



CITY COOPERATIVE BANK LIMITED., FORT ROAD, SHIMOGA

AUDITED PROFIT AND LOSS ACCOUNT FOR THE FINANCIAL YEAR 2024-2025

31.03.2024		31.03.2025	31.03.2025	31.03.2024		31.03.2025	31.03.2025
AMOUNT	DETAILS OF EXPENSES	AMOUNT	TOTAL	AMOUNT	DETAILS OF INCOMES	AMOUNT	TOTAL
	1. INTEREST PAID AND PROVISION				1. INTEREST INCOME		
1,89,09,580.00	1. INTEREST PAID ON ALL DEPOSITS	3,88,37,148.00		5,88,62,510.82	1. INTEREST RECEIVED ON LOANS	6,06,31,095.00	6,06,31,095.00
3,26,13,263.00	2. INTEREST PAID ON A.N.DEPOSITS	2,11,35,985.35	5,99,73,133.35		2. INTEREST ON DEPOSITS AND INVT		
6,00,000.00	3. INTEREST PAYABLE RESERVES ON MTD	0.00	0.00	1,34,60,522.00	A. INTEREST RECEIVED ON DEPOSITS	1,83,51,194.00	
0.00	4. BRANCH INTEREST PAID	54,79,072.46	54,79,072.46	1,52,62,033.38	B. INTEREST RECEIVED ON GOVT INVT	1,59,65,854.44	3,43,17,048.44
	2. ADMINISTRATIVE EXPENSES						
1,59,68,138.00	1. STAFF SALARY AND PF	1,73,82,658.00	1,73,82,658.00	2,65,978.60	D. DIVIDEND ON UNITYSMALL FIN BANK	2,65,827.60	2,65,827.60
	2. DIRECTOR EXPENSES				E. INCOME TAX REFUND AMOUNT	4,80,586.00	4,80,586.00
2,73,000.00	A. DIRECTOR SITTING FEE PAID	2,69,000.00					
59,275.00	B. MONTHLY MEETING EXPENSES	36,412.00	3,05,412.00				
				3,42,516.00	3. PENAL INTERST RECEIVED	3,91,375.00	3,91,375.00
1,37,000.00	3 1. AUDIT FEE PAID	93,500.00					
2,33,000.00	2. PROVISION FOR AUDIT FEE	2,83,000.00	3,76,500.00	0.00	4. BRANCH INTEREST	54,79,072.46	54,79,072.46
	3. RENT, TAX, LIGHTING				2. OTHER ADMN INCOMES		
3,98,834.00	1. BRANCH RENT PAID	3,83,597.00	3,83,597.00	518.97	1. PASS BOOK AND FORM CHARGES	585.15	
0.00	2. TAXES			36,092.90	2. NOTICE FEE	16,648.79	
23,00,000.00	A. ADVANCE TAX PAID 2024-25	21,00,000.00		20,198.27	3. SHARE FORM FEE	42,452.60	
1,70,599.00	B. SELF ASST TAX PAID FOR 2022-23	10,07,138.00		2,874.00	4. E STAMP COMMISSION	477.00	
5,000.00	C. PROFESSIONAL TAX PAID	5,000.00		3,631.26	5. LOAN APPLICATION FEE	6,104.51	66,268.05
92,674.00	D. BUILDING AND SITE TAX PAID	1,33,478.00					
11,160.00	E. WATER TAX PAID	10,500.00					
3,09,067.80	F. CGST/SGST/IGST PAID	0.00	32,56,116.00		3. OTHER INCOMES		
				2,66,442.08	1. LOCKER RENT RECEIVED	2,32,184.38	
2,37,783.00	3. ELECTRICITY BILL PAID	2,16,965.30	2,16,965.30	39,499.83	2. INCIDENTAL CHARGES	31,524.79	
	4. INSURANCE			9,493.93	3. CHEQUE BOOK CHARGES	9,329.71	
10,38,062.00	1. A. D.I.C.G.C. PAID	11,25,730.00		2,36,879.45	4. SERVICE CHARGES RECEIVED	4,97,307.76	
63,305.00	B. ACCIDENTAL INSURANCE	62,072.86		10,661.11	5. NMS FEE	21,260.81	
78,034.40	C. GOLD INSURANCE AND INDEMNITY	52,457.00	12,40,259.86	55,346.20	6. RECOVERY CHARGES RECEIVED	7,295.82	
				22,960.00	7. INCOME TAX REFUND AMOUNT	0.00	
70,400.00	2. A. LEGAL FEE	26,950.00		0.00	8. DONATION RECEIVED	10,000.00	

31.03.2024		31.03.2025	31.03.2025	31.03.2024		31.03.2025	31.03.2025
0.00	B. COURT APPEAL FEE	0.00	26,950.00	61,584.00	9. DTL INCOME	3,75,516.00	11,84,419.27
15,124.50	3. POSTAGE	7,712.00					
32,645.70	4. STATIONARY	30,289.96	38,001.96				
900.00	5. PRINTING EXPENSES	1,04,624.10					
48,000.00	6. ADVERTISEMENTS	1,15,630.00	2,20,254.10				
	04. DEPRECIATIONS						
20,954.00	1. DEPRECIATION ON RS SECURITIES	18,858.00					
2,25,379.00	2. DEPRECIATION ON BUILDING	2,02,841.00					
1,67,068.00	3. DEPRECIATION ON FURNITURES	1,50,361.00					
1,04,750.00	4. DEPRECIATION ON COMPUTERS	75,050.00					
24,797.00	5. DEPRECIATION ON FIXTURES	22,644.00					
44,901.00	6. BRANCH STRONG ROOM DEPRECIATION	38,165.00	5,07,919.00				
	5. OTHER EXPENSES						
32,54,919.00	1. PIGMY COMMISSION PAID	36,40,963.00					
34,000.00	7. BUILDING MAINTANANCE EXPENSES	8,570.00					
2,700.00	2. BYLAW AMENDMENT FEE	4,124.00					
24,700.00	3. CREDIT INFORMATION MEMBERSHIP FEE	12,800.00					
14,455.00	4. NEWSPAPER	15,960.00					
35,000.00	5. NAFCUB MEMBERSHIP FEE	25,500.00					
2,66,840.60	6.ELECTRONIC EQUIPMENT EXPENSES	3,07,352.32					
25,000.00	7. KSCUB MEMBERSHIP FEE	40,000.00					
0.00	8. E STAMP EXPENSES	0.00					
7,207.83	9. TDS FILING/BANK CHARGES	3,111.61					
29,392.00	10. NATIONAL FESTIVAL EXPENSES	38,680.00					
12,400.00	11. BANK CLEANING CHARGES	21,250.00					
27,667.12	12. TELEPHONE BILL	40,805.92					
1,47,158.00	13. TA/DA EXPENSES	1,05,200.00					
3,06,330.28	14. MISCELLANEOUS EXPENSES	4,17,758.58					
5,12,000.00	15. REMUNERATION TO SECURITY STAFF	5,52,903.00					
5,20,078.80	16. GBM EXPENSES FOR 2020-21	7,29,398.82					
3,637.00	17. AMORTIZED EXPENSES	3,637.00					
0.00	18. ELECTION EXPENSES	8,56,147.52	68,24,161.77				
	6. PROVISION						
60,000.00	1. SPECIAL PROVISION FOR CL	0.00					



31.03.2024		31.03.2025	31.03.2025	31.03.2024		31.03.2025	31.03.2025
40,000.00	2. DEFERRED TAX LIABILITY	0.00					
8,00,000.00	3. PROVISION FOR NPI/SA	1,22,000.00	1,22,000.00				
8,03,76,180.03	TOTAL EXPENDITURE	9,63,53,000.80	9,63,53,000.80	8,89,59,742.80	TOTAL OF INCOMES	10,28,15,691.82	10,28,15,691.82
85,83,562.77	PROFIT FOR THE YEAR 2024-25	64,62,691.02	64,62,691.02				
8,89,59,742.80	TOTAL OF INCOME	10,28,15,691.82	10,28,15,691.82	8,89,59,742.80	TOTAL OF INCOMES	10,28,15,691.82	10,28,15,691.82

PRESIDENT

G. RAJU

VICE PRESIDENT

G.H. PREMA

TREASURER

B. LOKESH

DIRECTOR

S.K. MARIYAPF

DIRECTOR

C. HONNAPPA

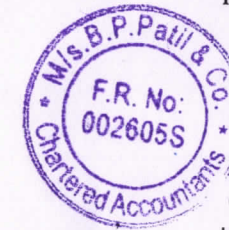
CHIEF EXECUTIVE OFFICER

K.M. MANOJ KUMAR

Place : HAVERI

Date : 27/06/2025

FOR B.P. PATIL & CO.,
CHARTERED ACCOUNTANTS
FRN : 002605S



C.A.B.P. PATIL & CO.,
PARTNER

MEM No :026911

(STATUTORY AUDITOR)

UDIN NO.25026911BMKQKP8958