

**TEACHERS' CO-OPERATIVE BANK LTD**  
**Head Office : 4th Floor, Balliga Towers, Udipi- 576101**  
**CONSOLIDATED BALANCE SHEET AS AT 31-03-2025**

| 2023-24           |                   | CAPITAL AND LIABILITIES                      | 2024-25           |                   |
|-------------------|-------------------|--|-------------------|-------------------|
| Amount (Rs.)      | Amount (Rs.)      |  | Amount (Rs.)      | Amount (Rs.)      |
| 30,00,00,000.00   |                   | <b>I SHARE CAPITAL</b>                       |                   | 30,00,00,000.00   |
|                   |                   | <b>Authorised Share Capital :</b>            |                   |                   |
|                   |                   | 30,00,000 shares of 100/-each                |                   |                   |
|                   |                   | <b>Paid Up Share Capital :</b>               |                   |                   |
| 20,41,27,750.00   | 20,12,37,200.00   | 25,07,36,250.50 shares of 100/-each          | 25,07,36,250.00   |                   |
|                   | 28,90,550.00      | 1,05,631 shares of 25/-each                  | 26,40,775.00      | 25,33,77,025.00   |
|                   |                   | <b>II RESERVE FUND AND OTHER RESERVES</b>    |                   |                   |
|                   | 6,90,41,051.72    | Statutory Reserve                            | 7,51,17,173.82    |                   |
|                   | 2,39,77,835.47    | Building Fund                                | 2,55,79,687.89    |                   |
|                   | 41,97,676.51      | Dividend Equalisation Fund                   | -                 |                   |
|                   | 17,16,510.19      | Investment Fluctuation Fund                  | 17,16,510.19      |                   |
|                   | 2,99,61,248.55    | Debt Relief Fund                             | 3,42,73,948.22    |                   |
|                   | 29,18,086.49      | Reserve for Bad and Doubtful Asset           | -                 |                   |
|                   | 5,40,00,000.00    | Bad and Doubtful loan Reserve                | 6,20,00,000.00    |                   |
|                   |                   | Contingent Provision against Standard Assets | 1,87,00,000.00    |                   |
|                   | 1,87,00,000.00    | Free Reserve                                 | 1,65,59,541.59    |                   |
|                   | -                 | Staff Benevolent Fund                        | 19,01,174.93      |                   |
|                   | 18,97,642.26      | Common Good Fund                             | 1,942.78          |                   |
|                   | 1,942.78          | Charity Fund                                 | -                 |                   |
|                   | 27,51,061.49      | Propaganda Fund                              | -                 |                   |
|                   | 28,41,640.39      | Revaluation Reserve                          | 8,09,67,762.86    |                   |
|                   | -                 | Jubli Fund                                   | 23,57,401.42      |                   |
|                   | 23,53,868.75      | Computer and Software Upgradation Fund       | 37,12,340.37      | 32,28,87,484.07   |
| 21,80,67,372.30   | 37,08,807.70      |  |                   |                   |
|                   |                   | <b>III DEPOSIT &amp; OTHER ACCOUNTS :</b>    |                   |                   |
|                   |                   | <b>a Term Deposits :</b>                     |                   |                   |
|                   | 64,80,48,376.00   | Fixed Deposits                               | 42,82,15,790.00   |                   |
|                   | 2,27,52,047.00    | Recurring Deposits                           | 61,76,001.00      |                   |
|                   | 2,63,32,05,438.00 | Kalpavraksha Cash Certificate                | 2,41,11,36,474.00 |                   |
|                   | 1,19,18,174.00    | Madhusanchaya Deposit                        | 1,34,51,089.00    |                   |
|                   | 34,53,45,582.00   | Shikshak Ujwal Yojna                         | 2,40,93,163.00    |                   |
|                   | 10,85,026.00      | Security Deposits                            | 11,25,668.00      |                   |
|                   | 25,000.00         | Security Deposits form S.Machine             | 25,000.00         |                   |
|                   | 2,97,47,690.00    | Dhanalaxmi Recurring Deposit                 | 7,61,28,583.00    |                   |
|                   | 52,33,65,484.00   | Akshaya Fixed Deposit Scheme                 | 2,35,99,97,043.00 |                   |
|                   | -                 | Swarna Samrudhi Fixed Deposit                | 10,68,45,000.00   |                   |
|                   |                   | <b>b Savings Bank Deposits :</b>             |                   |                   |
|                   | 32,75,32,775.42   | Savings Deposits - Individual                | 36,95,75,176.42   |                   |
|                   | 82,73,281.22      | Savings Deposits - Staff                     | 60,31,513.14      |                   |
|                   | 46,76,268.76      | Savings Deposits - Pay                       | 1,19,20,981.92    |                   |
|                   | 2,54,22,593.27    | Savings Deposits - Association               | 3,70,13,005.47    |                   |
|                   | 79,31,347.14      | <b>c Current Deposits</b>                    | 83,51,022.63      |                   |
| 4,59,07,83,311.81 | 14,54,229.00      | <b>d Matured Deposits</b>                    | 4,55,036.00       | 5,86,05,40,546.58 |
| 6,79,473.00       |                   | <b>IV BILLS RECEIVABLE :</b>                 |                   | 6,188.00          |
|                   |                   | (Being Bills for Collection as per Contra)   |                   |                   |
| 1,84,13,518.46    |                   | <b>V OVERDUE INTEREST RESERVE</b>            |                   | 1,72,17,535.96    |
|                   |                   | (As per Contra)                              |                   |                   |



|                          |              |                                      |                |                          |
|--------------------------|--------------|--------------------------------------|----------------|--------------------------|
| 16,65,767.00             |              | <b>VI INTEREST PROVISION</b>         |                | 20,20,533.00             |
|                          |              | <b>VII OTHER LIABILITIES :</b>       |                |                          |
|                          | 4,25,769.00  | Dividend Payable to Members          | 11,03,732.00   |                          |
|                          | 8,98,200.00  | Audit Cost Payable                   | 5,94,000.00    |                          |
|                          | 83,16,030.00 | Provision for Income Tax             | 1,62,81,977.00 |                          |
|                          | 4,71,129.35  | Goods and Service Tax Payable        | 4,90,571.30    |                          |
|                          | 21,98,674.00 | DRF Interest Payable                 | 23,99,025.00   |                          |
|                          | -            | Grauity/Surrender Leave Payable      | 1,00,00,000.00 |                          |
|                          | 1,39,300.00  | ATMNFS- ATM settlement account       | 2,47,700.00    |                          |
|                          | 18,400.00    | Employee Professional Tax            | 17,600.00      |                          |
|                          | 1,34,286.96  | T.D.S payable                        | 1,27,760.00    |                          |
|                          | 1,309.00     | T.D.S. on Madhusanchaya Commission   | -              |                          |
|                          | 15,47,119.00 | T.D.S on Interest Payable            | 19,27,403.00   |                          |
|                          | 31,937.53    | L.I.C. Premium Payable               | 29,485.53      |                          |
|                          | 3,027.77     | Locker Deposit Account               | 3,027.77       |                          |
|                          | 43,000.00    | Election Deposit                     | 50,000.00      |                          |
|                          | 9,67,737.00  | Loan Suspense                        | 10,37,137.00   |                          |
|                          | -            | Rent Payable                         | 47,300.00      |                          |
|                          | 8,98,900.00  | Share Suspense                       | 12,400.00      |                          |
|                          | 67,45,661.00 | Suspense Liabilities Account         | 9,86,361.00    |                          |
|                          | 6,475.00     | Other Branch IDBI Clearing Account   | 6,475.00       |                          |
|                          | 14,773.66    | DEAF Amount Payable to RBI           | 14,773.66      |                          |
|                          | -            | Contingent Liab.(Interest)           | 24,494.00      |                          |
|                          | 48,270.87    | Contingent Liab.(10Y.Olddep)         | -              |                          |
|                          | 33,92,806.00 | Rtgs Neft -H2H                       | -              |                          |
|                          | 83,557.28    | Posac - Pos Settlements Account      | 97,817.02      |                          |
|                          | 69,397.00    | Micronsure Premium Payable           | -              |                          |
| 2,66,30,360.42           | 1,74,600.00  | Impsac - Imps Settlement Ac          | 2,55,695.70    | 3,57,54,734.98           |
| 1,12,15,719.45           |              | Depositor Education & Awareness Fund |                | 1,33,44,621.91           |
| 2,42,79,486.30           |              | <b>VIII NET PROFIT FOR THE YEAR</b>  |                | 4,35,66,174.34           |
| <b>5,09,58,62,758.74</b> |              | <b>GRAND TOTAL</b>                   |                | <b>6,54,87,14,843.84</b> |

Date: 13.06.2025

Place: Udupi



President



Vice- President



Director



Director



General Manager

As per our report of even date  
**For Shyanbhoga Hegde & Associates**  
Chartered Accountants, (FRN: 011337S)

**CA Krishna Raya Shyanbhoga**  
Partner (M. No. 200410)  
UDIN: 25200410BMKURX5240



**TEACHERS' CO-OPERATIVE BANK LTD**  
**Head Office : 4th Floor, Baliga Towers, Udupi- 576101**  
**CONSOLIDATED BALANCE SHEET AS AT 31-03-2025**

| 2023-24           |                   | PROPERTY AND ASSETS                  | 2024-25           |                   |
|-------------------|-------------------|--------------------------------------|-------------------|-------------------|
| Amount (Rs.)      | Amount (Rs.)      |                                      | Amount (Rs.)      | Amount (Rs.)      |
| 1,14,36,814.00    |                   | <b>I CASH IN HAND</b>                |                   | 1,43,25,174.00    |
|                   |                   | <b>II BALANCE WITH OTHER BANKS :</b> |                   |                   |
|                   | 10,00,47,203.89   | Canara Bank                          | 6,52,88,166.74    |                   |
|                   | 4,77,39,188.12    | Axis Bank                            | 6,91,63,468.09    |                   |
|                   | 13,02,87,257.73   | State Bank of India                  | 11,66,05,716.72   |                   |
|                   | 1,50,00,016.50    | Union Bank of India                  | 97,20,875.34      |                   |
|                   | 19,67,44,432.46   | IDBI Bank                            | 14,80,94,466.74   |                   |
|                   | 1,51,81,709.09    | SCDCC Bank                           | 1,19,45,785.45    |                   |
|                   | 1,75,10,402.33    | Bank of Baroda                       | 1,78,58,797.95    |                   |
|                   | 37,10,340.41      | Karnataka Bank                       | 52,45,070.41      |                   |
|                   | -                 | KDCC Bank                            | 6,22,882.20       |                   |
|                   | 55,87,526.05      | Indian Overseas Bank                 | 57,94,710.20      |                   |
| 53,70,10,649.26   | 52,02,572.68      | Punjab National Bank                 | 71,98,383.11      | 45,75,38,322.95   |
|                   |                   | <b>III INVESTMENTS :</b>             |                   |                   |
|                   | 73,86,34,527.00   | Investment in Govt. Securites        | 93,71,09,527.00   |                   |
|                   | 14,95,35,200.00   | (Face Value: Rs.94,16,80,000.00)     | 14,95,35,200.00   |                   |
|                   | 2,99,46,326.00    | Reserve Fund. Invested in Govt. Secu | 2,99,46,326.00    |                   |
|                   | 8,00,00,000.00    | (Face Value : Rs. 14,96,00,000.00)   | 11,00,00,000.00   |                   |
|                   | -                 | DRF Invsted in SCDCC Bank            | 20,00,000.00      |                   |
|                   | 2,98,000.00       | Fixed Deposit with SVC Bank          | 3,08,000.00       |                   |
|                   | 1,90,00,000.00    | Fixed Deposit with IDBI Bank         | -                 |                   |
|                   | 10,28,168.00      | Investment in Shares                 | 11,20,930.00      |                   |
|                   | -                 | Fixed Deposit with SCDCC Bank        | 43,22,400.00      |                   |
|                   | 5,00,00,000.00    | Security Deposit Invested in SCDCC   | 2,00,00,000.00    |                   |
| 1,13,84,42,221.00 | 2,00,00,000.00    | DRF Invsted in Bandhan Bank          | 10,00,00,000.00   |                   |
|                   | 5,00,00,000.00    | Fixed Deposit With Axis Bank         | -                 |                   |
|                   |                   | FD With Unity Small Finance Bank     |                   | 1,35,43,42,383.00 |
|                   |                   | Fixed Deposit With IDFC First Bank   |                   |                   |
|                   |                   | <b>IV LOANS &amp; ADVANCES :</b>     |                   |                   |
|                   |                   | <b>Short Term Loans</b>              |                   |                   |
|                   | 22,14,80,632.50   | Emergency Loan                       | 11,06,53,666.50   |                   |
|                   | 78,55,50,407.40   | Emergency Loan-EMI                   | 1,45,82,63,708.70 |                   |
|                   | 28,53,044.00      | Nominal Member Emergency Loan        | 16,25,556.40      |                   |
|                   | 20,35,668.00      | Nominal Member Emergency Loan-       | 26,74,903.60      |                   |
|                   | 4,31,718.00       | Employees Emergency Loan             | 1,26,904.00       |                   |
|                   | 1,32,34,899.00    | Employees Emergency Loan-EMI         | 2,81,70,123.00    |                   |
|                   | 3,24,21,935.00    | Jewel Loan A-Class                   | 3,50,58,118.00    |                   |
|                   | 1,25,893.00       | Jewel Loan E-Class                   | -                 |                   |
|                   | 1,95,385.00       | JLIA- Jewel Loan A Class             | 2,73,600.00       |                   |
| 1,06,16,19,246.90 | 32,89,665.00      | Employee Jewel Loan                  | 69,58,876.00      | 1,64,38,05,456.20 |
|                   |                   | <b>Medium Term Loans</b>             |                   |                   |
|                   | 75,64,65,572.35   | Surety Loan                          | 49,80,87,067.74   |                   |
|                   | 1,10,07,52,030.00 | Surety Loan-EMI                      | 1,80,38,80,737.90 |                   |
|                   | 3,79,641.00       | Nominal Member Surety Loan           | 1,71,500.80       |                   |
|                   | 2,70,45,134.00    | Deposit Loan                         | 3,27,67,608.00    |                   |
|                   | 90,000.00         | Loan Against Madhusanchaya Depos     | 99,300.00         |                   |
|                   | 49,21,304.00      | Loan Against Multiple Deposit        | 3,14,60,487.00    |                   |
|                   | 6,09,37,867.00    | Housing Loan A Class                 | 5,26,02,447.80    |                   |
|                   | 5,08,46,833.00    | Housing Loan E-Class                 | 4,34,63,154.00    |                   |





|                   |                 |  |                 |                   |
|-------------------|-----------------|--|-----------------|-------------------|
|                   | 35,41,709.00    | Housing Topup Loan                         | 32,05,484.40    |                   |
|                   | 10,25,27,652.00 | Housing Loan A Class-EMI                   | 15,53,35,962.80 |                   |
|                   | 31,96,977.00    | Housing Topup Loan-EMI                     | 50,35,506.40    |                   |
|                   | 19,46,892.50    | Mortgage Loan E Class                      | 10,32,016.00    |                   |
|                   | 32,79,418.00    | Vehicle Loan A Class                       | 9,92,498.00     |                   |
|                   | 68,39,020.00    | Vehicle Loan E Class                       | 25,71,500.60    |                   |
|                   | 1,36,86,389.00  | Vehicle Loan A Class-EMI                   | 2,33,38,739.60  |                   |
|                   | 43,747.00       | Vehicle Loan E Class-EMI                   | 16,521.00       |                   |
|                   | 1,31,54,819.00  | Employee Housing Finance Loan              | 1,13,90,698.00  |                   |
|                   | 8,82,532.00     | Employees Vehicle Loan                     | -               |                   |
|                   | 25,74,626.00    | Employees Surety Loan                      | 14,34,455.00    |                   |
|                   | 3,79,55,736.00  | Employees Surety Loan-EMI                  | 4,91,68,495.40  |                   |
|                   | 7,29,454.00     | Employees Vehicle Loan-EMI                 | 12,54,202.00    |                   |
|                   | 3,50,216.00     | Employees Housing Top Up Loan - E          | 3,39,980.00     |                   |
|                   | 6,40,86,892.00  | Quick Loan EMI                             | 17,01,24,309.60 |                   |
|                   | 4,95,169.00     | Employees Quick Loan EMI                   | 4,43,334.00     |                   |
|                   | 16,45,872.00    | Housing Plot Loan EMI                      | 15,78,442.00    |                   |
| 2,26,25,12,238.85 | 41,36,737.00    | Employee Housing Finance Loan-EMI          | 80,91,326.00    | 2,89,78,85,774.04 |
|                   |                 | <b>V COLLECTABLE INTEREST :</b>            |                 |                   |
| 74,88,796.00      |                 | Interest Receivable on Std Assets          |                 | 26,20,052.40      |
|                   |                 | <b>VI INTEREST RECEIVABLE ON NPA :</b>     |                 |                   |
| 1,84,13,518.46    |                 | (As per Contra)                            |                 | 1,72,17,535.96    |
|                   |                 | <b>VII BILLS RECEIVABLE :</b>              |                 |                   |
| 6,79,473.00       |                 | (Being Bills for Collection as per Contra) |                 | 6,188.00          |
|                   |                 | <b>VIII FIXED ASSETS :</b>                 |                 |                   |
|                   | 1,13,869.00     | Land                                       | 5,60,31,838.00  |                   |
|                   | 16,672.50       | Compound Wall                              | 16,672.50       |                   |
|                   | 43,98,951.70    | Building                                   | 2,90,15,790.75  |                   |
|                   | 1,90,207.24     | Lift                                       | 1,42,655.43     |                   |
|                   | 5,40,891.19     | Machinery                                  | 4,93,745.56     |                   |
|                   | 57,042.95       | Generator                                  | 42,782.21       |                   |
|                   | 66,47,394.10    | Furnitures                                 | 66,31,265.93    |                   |
|                   | 7,76,975.59     | Office Equipments                          | 12,77,013.95    |                   |
|                   | 212.89          | Cycle                                      | 159.67          |                   |
|                   | 30,84,585.29    | Computer                                   | 23,83,775.36    |                   |
| 1,81,70,625.33    | 23,43,822.88    | Electrical Fittings                        | 28,04,225.40    | 9,88,39,924.76    |
|                   |                 | <b>IX OTHER ASSETS :</b>                   |                 |                   |
|                   | 14,42,016.43    | Printing and Stationary(Stock)             | 13,38,554.94    |                   |
|                   | 50,396.25       | Books                                      | 51,696.25       |                   |
|                   | 1,32,51,862.67  | Interest Receivable on Govt.Securty        | 1,51,37,111.81  |                   |
|                   | 0.13            | HDFC Commission Receivable                 | -               |                   |
|                   | 16,56,027.00    | Interest Receivable                        | -               |                   |
|                   | 1,52,906.00     | Interest Receivable on Security Depo       | 1,52,906.00     |                   |
|                   | -               | Interest Receivable on Fixed Deposits      | 87,52,153.44    |                   |
|                   | 20,13,095.00    | Govt. Security Premium                     | 22,35,730.00    |                   |
|                   | 400.00          | Water Deposit                              | 400.00          |                   |
|                   | 18,70,000.00    | Rent Advance                               | 29,70,000.00    |                   |
|                   | 1,26,500.00     | Festival Advance-Staff                     | 5,01,000.00     |                   |
|                   | 29,843.00       | Postage Advance                            | 21,215.00       |                   |
|                   | 91,985.05       | Court Deposit                              | 91,985.05       |                   |
|                   | 92,376.00       | Electricity Deposit                        | 92,376.00       |                   |
|                   | 18,437.00       | Telephone Deposits                         | 18,437.00       |                   |
|                   | -               | Integrated Goods and Service Tax           | 1,49,268.93     |                   |
|                   | 3,600.00        | Board Meeting fees receivable              | 3,600.00        |                   |
|                   | -               | RTGS- NEFT H2H                             | 19,130.04       |                   |
|                   | 50,00,000.00    | Advance Income tax                         | 1,46,00,000.00  |                   |



|                   |              |                                      |              |                          |
|-------------------|--------------|--------------------------------------|--------------|--------------------------|
|                   | 1,05,608.00  | Deferred Tax                         | 8,41,997.00  |                          |
|                   | 70,752.96    | T.D.S Assets                         | 1,33,711.00  |                          |
|                   | 26,74,875.00 | Income Tax refundable                | 1,46,954.00  |                          |
|                   | 64,774.00    | H.O.clearing account                 | 64,774.00    |                          |
|                   | 55,000.00    | Misc Advance                         | 14,40,965.00 |                          |
|                   | -            | Contingent Liability(10y. Olddep)    | 25,445.16    |                          |
| 2,88,73,456.49    | 1,03,002.00  | Contingent Liability(interest)       | -            | 4,87,89,410.62           |
| 1,12,15,719.45    |              | Depositor Education & Awareness Fund |              | 1,33,44,621.91           |
| 5,09,58,62,758.74 |              | <b>GRAND TOTAL</b>                   |              | <b>6,54,87,14,843.84</b> |

Date: 13.06.2025

Place: Udupi

  
President

  
Vice- President

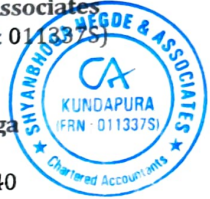
  
Director

  
Director

  
General Manager

As per our report of even date  
For Shyanbhoga Hegde & Associates  
Chartered Accountants (FRN: 011337S)

CA Krishna Raya Shyanbhoga  
Partner (M. No. 200410)  
UDIN: 25200410BMKURX5240



**TEACHERS' CO-OPERATIVE BANK LTD.**  
**Head Office : 4th Floor, Baliga Towers, Udupi- 576101**  
**CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025**

| 2023-24         |                | EXPENDITURE                              |                | 2024-25      |                 |
|-----------------|----------------|--|----------------|--------------|-----------------|
| Amount (Rs.)    | Amount (Rs.)   |  |                | Amount (Rs.) | Amount (Rs.)    |
| 29,44,62,809.00 |                | <b>I Interest paid on Deposits</b>       |                |              | 39,78,33,393.00 |
|                 |                | <b>II Salary (D.A. and Others) :</b>     |                |              |                 |
|                 | 6,21,45,954.00 | Salary (D.A. and Others)                 | 6,09,03,230.00 |              |                 |
|                 | 75,00,000.00   | Surrender Leave                          | 1,00,00,000.00 |              |                 |
|                 | 75,00,000.00   | Group Gratuity                           | 1,30,00,000.00 |              |                 |
|                 | 52,46,637.00   | Employer Contribution to Provident Fund  | 49,59,466.00   |              |                 |
|                 | 2,18,640.00    | P.F.I.F Charges                          | 2,06,642.00    |              |                 |
| 8,27,14,699.00  | 1,03,468.00    | Employee Deposit Linked Insurance (EDLI) | 99,523.00      |              | 8,91,68,861.00  |
|                 |                | <b>III Management Meeting Expenses :</b> |                |              |                 |
|                 | 6,83,000.00    | B.M AND SUB.COMM..SITTING FEES.          | 2,58,000.00    |              |                 |
|                 | 53,235.00      | B.M AND SUB.COMM..GENERAL EXP.           | 41,862.00      |              |                 |
| 19,49,735.00    | 11,56,500.00   | B.M AND SUB.COMM.T.A                     | 9,76,000.00    |              | 13,27,862.00    |
|                 | 57,000.00      | DIRECTOR REMUNERATION                    | 52,000.00      |              |                 |
|                 |                | <b>IV Annual General Meeting :</b>       |                |              |                 |
| 3,04,505.25     |                | General Body Meeting Expenses            |                |              | 3,10,450.60     |
|                 |                | <b>V Insurance Premium :</b>             |                |              |                 |
|                 | 41,243.00      | Group Insurance Premium                  | 36,259.38      |              |                 |
|                 | 42,58,346.00   | Deposit Insurance Premium                | 47,26,455.00   |              |                 |
|                 | 4,45,910.00    | General Insurance Premium                | 4,84,861.00    |              |                 |
| 67,70,540.34    | 20,25,041.34   | Accident Insurance Premium               | 39,30,862.06   |              | 91,78,437.44    |
|                 |                | <b>VI Audit Expenses :</b>               |                |              |                 |
|                 | 73,500.00      | Tax Audit Fees                           | 2,20,000.00    |              |                 |
|                 | 3,15,000.00    | Concurrent Audit Fees                    | 3,15,000.00    |              |                 |
|                 | 4,18,000.00    | Statutory Audit Fees                     | 4,30,000.00    |              |                 |
| 10,36,500.00    | 2,30,000.00    | Information Sysem Audit Fees             | 1,55,000.00    |              | 11,20,000.00    |
|                 |                | <b>VII Legal Expenses :</b>              |                |              |                 |
| 95,993.00       |                | Legal Fees                               |                |              | -               |
|                 |                | <b>VIII Other Expenses :</b>             |                |              |                 |
|                 | 6,77,105.74    | Printing and Stationary                  | 6,84,562.81    |              |                 |
|                 | 1,08,265.89    | Postage and Telephone                    | 1,94,521.18    |              |                 |
|                 | 44,436.00      | News Paper Subscription                  | 41,142.00      |              |                 |
|                 | 95,318.30      | Bank Commission                          | 64,167.31      |              |                 |
|                 | 7,36,641.00    | Commission on Madhusanchaya Deposit      | 7,93,304.00    |              |                 |
|                 | 33,04,820.00   | Labour Charges                           | 50,34,485.00   |              |                 |
|                 | 23,81,614.00   | Rent Paid                                | 27,71,639.50   |              |                 |
|                 | 7,58,157.00    | Electricity Charges                      | 8,36,045.00    |              |                 |
|                 | 5,19,003.60    | Repairs & Maintenance                    | 2,32,150.09    |              |                 |
|                 | -              | Arbitration Fees                         | 66,590.00      |              |                 |
|                 | 87,397.00      | Water Charges                            | 78,148.00      |              |                 |
|                 | 3,59,614.00    | Travelling Allowance                     | 2,31,798.00    |              |                 |
|                 | 3,06,206.00    | Conveyance Expenses                      | 3,91,703.00    |              |                 |
|                 | 28,93,701.66   | Software Maintenance Expenses            | 40,20,691.48   |              |                 |
|                 | 2,37,302.00    | Fuel Charges                             | 2,87,278.00    |              |                 |
|                 | 3,30,377.24    | Computer, Printer & Generator Service    | 2,83,007.65    |              |                 |
|                 | 1,56,875.00    | TDS Processing fees                      | 2,58,947.00    |              |                 |
|                 | 1,75,000.00    | Software Handling Charges                | 1,83,460.00    |              |                 |
|                 | 2,03,226.00    | Inspection Cell Expenses                 | 1,94,729.00    |              |                 |
|                 | 3,95,904.80    | Calender & Diary Printing Expenses       | 8,24,495.00    |              |                 |
|                 | 4,78,405.15    | Honar expenses                           | 3,46,184.56    |              |                 |
|                 | 2,92,275.07    | Credit Information Company maintenance   | 3,34,167.07    |              |                 |
|                 | 4,72,962.00    | ATM Handling Charges                     | 13,88,700.90   |              |                 |
|                 | -              | Loss on Sale of Old Asset                | 24,983.52      |              |                 |



| 2023-24         |              | EXPENDITURE                              | 2024-25        |                 |
|-----------------|--------------|--|----------------|-----------------|
| Amount (Rs.)    | Amount (Rs.) |  | Amount (Rs.)   | Amount (Rs.)    |
|                 | 8,35,285.00  | Branch Shifting and Inaguration Expenses | 1,32,148.00    |                 |
|                 | 3,98,365.00  | Amortization of Govt Security Premium    | 4,67,365.00    |                 |
|                 | 2,71,000.00  | Donation                                 | 2,22,500.00    |                 |
|                 | 4,00,738.00  | Staff and Director Training              | 1,91,892.00    |                 |
|                 | 12,62,799.50 | Advertisement Expenses                   | 9,63,525.00    |                 |
|                 | 4,43,758.73  | General Expenses                         | 3,35,094.00    |                 |
|                 | 11,37,182.14 | Miscellaneous Expenses                   | 8,50,267.18    |                 |
|                 | 2,29,054.41  | Loss on Disposal                         | 19250.05       |                 |
|                 |              | Urban Bank Federation Subscription Fees  | 50,000.00      |                 |
|                 | 50,000.00    | Depreciation                             | 48,23,933.50   |                 |
|                 | 39,56,769.26 | Issuer Fin & Non Fin Transaction Charges | 1,94,764.13    |                 |
|                 | 95,295.94    | Issuer Switch Handling Charges           | -              |                 |
|                 | 26.70        | Election Expense                         | 14,51,227.00   | 2,92,68,865.93  |
| 2,40,99,011.13  | 4,129.00     |  |                |                 |
|                 |              | <b>IX Duties and Taxes :</b>             |                |                 |
|                 | 14,77,666.86 | GST Paid                                 | 21,40,711.10   |                 |
|                 | 78,448.00    | Municipal Tax paid on building           | 1,01,289.00    |                 |
|                 | 37,500.00    | Professional Tax paid                    | 37,500.00      |                 |
| 99,70,502.86    | 83,76,888.00 | Income Tax                               | 1,67,05,119.96 | 1,89,84,620.06  |
|                 |              | <b>X Provisions :</b>                    |                |                 |
|                 | 1,17,193.00  | Deffered Tax Provision                   | -              |                 |
|                 | 54,19,652.27 | Provisions For Loans                     | 80,00,000.00   |                 |
| 96,16,398.27    | 40,79,553.00 | Provision For Std. Assets                | 34,83,813.00   | 1,14,83,813.00  |
|                 |              |  |                |                 |
| 2,42,79,486.30  |              | <b>XI Net Profit</b>                     |                | 4,35,66,174.34  |
| 45,53,00,180.15 |              | <b>TOTAL</b>                             |                | 60,22,42,477.37 |

Place: Udupi  
Date: 13.06.2025

  
President

  
Vice-President

  
Director

  
Director

  
General Manager

Auditor

**For Shyanbhoga Hegde & Associates**  
Chartered Accountants (FRN: 011337S)

• CA Krishna Raya Shyanbhoga  
Partner (M.No. 200410)

UDIN : Q5200410 B MKUR X 5240





**TEACHERS' CO-OPERATIVE BANK LTD**  
**Head Office : 4th Floor, Baliga Towers, Udupi- 576101**  
**CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025**

| 2023-24         |                | INCOME   |                | 2024-25      |                 |
|-----------------|----------------|--|----------------|--------------|-----------------|
| Amount (Rs.)    | Amount (Rs.)   |  |                | Amount (Rs.) | Amount (Rs.)    |
| 36,49,00,913.50 |                | <b>I Interest on Loans :</b><br>Interest received on Loans and Advances    |                |              | 47,79,43,895.10 |
|                 | 62,423.00      | <b>II Interest on Investments :</b><br>Interest on IDBI Bank Fixed Deposit | 1,02,838.36    |              |                 |
|                 | 9,420.00       | Interest on Security Deposit   | 5,479.00       |              |                 |
|                 | 87,756.00      | Interest on Call Money   | -              |              |                 |
|                 | 68,86,648.00   | Interest on Reserve Fund   | 98,00,078.00   |              |                 |
|                 | 15,43,417.00   | Interest On SCDCC Fixed Deposit  | 11,22,174.00   |              |                 |
|                 | 1,40,78,248.35 | Income on Mutual Fund  | 1,47,43,639.61 |              |                 |
|                 | 3,62,697.00    | Interest on SVC Bank Fixed Deposit   | 6,33,424.25    |              |                 |
|                 | 4,79,66,977.11 | Interest on Govt. Security Investments                                     | 5,74,93,322.80 |              |                 |
|                 | 7,09,589.00    | Interest On Axis Bank Fixed Deposit  | 1,99,452.32    |              |                 |
|                 | 36,986.00      | Interest On Unity Small Finance Bank Fixed Deposit                         | 87,25,480.51   |              |                 |
| 7,24,89,229.46  | 7,45,068.00    | Interest On IDFC First Bank Fixed Deposit                                  | 11,69,773.00   |              | 9,39,95,661.85  |
|                 | 2,034.98       | <b>III Commission, Exchange &amp; Brokerage :</b><br>L.I.C. Commission     | 3,156.86       |              |                 |
|                 | 76,09,797.38   | Service Charges received   | 1,78,50,019.65 |              |                 |
|                 | 25,614.00      | Dividend on Shares   | 26,573.00      |              |                 |
| 81,87,579.09    | 5,50,132.73    | HDFC Commission Received   | 41,645.77      |              | 1,79,21,395.28  |
|                 | 95,311.00      | <b>IV Other Income:</b><br>Other Charges received                          | 23,640.00      |              |                 |
|                 | 70,055.00      | Incidental Charges received  | 56,745.00      |              |                 |
|                 | 7,49,384.00    | Execution Charges  | 6,64,560.00    |              |                 |
|                 | 6,500.00       | E Class Membership fees  | 1,000.00       |              |                 |
|                 | 2,110.00       | Nominal Member fees  | 13,000.00      |              |                 |
|                 | 8,10,450.00    | Locker Rent  | 8,48,907.00    |              |                 |
|                 | -              | Interest On Income Tax Refund  | 8,44,281.00    |              |                 |
|                 | 11,537.55      | Profit by sale of Old Assets   | 3,100.00       |              |                 |
|                 | 13,34,339.46   | Penalty & Pre-closure Charges  | 23,90,798.76   |              |                 |
|                 | 4,85,605.00    | SMS Charges  | 7,25,322.00    |              |                 |
|                 | 1,20,890.00    | Arbitration Fees   | -              |              |                 |
|                 | 25,10,572.00   | Contingency  | 27,25,113.80   |              |                 |
|                 | -              | Transaction Fees-IMPS  | 44,381.40      |              |                 |
|                 | 24,97,629.85   | Miscellaneous income   | 32,33,825.80   |              |                 |
|                 | 12,074.24      | Transaction Fees-Nfs-Pos   | 37,422.38      |              |                 |
|                 | 9,66,000.00    | Profit Sale On Govt. Security  | -              |              |                 |
| 97,22,458.10    | 50,000.00      | Japthi Fees  | -              |              | 1,16,12,097.14  |
|                 |                | <b>V Legal Income :</b><br>Legal Fees                                      |                |              | 33,039.00       |
|                 |                | <b>VI Provisions :</b><br>Deffered Tax Provision                           |                |              | 7,36,389.00     |
| 45,53,00,180.15 |                | <b>TOTAL</b>   |                |              | 60,22,42,477.37 |

Place: Udupi  
Date: 13.06.2025

  
**President**

  
**Vice-President**

  
**Director**

  
**Director**

  
**General Manager**

**For Shyanbhoga Hegde & Associates**  
Chartered Accountants (FRN: 011337S)

**Auditor**

**CA Krishna Raya Shyanbhoga**  
Partner (M.No. 200410)

UDIN : 052004108MKURX5240

