377.54
-		3. Directors' and Local Committee Members Fees and Allowances		-
40,03,065.18		4. Rent, Taxes, Insurance, Lighting, etc.		39,35,783.11
-		5. Law Charges		-
4,74,703.00		6. Postage, Telegram and Telephone Charges		4,53,166.43
5,58,000.00		7. Auditor's Fees		5,65,000.00
24,83,163.27		8. Depreciation and Repairs to Property		22,18,937.21
32,04,646.07		9. Stationery, Printing and Advertisement, etc.		35,75,426.30
-		10. Loss from Sale of or Dealing with Non-banking Assets		-
1,04,26,836.91		11. Other Expenditure		1,21,83,253.05
3,41,57,155.97		12. Excess BDDR & IDR for Tr. To General Reserve		-
4,15,83,963.00		13. Provision		4,61,35,679.00
0.00		14. R.B.I. Penelty		2,00,000.00
2,61,35,526.35		15. Balance of Profit		4,49,62,490.29
26,54,98,354.80		TOTAL		25,36,34,795.65

General Instructions: The corresponding figures (to the nearest rupee, if so desired) for the year immediately preceding the year to which the balance sheet relates should be shown in separate columns.

Chairman | Vice Precident | Mg. Directors | Directors | Directors

Directors | Directors | Directors | Directors | Directors

Directors | Directors | Gen. Manager (I/C) | DGM

VADODARA

Date: 29.05.2026

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD.

The Banking Regulation Act, 1949 (As Applicable to Co-operative Societies)

"FORM B"

Profit and loss account for the year ended 31.03.2026

			Rs. P.	Rs. P.
31.03.2025	31.03.2025	INCOME	31.03.2026	31.03.2026
18,77,51,023.68		1. Interest and Discount		19,21,77,065.86
675.48		2. Commission, Exchange and Brokerage		406.00
-		3. Subsidies and Donations		-
2,03,938.00		4. Dividend Income		2,04,399.00
7,73,20,819.64		5. Other Receipts		4,91,91,315.19
53,165.00		6.Profit / Loss On Sale Of Govt. Security		1,20,61,609.60
1,68,733.00		7.Profit / Loss On Sale Of Dead Stock		-
		8. Loss (if any)		
26,54,98,354.80		TOTAL		25,36,34,795.65

MNCA & Associates
Chartered Accountants
Firm Regn.No. 100586W

CA Chetan Vadgama
Partner
Statutory Auditor
Mem.No. 122619
Panel No. : VAD/FIRM/24
RBI UCN. 120019
Place : Vadodara
Date: 29.05.2026
UDIN: 26122619MGAPPW1821

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD : BARODA

GROUPING OF BALANCE SHEET AS ON 31.03.2026

31.03.2025	Particulars	31.03.2026
3,13,94,825.00	**Paid Up Share Capital**	3,43,60,575.00
Schedule - "A"	**Reserve Funds & Other Reserve :**	**Rs. Ps.**
18,42,62,066.34	Statutory Reserve Fund	19,62,16,887.34
7,19,01,927.16	Building Fund	7,64,01,927.16
-	Dividend Equalization Fund	1,31,000.00
2,22,73,681.75	Bad & Doubtful Debts Reserve	2,22,73,681.75
2,13,12,500.00	Investment Depreciation Reserve	5,97,34,800.00
1,88,03,000.00	Provision for Fraud & NPA	1,88,03,000.00
21,81,00,884.36	Revaluation Reserves Fund	31,11,08,056.00
	(viii) Other Funds and Reserves (to be specified)	
1,22,13,187.41	Co-Operation Publicity	1,24,62,187.41
1,25,55,352.58	Charity Fund	1,26,80,352.58
64,55,469.56	Celebration Fund	55,44,624.56
5,26,317.31	Building Maintenance Fund	5,26,317.31
27,31,781.69	Members Welfare Fund	29,80,781.69
18,40,582.85	Staff Benefit Fund	18,40,582.85
39,00,000.03	Standard Assets Provision	41,50,000.03
-	Contigency Fund	10,00,000.00
8,29,34,500.00	Investment Fluctuation Fund	4,99,34,500.00
2,17,00,000.00	Long Term Finance Special Reserve	2,23,10,000.00
70,00,000.00	Cyber Security Fund	80,00,000.00
36,38,500.00	Special BDDR (15 % APROPRIATION)	78,87,026.35
69,21,49,751.04	**TOTAL OF SCHEDULE "A"**	**81,39,85,725.03**

Schedule "B" -- Deposits :

31.03.2025	FIXED DEPOSIT	31.03.2026
23,21,86,840.00	Fixed Deposit	26,87,98,091.00
69,77,15,397.00	RE-Investment (Including interest)	90,98,85,609.00
53,71,050.00	Recurring Deposit	68,24,500.00
27,33,05,086.00	Amrut Mahotsav Deposit	35,55,575.00
15,97,37,525.00	Suvarna Jayanti Mahotsav Deposit	17,27,37,862.00
1,36,83,15,898.00	**TOTAL "1"**	**1,36,18,01,637.00**

31.03.2025	SAVING DEPOSIT	31.03.2026
61,44,17,033.37	Individual	57,33,02,884.38
6,111.86	Basic No Frill Account	6,328.86
61,44,23,145.23	**TOTAL "2"**	**57,33,09,213.24**

31.03.2025	CURRENT DEPOSIT	31.03.2026
20,79,83,459.39	Current Account	23,92,49,850.96
2,28,29,907.83	Cash Credit Balance	2,82,42,564.32
23,08,13,367.22	**TOTAL "3"**	**26,74,92,415.28**
2,21,35,52,410.45	**TOTAL OF "1" To "3"**	**2,20,26,03,265.52**

Schedule "C" -- Interest Payable :

24,63,683.00	F.D.R.S. Interest Provision	23,18,683.00
5,06,788.89	Recurring Deposit Int. Provision	6,16,515.89
69,207.00	RID Int. Provision	1,08,413.00
43,34,723.00	Amrut Mahotsav Deposit Int. Provision	2,27,056.00
73,74,401.89	**TOTAL**	**32,70,667.89**

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD : BARODA

GROUPING OF BALANCE SHEET AS ON 31.03.2026

Schedule "D" -- Other Liabilities :

31.03.2025	Particulars	31.03.2026
13,36,694.73	Unpresent Out of Dt. Bankers Chq & D.D.	1,74,905.70
1,01,18,200.90	Banker's Cheque Issued A/C	60,48,195.66
13,91,881.00	Un paid Dividend	11,38,210.00
4,50,000.00	Audit Fees Payable A\c	4,50,000.00
40.00	Nominal Membership Fees	50.00
23,26,841.00	Bonus \ Ex Gratia	24,56,959.00
66,007.00	Other Provisions	1,30,500.00
4,87,750.00	Staff Incentive Payable a\c	5,21,000.00
30,55,917.00	Deffered Tax Liabilities	31,88,072.00
2,41,480.14	Providend Fund Contribution	2,32,120.46
77,50,000.00	Provision For Income Tax (2024-25)	-
-	Provision For Income Tax (2025-26)	1,20,00,000.00
2,72,24,811.77	**TOTAL**	**2,63,40,012.82**

MNCA & Associates
Chartered Accountants
Firm Regn.No. 100586W

MNCA & Associates Partner Chartered Accountants

CA Chetan Vadgama
Partner
Statutory Auditor
Mem.No. 122619
Panel No. : VAD/FIRM/24
RBI UCN. 120019
Place : Vadodara
Date: 29.05.2026
UDIN: 26122619MGAPPW1821

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD : BARODA
GROUPING OF BALANCE SHEET AS ON 31.03.2026

31.03.2025	Particulars		31.03.2026
Assets Side :			
Schedule "E" --	**Cash on Hand :**		
3,32,20,714.00	Cash on Hand		2,13,42,089.00
1,87,700.00	ATM Cash On Hand		21,00,700.00
8,61,812.71	State Bank Of India Gidc BR. Ca A/c		0.00
82,98,273.55	Baroda Central Co-op Bank Ltd.Mandvi Br Ca A/c		0.00
11,81,770.44	Guj. State Co-op Bank Ltd. Ahd Br. Ca A/c		19,08,276.44
7,43,638.84	Guj. State Co-op Bank Ltd. Ahd Br. Rtgs - Neft Ca A/c		0.00
2,53,165.80	State Bank Of India Gidc BR. O/D A/c		5,48,644.32
2,08,304.45	Baroda Central Co-op Bank Ltd.Mandvi Br O/D A/c		57.95
4,49,55,379.79	**TOTAL**		**2,58,99,767.71**
Schedule "F" -	**CURRENT DEPOSIT :**		
2,49,060.26	HDFC Bank Ltd., Current A\c		7,09,401.73
5,16,735.46	IDBI Bank Ltd., Current A\c		0.00
1,30,39,442.40	Indian Bank Race Cource Br. Current A/c		1,05,20,075.30
25,09,708.90	ICICI Bank Ltd, Baroda Br. Current A/c		36,23,085.24
5,29,895.66	Bank Of Baroda Gidc Makarpura Br. Current A\c		7,00,632.95
3,42,615.82	Union Bank Of India , Sultanpura Br.		0.00
2,40,724.44	Yes Bank (RTGS Dr A\c)		13,36,524.94
1,84,08,488.62	Yes Bank (RTGS Cr A\c)		3,01,69,063.42
2,73,83,664.69	IDBI Cts Clg A\c 0021120000000055		2,70,52,877.61
71,97,982.92	ICICI Bank - IMPS A/C		1,23,64,965.94
5,88,457.58	Axis Bank Current A/C.		0.00
24,26,068.50	ICICI Bank - UPI A/C.		44,88,454.03
26,27,324.20	ICICI Bank - RTGS / NEFT A/C.		2,71,08,009.03
1,51,546.77	IDBI Bank Ltd.MJP Br. O/D A\c		0.00
1,32,573.61	IDBI Bank Ltd.MJP Br. Current A\c		36,32,561.81
7,63,44,289.83	**SUB TOTAL - 1**		**12,17,05,652.00**
	SAVING BANK DEPOSIT :		
0.00			0.00
0.00	**SUB TOTAL - 2**		**0.00**
	FIXED DEPOSIT :		
3,21,60,018.00	State Bank Of India Gidc Br. Fdr		4,00,00,000.00
8,50,00,000.00	Baroda Central Co-op Bank Ltd., Mandvi Br. Fdr		6,00,00,000.00
4,00,00,000.00	Gujarat State Co.Op.Bank Ltd., Ahmedabad Br. Fdr		2,00,00,000.00
3,50,00,000.00	Indian Bank Race Course Br. Fdr		2,70,00,000.00
2,62,13,833.00	ICICI Bank Ltd. Baroda Br. Fdr		1,77,38,677.00
27,00,911.00	Bank Of Baroda Gidc Makarpura Br. Fdr		27,00,911.00
5,00,00,000.00	Union Bank Of India , Sultanpura Br. Fdr		0.00
0.00	The Kalupur Commercial Co-op Bank Ltd.,		4,49,00,000.00
4,81,44,456.00	IDBI Bank Ltd		5,25,77,114.00
0.00	HDFC Bank Ltd. Fdr		50,00,000.00
0.00	Cosmos Co Op Bank Ltd. Fdr		3,00,51,000.00
0.00	00.00 M.M.C. Bank 'AHD' FDR	0.00	0.00
0.00	24898224.00 M.M.C. Bank 'BRD' FDR	17898224.00	0.00
0.00	24898224.00	17898224.00	0.00
0.00	(Contigency MMC Bank Fdr Provison Rs.17898224.00)		0.00
31,92,19,218.00	**SUB TOTAL - 3**		**29,99,67,702.00**
39,55,63,507.83	**GRAND TOTAL 1 + 2 + 3**		**42,16,73,354.00**
Schedule "G" -			
0.00	**Money at call and short notice :**		0.00
0.00			**0.00**

MNCA & Associates Partner Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD : BARODA

GROUPING OF BALANCE SHEET AS ON 31.03.2026

31.03.2025	Particulars	31.03.2026
Schedule "H" --	**Investment :**	
1,20,30,34,390.00	(i)State & Central Government Securities (GOI)	1,23,26,92,890.00
	Face Value Rs. 123,77,00,000.00	
	Book Value Rs. 124,46,91,814.00	
	Market Value Rs. 114,38,49,018.74	
19,37,477.75	(iii)Central Government Securities (GOI--Premium)	1,18,55,398.75
0.00	(iv)Central Government T Bill Investment(F.V.Rs.0.00/-)	0.00
13,35,000.00	(v) Guj.State Co. Op. Bank Ltd Ahmedabad (Equity Shares)	13,35,000.00
46,100.00	(vi) Baroda Central co-operative Bank (Equity Shares)	46,100.00
24,88,540.00	(vii) NUCFDC LTD. Shares Account	24,88,540.00
6,50,00,000.00	(viii) Other investments (to be specified Liquid Fund)	0.00
1,27,38,41,507.75	**TOTAL - 1**	**1,24,84,17,928.75**
1,27,38,41,507.75	**GRAND TOTAL OF SCHEDULE "H" 1**	**1,24,84,17,928.75**
97,76,60,222.69	**6. Advances**	**1,06,98,22,643.84**
35,34,34,476.13	**(i) Short-term loans, cash credits, overdrafts and bills discounted**	**41,74,15,945.76**
	Of which secured against:	
35,31,17,226.42	a) Government and other approved securities@Rs417098696.05	
3,17,249.71	b) Other tangible securities @ Rs.317249.71	
35,34,34,476.13	Of the advances, amount due from individuals @Rs. 417415945.76	
2,53,69,533.62	Of the advances, amount overdue @ Rs.15137187.51	
2,53,69,533.62	Considered bad and doubtful of recovery @ Rs.15137187.51	
14,78,20,192.51	**(ii) Medium-term loans**	**13,55,14,836.35**
	Of which secured against:	
14,63,46,165.07	a) Government and other approved securities @ Rs.134298011.81	
14,74,027.44	b) Other tangible securities @ Rs.1216824.54	
14,78,20,192.51	Of the advances, amount due from individuals @ Rs 135514836.35	
18,93,784.91	Of the advances, amount overdue @ Rs. 1757867.91	
18,93,784.91	Considered bad and doubtful of recovery @ Rs.1757867.91	
47,64,05,554.05	**(iii) Long-term loans**	**51,68,91,861.73**
	Of which secured against:	
47,60,40,598.05	a) Government and other approved securities @Rs.516526905.73	
3,64,956.00	b) Other tangible securities @ Rs.364956.00	
47,64,05,554.05	Of the advances, amount due from individuals @ Rs.516891861.73	
1,10,92,714.36	Of the advances, amount overdue @ Rs.8508007.52	
1,38,13,363.22	Considered bad and doubtful of recovery @Rs.10402233.70	
97,76,60,222.69		**1,06,98,22,643.84**
Schedule " I " --	**Interest Receivable :**	
14,54,961.00	Interest on Advances (Staff Housing Loan)	15,04,126.00
13,50,950.00	Interest on Icici Bank Ltd. (Rid Fdr)	6,51,221.00
1,87,52,447.00	Interest Recivable on Govt. Secu. & Bank's Fdr	2,67,96,740.00
2,21,050.44	Interest on Staff Vehicle Loan	2,60,439.44
19,76,640.00	Interest on Union Bank of India (Rid Fdr)	0.00
42,071.00	Interest on BOB Gidc Br (Rid Fdr)	37,465.00
0.00	Interest on Kalupur Commercial Co-op Bank Ltd (Rid Fdr)	5,00,964.00
8,94,02,282.96	Int.Rec.On N P A Advances	9,61,67,961.36
32,44,983.00	Interest on BCC Bank (Rid Fdr)	19,92,444.00
6,72,917.00	Interest on SBI Gidc Br (Rid Fdr)	1,82,732.00
14,86,811.00	Interest on Gsc Bank Ltd.	3,92,645.00
22,18,901.00	Interest on Idbi Bank Ltd.	14,16,889.00
12,79,336.00	Interest on Indian Bank Ltd.	10,79,623.00
0.00	Interest on Hdfc Bank Ltd.	78,772.00
0.00	Interest on Cosmos Co Op Bank Ltd.	57,009.00
12,21,03,350.40		**13,11,19,030.80**
Schedule " J " --	**Other Assets :**	
3,17,207.50	Stationery Stock	5,26,901.00
1,22,555.87	Unclaimed Deposit Receivable A\c (DEAF)	53,341.53
6,17,408.55	Goods & Service Tax	13,64,237.35
1,12,810.00	Security Deposit (MGVCL)	1,12,810.00
1,749.00	Telephone Deposit	1,749.00
0.00	Tds Receivable From Other Bank Fd	3,20,598.00
75,00,000.00	Advance Income Tax (F.Y.2024-25)	0.00
0.00	Advance Income Tax (F.Y.2025-26)	1,05,00,000.00
86,71,730.92		**1,28,79,636.88**

MNCA & Associates
Chartered Accountants
Firm Regn.No. 100586W

CA Chetan Vadgama
Partner
Statutory Auditor
Mem.No. 122619
Panel No. : VAD/FIRM/24
RBI UCN. 120019
Place : Vadodara
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UDIN: 26122619MGAPPW1821

MNCA & Associates ★ Partner ★ Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD., BARODA Dt. 31.03.2026

GROUPING OF PROFIT & LOSS ACCOUNT :

Sr. No.	Amount Rs. 31.03.2025	PARTICULARS	Amount Rs. 31.03.2026
1		**INTEREST ON DEPOSIT**	
	1,56,41,924.00	FDRS	1,76,09,707.00
	4,88,42,991.00	R. I. Deposit	5,52,18,914.00
	2,27,20,451.00	Saving Bank Deposit	2,01,34,494.29
	3,72,197.00	Recurring Deposit	4,45,386.00
	13,03,868.76	Bank Overdrafts	8,24,828.60
	2,20,88,178.00	Amrut Mahotsav Deposit	76,25,983.00
	70,31,217.00	Suvarna Jayanti Mahotsav Deposit	1,36,84,371.00
	5,583.02	Current Bank Deposit	19,998.83
	11,80,06,409.78	**TOTAL**	**11,55,63,682.72**
2		**SALARY & ALLOWANCE**	
	1,48,16,359.45	Salary & Allowance	1,56,60,954.52
	14,06,469.12	Provident Fund	14,74,176.30
	85,671.17	P.F. Administration Charges	88,978.72
	6,46,256.00	Duty Conveyance	7,78,337.00
	1,10,350.00	Halting Allowance	1,64,200.00
	2,47,626.00	Misc. Staff Expenses	3,74,474.00
	4,87,750.00	Staff Expenses (Incentives)	12,21,000.00
	23,26,841.00	Staff Bonus / Ex-gratia	24,56,959.00
	16,40,634.00	Premium Paid On Group Grauity	8,24,663.00
	20,41,419.00	Premium Paid On Leave Encashment	1,035.00
	6,55,509.53	Staff Welfare Exp.	7,96,600.00
	0.00	Leave Encashment Salary	0.00
	2,44,64,885.27	**TOTAL**	**2,38,41,377.54**
3		**Directors and Committee Members Fees & Allowances**	
	0.00		0.00
	0.00	**TOTAL**	**0.00**
4		**RENT, TAXES, INSURANCE, LIGHTING, ETC.**	
	6,62,873.93	Electricity Bills	6,79,860.06
	27,72,864.25	Insurance	27,09,893.05
	5,67,327.00	Municipal Taxes	5,46,030.00
	40,03,065.18	**TOTAL**	**39,35,783.11**
5		**Law Charges**	
	0.00	**Advocate Fees**	0.00
	0.00	**TOTAL**	**0.00**
6		**POSTAGE, TELEPHONE & TELEGRAM**	
	40,460.94	Postage	37,395.80
	3,40,929.06	Telephone Expenses	3,18,944.98
	93,313.00	Mobile expense	96,825.65
	4,74,703.00	**TOTAL**	**4,53,166.43**
7		**Auditor's Fees**	
	5,58,000.00	**Audit Fees**	5,65,000.00
	5,58,000.00	**TOTAL**	**5,65,000.00**
8	**24,83,163.27**	**Depriciation**	**22,18,937.21**
	24,48,788.27	Depriciation on Fixed Assets	21,84,562.21
	34,375.00	Amortisation of Land	34,375.00
9		**PRINTING STATIONERY & ADVERTISEMENT**	
	4,88,630.57	Stationery Expenses	4,98,069.80
	3,50,242.50	Advertisement	1,48,713.00
	8,030.00	News Paper Expenses	6,590.00
	23,57,743.00	Computer Service & Stationery Exp.	29,22,053.50
	32,04,646.07	**TOTAL**	**35,75,426.30**
10		**Loss from Sale of Dealing with Non banking Assets**	
	0.00		0.00
	0.00	**TOTAL**	**0.00**

MNCA Associates
Partner
Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD., BARODA Dt. 31.03.2026

GROUPING OF PROFIT & LOSS ACCOUNT :

Sr. No.	Amount Rs. 31.03.2025	PARTICULARS	Amount Rs. 31.03.2026
11		**MISCELLANEOUS EXPENSES**	
	6,28,697.04	Contigency	6,97,666.56
	34,450.00	Travelling Expenses	58,208.00
	45,750.00	Subscription	50,000.00
	3,00,610.48	Vehicle Expenses	2,97,824.00
	41,10,405.00	Security Guards Expenses	41,86,816.96
	6,18,000.00	Professional charges	7,94,887.00
	24,300.82	Repairing Expenses	61,853.00
	59,226.84	Electrical fitting	91,570.92
	5,40,648.94	Air Condition Main. & Service	3,81,049.00
	13,63,029.34	Building Main Exp	20,13,731.70
	1,000.00	Training Expenses	4,000.00
	4,95,000.00	Member \ Staff Welfare A\c	3,75,000.00
	6,000.00	Professonal Tax (Vmss)	6,000.00
	0.00	Atm Debit Card Exp.	0.00
	40,210.64	Bank Charges	93,551.02
	12,600.00	Membership Fees	0.00
	11,44,049.24	Goods & Service Tax Payable Exp. A/c	10,27,070.49
	59,081.06	Consumer Credit Information & Web Report Charges	1,84,534.72
	18,700.00	Software Licence Fees A/C.	4,58,110.64
	2,15,000.00	Sms Alert Service Charges	2,00,000.00
	45,535.42	Legal Exp.	58,572.44
	60,000.00	Disaster Recovery Recurring Charges	0.00
	3,00,000.00	NFS Tr. Fees (Online Transaction)	8,86,247.00
	0.00	I.Tax Appeal Fees	0.00
	95,612.09	Atm / Sound Box Rent Income	2,56,559.60
	2,08,930.00	I.Tax Adjustment Entry A/c	0.00
	1,04,26,836.91	**TOTAL**	**1,21,83,253.05**
12	**3,41,57,155.97**	Excess BDDR & IDR for transfer to General Reserve	**0.00**
	3,41,57,155.97		**0.00**
13		**PROVISIONS**	
	11,50,000.00	Special Reserve for Long term finance	6,10,000.00
	44,561.00	Provision On Investment Provision (H T M)	1,43,524.00
	1,39,402.00	Provision for Deffered Tax Liabilities	1,32,155.00
	0.00	Standard Assets Provision Exp.	2,50,000.00
	77,50,000.00	Income Tax Provision (F.Y.2024-25)	0.00
	0.00	Income Tax Provision (F.Y.2025-26)	1,20,00,000.00
	1,00,00,000.00	Provision for Building Fund A/c	0.00
	2,25,00,000.00	Provision for IFR Fund A/c	0.00
	0.00	Expenditure - Provisions & Contigencies	3,30,00,000.00
	4,15,83,963.00	**TOTAL**	**4,61,35,679.00**

MNCA & Associates
Chartered Accountants
Firm Regn.No. 100586W

MNCA & Associates ★ Partner ★ Chartered Accountants

CA Chetan Vadgama
Partner
Statutory Auditor
Mem.No. 122619
Panel No. : VAD/FIRM/24
RBI UCN. 120019
Place : Vadodara
Date: 29.05.2026
UDIN: 26122619MGAPPW1821

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD., BARODA Dt. 31.03.2026

GROUPING OF PROFIT & LOSS ACCOUNT :

Sr.No.	Amount Rs.	PARTICULARS	Amount Rs.
	31.03.2025		31.03.2026
1		**INTEREST RECEIVED :**	
	72,45,957.00	Cash Credits	51,73,913.94
	1,70,480.00	Surety Loans	1,37,076.00
	3,33,71,665.00	H.P.Loan	3,43,95,412.00
	1,20,040.00	Ornaments Loans (Gold)	1,91,942.00
	13,48,967.00	F.D. & RIDS Loans	8,35,675.00
	46,15,216.33	T.O.D.	34,17,307.00
	1,01,29,758.00	Interest on Housing Loan	1,09,07,052.00
	59,44,396.84	Interest on Vehicle Loan	68,14,092.00
	1,94,17,451.00	Interest on S. O. D.	2,38,35,259.00
	48,23,264.40	Interest on EMI & Morgae Loan	38,43,299.60
	1,37,681.00	Interest on Nsc Loan	2,42,592.00
	2,37,522.00	Interest on Educational Loan	1,93,043.00
	8,75,62,398.57	**Total "A"**	**8,99,86,663.54**
	58,88,494.75	Interest on BCC Banks FDRS	54,16,228.00
	24,85,030.00	Interest on SBI GIDC FDRS	24,25,202.00
	-	Interest on Call Deposit	-
	18,34,844.00	Interest on ICICI Bank LTD. FDR	17,52,309.00
	31,91,895.00	Interest on IDBI Bank Ltd.	36,30,646.00
	40,20,267.00	Interest on GSC Bank (AHD)	19,21,045.00
	6,89,26,175.90	Interest on Government Security	7,46,83,482.85
	0.00	Interest on Kalupur Commercial Co-op Bank Ltd.,	5,00,964.00
	2,37,109.00	Interest on Bank Of Baroda - Gidc Br.	1,80,008.00
	20,64,273.00	Interest on Union Bank Of India , Sultanpura Br.	12,88,481.00
	24,45,748.46	Gain Rec From Mutual Fund Investment	22,02,730.36
	77,76,000.00	Interest on State Government Security	55,14,167.11
	13,18,788.00	Interest on Indian Bank Ltd.	25,39,358.00
	0.00	Interest on Hdfc Bank Ltd.	78,772.00
	0.00	Interest on Cosmos Co Op Bank Ltd.	57,009.00
	10,01,88,625.11	**Total "B"**	**10,21,90,402.32**
	18,77,51,023.68	**Total "A" + "B"**	**19,21,77,065.86**
2		**COMMISSION AND BROKERAGE RECEIVED :**	
	675.48	Commission and Brokerage	406.00
	675.48	**TOTAL**	406.00
3		**Subsidies and Donations**	
	0.00		0.00
	0.00	**TOTAL**	0.00
4		**Dividend**	
	2,03,938.00	Dividend on Guj.State Co-op Bank Share	2,04,399.00
	2,03,938.00	**TOTAL**	2,04,399.00

MNCA & Associates
Partner
Chartered Accountants

MAKARPURA INDUSTRIAL ESTATE CO-OP. BANK LTD., BARODA Dt. 31.03.2026

GROUPING OF PROFIT & LOSS ACCOUNT :

Sr. No.	Amount Rs.	PARTICULARS	Amount Rs.
	31.03.2025		31.03.2026
5	69,71,195.00	Rent of safe deposit vault (Locker)	73,63,555.96
	69,71,195.00	**Total "A"**	**73,63,555.96**
	140.00	Share Tran. Fee	240.00
	140.00	**Total "B"**	**240.00**
	930.00	Sale of Forms	820.00
	930.00	**Total "C"**	**820.00**
		OTHER INCOME	
	6,92,388.09	Other income	5,30,750.34
	20,12,292.42	Incidental & Stationery Charges	19,27,945.50
	1,94,826.78	MICR Cheques Charges	1,77,142.60
	31,350.00	Atm Card Transaction Charge Income	1,88,550.00
	52,900.66	Advocate Fees	1,01,031.07
	13,000.00	Ecs Mandate Processing Charge Income	8,800.00
	61,268.00	Atm Debit Card Income	60,544.00
	6,33,372.72	Pinal Charge All Advance A/c	5,36,745.72
	1,00,00,000.00	MMC Bank FDR Provision Write Back	0.00
	0.00	Incometax Adjustment Entry A/c	2,50,000.00
	3,00,00,000.00	Excess IDR Provision for Write Back	0.00
	2,66,57,155.97	Excess BDDR for Write Back	0.00
	0.00	Income Tax Refund A/c	50,45,190.00
		Expenditure - Provisions & Contigencies	3,30,00,000.00
	7,03,48,554.64	**Total "D"**	**4,18,26,699.23**
	7,73,20,819.64	**Total "A" + "B" +"C" + "D"**	**4,91,91,315.19**
6	**53,165.00**	**Profit / Loss On Sale Of Govt. Security**	**1,20,61,609.60**
7	**1,68,733.00**	**Profit / Loss On Sale Of Dead Stock**	**0.00**
	7,77,47,331.12	**GROSS TOTAL**	**6,14,57,729.79**

MNCA & Associates
Chartered Accountants
Firm Regn.No. 100586W

MNCA & Associates ★ Partner ★ Chartered Accountants

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Partner
Statutory Auditor
Mem.No. 122619
Panel No. : VAD/FIRM/24
RBI UCN. 120019
Place : Vadodara
Date: 29.05.2026
UDIN: 26122619MGAPPW1821

MAKARPURA IND. ESTATE CO.OP BANK LTD.,
SCHEDULE OF BALANCE SHEET AS ON 31.03.2026

SCHEDULE - : FIXED ASSETS :

Sr. No.	Particulars	GROSS BLOCK						DEPRECIATION BLOCK					NET BLOCK	
A	SCHEDULE - K (A)	Balance as on 31.03.2025	Revaluation of Assets 31.03.2025	Additional during the year 01.04.25 30.09.25	Additional during the year 01.10.25 31.03.26	Deduction/ Transfer during the year	Total as on 31.03.2026	Depreciation as on 31.03.2025	Depreciation during the Year 31.03.2026	Revaluation Reserve Depreciation	Deduction/ Transfer during the year	Depreciation as on 31.03.2026	Balance as on 31.03.2026	Balance as on 31.03.2025
1	Furniture & Fixtures	25,66,728.72	-	31,679.60	-	-	25,98,408.32	20,69,978.21	52,843.01	-	-	21,22,821.22	4,75,587.10	4,96,750.51
2	Safe Deposit Vault	1,89,83,035.63	-	-	-	-	1,89,83,035.63	49,10,353.02	3,51,817.07	-	-	52,62,170.09	1,37,20,865.54	1,40,72,682.61
3	Vehicles Account	33,15,425.62	-	-	30,950.50	-	33,46,376.12	16,11,236.89	2,57,949.59	-	-	18,69,186.48	14,77,189.64	17,04,188.73
4	Electric Equipment's	73,22,024.31	-	48,661.74	2,90,000.00	-	76,60,686.05	57,36,059.76	1,77,962.63	-	-	59,14,022.39	17,46,663.66	15,85,964.55
5	Intercom	96,932.00	-	-	63,050.00	-	1,59,982.00	87,707.68	4,074.93	-	-	91,782.61	68,199.39	9,224.32
6	Dead Stock General	10,74,769.80	-	-	3,400.00	-	10,78,169.80	7,99,193.36	27,727.64	-	-	8,26,921.00	2,51,248.80	2,75,576.44
7	A. C. Plant	42,84,154.48	-	-	1,01,833.24	-	43,85,987.72	34,96,111.33	1,25,843.97	-	-	36,21,955.30	7,64,032.42	7,88,043.15
8	D. G. Set (Generator)	19,73,817.10	-	-	-	-	19,73,817.10	11,45,110.68	1,24,305.96	-	-	12,69,416.64	7,04,400.46	8,28,706.42
9	Closed circit Tv	8,56,878.60	-	-	-	-	8,56,878.60	5,10,753.87	51,918.71	-	-	5,62,672.58	2,94,206.02	3,46,124.73
10	ATM Machine HO	10,86,900.00	-	-	-	-	10,86,900.00	3,36,438.57	1,12,569.21	-	-	4,49,007.78	6,37,892.22	7,50,461.43
11	SOLAR	29,01,767.00	-	-	-	-	29,01,767.00	24,00,341.66	2,00,570.14	-	-	26,00,911.80	3,00,855.20	5,01,425.34
	TOTAL A	**4,44,62,433.26**		**80,341.34**	**4,89,233.74**	**-**	**4,50,32,008.34**	**2,31,03,285.03**	**14,87,582.86**		**-**	**2,45,90,867.89**	**2,04,41,140.45**	**2,13,59,148.23**
AA														
12	Computers	1,30,76,905.68	-	3,92,375.00	1,79,100.00	-	1,36,48,380.68	1,29,22,193.01	2,58,875.00	-	-	1,31,81,068.01	4,67,312.67	1,54,712.67
	TOTAL AA	**1,30,76,905.68**	**-**	**3,92,375.00**	**1,79,100.00**	**-**	**1,36,48,380.68**	**1,29,22,193.01**	**2,58,875.00**	**-**	**-**	**1,31,81,068.01**	**4,67,312.67**	**1,54,712.67**
	TOTAL (A+ AA)	**5,75,39,338.94**	**-**	**4,72,716.34**	**6,68,333.74**	**-**	**5,86,80,389.02**	**3,60,25,478.04**	**17,46,457.86**	**-**	**-**	**3,77,71,935.90**	**2,09,08,453.12**	**2,15,13,860.90**
B	**PREMISES SCHEDULE : K (B)**													
1	Building (H.O.)	1,49,37,373.67	-	-	-	-	1,49,37,373.67	70,54,373.04	1,97,075.02	-	-	72,51,448.06	76,85,925.61	78,83,000.63
2	Building (Gidc Qut.)	2,59,730.75	-	-	-	-	2,59,730.75	94,940.79	4,119.75	-	-	99,060.54	1,60,670.21	1,64,789.96
3	Building (Vraj Br.)	66,37,931.19	-	-	-	-	66,37,931.19	25,85,425.75	1,01,312.64	-	-	26,86,738.39	39,51,192.80	40,52,505.44
4	Building (Raopura Br.)	81,32,724.60	-	-	-	-	81,32,724.60	27,08,846.54	1,35,596.95	-	-	28,44,443.49	52,88,281.11	54,23,878.06
	Building (H.O.)	-	1,81,14,159.37	-	43,93,000.00	-	2,25,07,159.37	-	-	4,52,853.98	-	-	2,20,54,305.39	1,81,14,159.37
	Building (Vraj Br.)	-	49,00,471.87	-	10,28,000.00	-	59,28,471.87	-	-	1,22,511.80	-	-	58,05,960.07	49,00,471.87
	Building (Raopura Br.)	-	1,33,13,503.12	-	18,63,000.00	-	1,51,76,503.12	-	-	3,32,837.58	-	-	1,48,43,665.54	1,33,13,503.12
	TOTAL (B)	**2,99,67,760.21**	**3,63,28,134.36**	**-**	**72,84,000.00**	**-**	**7,35,79,894.57**	**1,24,43,586.12**	**4,38,104.35**	**9,08,203.36**	**-**	**1,28,81,690.48**	**5,97,90,000.74**	**5,38,52,308.45**

Sr. No.	Particulars	GROSS BLOCK						AMORTISATION BLOCK					NET BLOCK	
C		Balance as on 31.03.2025	Revaluation Reserves 31.03.2025	Additional during theyear 01.04.25 30.09.25	Additional during theyear 01.10.25 31.03.26	Deduction/ Transfer during the year	Total as on 31.03.2026	Amortisation as on 31.03.2025	Amortisation during the Year 31.03.2026		Deduction/ Transfer during the year	Amortisation as on 31.03.2026	Balance as on 31.03.2026	Balance as on 31.03.20225
1	Land (Mjp.Br.)	56,06,825.00	7,49,90,000.00	-	3,68,00,000.00	-	11,73,96,825.00	-	-	-	-	-	11,73,96,825.00	8,05,96,825.00
2	Land (H.O)	22,44,245.00	10,67,48,375.00	-	5,15,00,000.00	-	16,04,92,620.00	-	34,375.00	16,68,625.00	-	17,03,000.00	15,87,89,620.00	10,89,92,620.00
	TOTAL (C)	**78,51,070.00**	**18,17,38,375.00**	**-**	**8,83,00,000.00**	**-**	**27,78,89,445.00**	**-**	**34,375.00**	**16,68,625.00**	**-**	**17,03,000.00**	**27,61,86,445.00**	**18,95,89,445.00**
	TOTAL (B + C)	**3,78,18,830.21**	**21,80,66,509.36**	**-**	**9,55,84,000.00**	**-**	**35,14,69,339.57**	**1,24,43,586.12**	**4,72,479.35**	**25,76,828.36**	**-**	**1,45,84,690.48**	**33,59,76,445.74**	**24,34,41,753.45**
	Grand Total(A + B + C)	**9,53,58,169.15**	**21,80,66,509.36**	**4,72,716.34**	**9,62,52,333.74**	**-**	**41,01,49,728.59**	**4,84,69,064.16**	**22,18,937.21**	**25,76,828.36**	**-**	**5,23,56,626.38**	**35,68,84,898.86**	**26,49,55,614.35**

Chairman | Vice Precident | Mg. Directors | Directors | Directors | Directors

Directors | Directors | Directors | Directors | Directors | Directors

Gen. Manager (I/C) | DGM

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