

**SREE NARAYANA GURU CO-OP BANK LTD**

Head Office: Sree Narayana Nagar, P. L. Lokhande Marg, Chembur West, Mumbai- 400 089

Mob No: 8451910506 | Email: headoffice@sngcbank.com

AUDITED BALANCE SHEET AS ON 31st MARCH, 2025

31.03.2024	CAPITAL AND LIABILITIES	31.03.2025	31.03.2024	PROPERTY AND ASSETS	31.03.2025
5,94,62,525.00	Capital Account	5,81,65,000.00	4,22,68,305.06	Cash	3,89,91,983.94
4,20,35,529.71	Reserve Fund And Other Reserves	5,23,99,066.42	8,69,39,045.22	Balance With Other Banks	10,56,53,597.53
72,03,47,067.96	Deposits And Other Accounts	73,10,61,506.49	-	Money At Call And Short Notice	1,00,00,000.00
8,68,957.76	Branch Adjustment	8,54,936.99	15,90,89,912.00	Investments	16,41,34,383.00
1,50,14,036.29	Overdue Interest Reserve	1,22,47,655.64	53,06,05,022.57	Advances	50,82,23,446.07
6,17,261.97	Interest Payable	7,40,188.21	1,50,14,036.29	Interest Receivable-NPA	1,26,65,416.84
80,78,632.25	Miscellaneous Liabilities	1,21,68,395.55	42,85,911.00	Interest Receivable-Investments	52,29,806.90
87,32,962.04	Profit & Loss A/c	9,77,842.79	55,84,945.08	Fixed Assets	53,47,736.51
			1,12,07,208.97	Other Assets	1,67,35,172.07
			1,62,586.79	Deferred Tax Asset	16,33,049.23
85,51,56,972.98		86,86,14,592.09	85,51,56,972.98		86,86,14,592.09
	Contingent Liabilities				
	Bank Guarantee	22,50,000.00			
	Deaf Fund	19,57,836.61			

AUDITED PROFIT & LOSS ACCOUNT FOR YEAR ENDED 31st MARCH 2025

31.03.2024	EXPENDITURE	31.03.2025	31.03.2024	INCOME	31.03.2025
3,85,42,412.18	To Interest on Deposits, Borrowings etc.	4,58,42,334.82		By Interest and Discounts	
1,27,53,769.62	To Salaries and Allowances etc.	1,37,62,076.50	5,63,66,641.33	By Interest on Loans and Advances	5,98,91,895.32
2,19,200.00	To Directors Fees and Allowances	2,02,800.00	1,08,87,833.42	By Interest received on G-sec	1,07,01,055.45
53,13,009.20	To Rent, Taxes, Insurance, Lighting, D/C/GC Premium etc.	50,94,202.54	51,64,081.00	By Interest on Bank deposit	63,42,038.00
(3,799.00)	To legal Charges	79,011.00	1,50,461.00	By Interest on Call Money	-
1,38,454.50	To Repairs & Maintenance	1,35,430.98	2,73,977.00	By Interest on Treasury Bill	-
6,29,162.60	To Annual Maintenance Contract	21,67,337.94	78,389.69	By Commission, Brokerage	80,221.84
1,19,295.58	To Postage, Telegrams and Telephone Charges	94,849.25	4,97,111.66	By Earnings on Investment in Mutual Fund	13,95,997.38
6,82,564.00	To Auditors Fees	7,07,089.00	33,60,999.83	By Profit on Sale of Govt. Secs.	9,97,955.00
3,50,878.00	To Printing & Stationery	2,11,440.64	49,56,000.00	By Other Income	28,70,999.35
79,749.50	To Advertisement	1,21,702.00		By Excess Provision on BDDR reversed	
26,80,098.52	To Other Expenditure	29,65,145.09			
51,458.00	To Loss on Sale of Assets	10,56,671.00			
5,49,967.99	To Loss on Sale of Investments	-			
9,66,561.50	To Depreciation on Assets	10,51,663.00			
57,412.00	To Amortisation of premium on Investments	13,627.00			
-	To Loss on shifting of Securities	2,87,357.00			
1,86,05,300.74	Profit before Provisions & Contingency	84,87,424.58			
	Provisions & Contingency				
5,00,000.00	To Provision for Std Assets	4,00,000.00			
11,08,377.00	To Provision for PMC Bank deposit	-			
-	To Provision for Bad & Doubtful Debts	65,00,000.00			
1,69,96,923.74	To Net Profit / (Loss) Before Tax	15,87,424.58			
44,33,575.63	To Short/(Excess) provision	1,05,804.90			
9,89,640.97	To Income Tax	19,75,000.00			
	To Deferred Tax	(14,70,462.44)			
1,15,73,707.14	To Net Profit / (Loss) After Tax	9,77,882.12			
8,17,35,494.93	TOTAL	8,22,80,162.34	8,17,35,494.93	TOTAL	8,22,80,162.34

For H M GOSHER & CO
 CHARTERED ACCOUNTANTS
 FRN. NO. 103344W
 (C A Swati .S.Mota)
 MEMBERSHIP. NO. 112087
 UDIN: 25112087BMLGDJ7994

FOR AND ON BEHALF OF BOARD OF DIRECTORS
 SREE NARAYANA GURU CO-OP BANK LTD
 CHAIRMAN VICE CHAIRMAN
 DIRECTOR CHIEF EXECUTIVE OFFICER
 PLACE: MUMBAI | DATED: 27.06.2025

INDEPENDENT AUDITOR'S REPORT