



THE KHERALU NAGARIK SAHAKARI BANK LTD
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2025

31.03.2024	EXPENDITURE		31.03.2025
45887904.00	1 Interest on Deposits, borrowings, etc.		48175816.61
14115379.00	2 Salaries & allowances & providend fund		16002221.00
0.00	3 Director's & local committee members fees allowances		0.00
1598060.00	4 Rent, taxes, insurance, lighting etc		1704869.00
320000.00	5 Law charges		600.00
103879.00	6 Postage, telegrams & telephone charges		93496.09
209500.00	7 Auditor's fees		193500.00
466232.00	8 Depreciation on & repairs to property		623553.48
451747.59	9 Stationery, Printing & Advertisement,		390920.27
0.00	10 Loss from sale of or dealing with non-banking assets		0.00
11872670.16	11 Other Expenditure		8417886.87
9600000.00	12 Balance of Profit		10241000.00
84625371.75			85843863.32

Subject to our report even date attached herewith

Date: 28/05/2025

UDIN No.25129801BM1C1M1518

Kamal C.Mehta & Co.

Chartered Accountant

M.No. : 129801

FRN: 104614W

FOR, KAMAL C. MEHTA & CO.
Firm Reg. No. 104614W
Chartered Accountants

Malav Mehta Partner

(CA Malav Mehta)

Partner

Membership No. 129801



THE KHERALU NAGARIK SAHAKARI BANK LTD
FORM OF PROFIT & LOSS ACCOUNT
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2024

31.03.2024	INCOME		31.03.2025
81351192.06	1 Interest & Discount		82263639.63
55667.69	2 Commission, Exchange & brokerage		59975.69
0.00	3 Subsidies & Donations		0.00
0.00	4 Income from Non-Banking Assets & Profit		0.00
3218512.00	5 Other Receipts		
	1. Incidental / Godown Charge	4036.00	
	2. UGVCL Commission	6148.00	
	3. Share transfer Fees	1082.00	
	4. Lockers Rent	900657.00	
	5. Share Dividend	2164.00	
	6. Incometax Refund	166108.00	
	7. Vehicle Inspection Charge	88000.00	
	8. Sale of Pasti	5030.00	
	9. Govt.Sec.Premium	922000.00	
	10. Provision Reversal A/c	1425023.00	
			3520248.00
0.00	6 Net Loss (Gross Profit)		0.00
84625371.75			85843863.32

Bhavanbhai P. Patel

Hashmukhbhai T.Patel

Mukeshkumar M.Desai

CEO

Man. Director

Chairman

Dhanvantiben N.Thakkar

Kantibhai A. Soni

Joint. Man. Director

Vice Chairman

Directors:

Govindbhai K.Sathvara

Jitenrakumar B.Barot

Premjibhai M.Desai

Govindbhai B. Sathavara

Khanabhai S.Parmar

Govindbhai K.Prajapati

Anilkumar J. Prajapati

Maoramaben N.Bhavsar

Dhavalkumar H.Shah

Ashvinkumar Shivilal Brahmhatt

Mohamadbbhai A. Memon

