TEACHERS' CO-OPERATIVE BANK LTD
Head Office : 4th Floor, Baliga Towers, Udupi- 576101
CONSOLIDATED BALANCE SHEET AS AT 31-03-2026

2024-25 Amount (Rs.)	2024-25 Amount (Rs.)		CAPITAL AND LIABILITIES	2025-26 Amount (Rs.)	2025-26 Amount (Rs.)
		I	**SHARE CAPITAL**		
30,00,00,000.00			**Authorised Share Capital :**		60,00,00,000.00
			60,00,000 shares of 100/-each		
			Paid Up Share Capital :		
	25,07,36,250.00		39,43,783 shares of 100/-each	39,43,78,300.00	
25,33,77,025.00	26,40,775.00		83,484 shares of 25/-each	20,87,100.00	39,64,65,400.00
		II	**RESERVE FUND AND OTHER RESERVES**		
	7,51,17,173.82		Statutory Reserve	8,64,02,271.44	
	2,55,79,687.89		Building Fund	3,01,04,127.07	
	-		Dividend Equalisation Fund	15,84,719.59	
	17,16,510.19		Investment Fluctuation Fund	17,16,510.19	
	3,42,73,948.22		Debt Relief Fund	3,65,79,779.97	
	6,20,00,000.00		Bad and Doubtful loan Reserve	11,00,00,000.00	
	1,87,00,000.00		Contingent Provision against Standard Assets	2,52,00,000.00	
	1,65,59,541.59		Free Reserve	2,22,27,713.35	
	19,01,174.93		Staff Benevolent Fund	28,52,006.68	
	1,942.78		Common Good Fund	1,942.78	
	8,09,67,762.86		Revaluation Reserve	7,84,69,030.28	
	23,57,401.42		Jubli Fund	33,08,233.17	
32,28,87,484.07	37,12,340.37		Computer and Software Upgradation Fund	52,97,059.96	40,37,43,394.48
		III	**DEPOSIT & OTHER ACCOUNTS :**		
		a	**Term Deposits :**		
	42,82,15,790.00		Fixed Deposits	65,16,84,832.00	
	61,76,001.00		Recurring Deposits	5,13,637.00	
	1,34,51,089.00		Madhusanchaya Deposit	1,48,67,029.00	
	2,40,93,163.00		Shikshak Ujwal Yojna	9,50,16,934.00	
	2,41,11,36,474.00		Kalpavraksha Cash Certificate	2,48,79,90,907.00	
	11,25,668.00		Security Deposits	12,35,087.35	
	25,000.00		Security Deposits form S.Machine	35,000.00	
	7,61,28,583.00		Dhanalaxmi Recurring Deposit	12,22,96,569.00	
	2,35,99,97,043.00		Akshaya Fixed Deposit Scheme	3,69,07,78,756.00	
	10,68,45,000.00		Swarna Samrudhi Fixed Deposit	13,10,45,000.00	
			Monthly Income Scheme	12,44,33,000.00	
		b	**Savings Bank Deposits :**		
	36,95,75,176.42		Savings Deposits - Individual	63,68,04,182.60	
	60,31,513.14		Savings Deposits - Starf	75,90,429.82	
	1,19,20,981.92		Savings Deposits - Pay	5,47,26,977.61	
	3,70,13,005.47		Savings Deposits - Association	2,90,62,691.23	
	83,51,022.63	c	**Current Deposits**	1,31,41,463.56	
5,86,05,40,546.58	4,55,036.00	d	**Matured Deposits**	3,31,016.00	8,06,15,53,512.17
6,188.00		IV	**BILLS RECEIVABLE :** (Being Bills for Collection as per Contra)		1,50,000.00
1,72,17,535.96		V	**OVERDUE INTEREST RESERVE** (As per Contra)		1,58,74,988.96

HEGDE & ASSOCIATES
INDIA
KUNDAPURA
Chartered Accountants

20,20,533.00		VI	**INTEREST PROVISION**		28,02,695.00
		VII	**OTHER LIABILITIES :**		
	11,03,732.00		Dividend Payable to Members	9,50,272.00	
	5,94,000.00		Audit Cost Payable	7,99,875.00	
	1,62,81,977.00		Provision for Income Tax	2,90,22,940.00	
	4,90,571.30		Goods and Service Tax Payable	11,96,867.59	
	23,99,025.00		DRF Interest Payable	26,88,663.00	
	1,00,00,000.00		Grauity/Surrender Leave Payable	50,00,000.00	
	2,47,700.00		ATMNFS- ATM settlement account	2,84,100.00	
	17,600.00		Employee Professional Tax	18,400.00	
	1,27,760.00		T.D.S payable	2,16,108.00	
	-		T.D.S. on Madhusanchaya Commission	267.00	
	19,27,403.00		T.D.S on Interest Payable	6,92,793.00	
	29,485.53		L.I.C. Premium Payable	29,485.53	
	3,027.77		Locker Deposit Account		
	50,000.00		Election Deposit	50,000.00	
	10,37,137.00		Loan Suspense	10,05,637.00	
	47,300.00		Rent Payable	31,740.00	
	12,400.00		Share Suspense	2,400.00	
	9,86,361.00		Suspense Liabilities Account	5,56,911.00	
	6,475.00		Other Branch IDBI Clearing Account		
	14,773.66		DEAF Amount Payable to RBI		
	24,494.00		Contingent Liab.(Interest)		
	-		Contingent Liab.(10Y.Olddep)		
	-		Rtgs Neft -H2H		
	97,817.02		Posac - Pos Settlements Account	1,51,658.51	
	-		Micronsure Premium Payable		
3,57,54,734.98	2,55,695.70		Impsac - Imps Settlement Ac	3,66,191.85	4,30,64,309.48
1,33,44,621.91			Depositor Education & Awarness Fund		1,44,90,988.64
4,35,66,174.34		VIII	**NET PROFIT FOR THE YEAR**		6,34,30,131.15
6,54,87,14,843.84			**GRAND TOTAL**		**9,00,15,75,419.88**

Date: 16.06.2026
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 Vasantha Shanubhogue V
Parnter (M. No. 218224)
UDIN: 26218224CNMQWJ2596

SHYANBHOGA HEGDE & ASSOCIATES
CA INDIA
KUNDAPURA
(FRN : 011337S)
Chartered Accountants

TEACHERS' CO-OPERATIVE BANK LTD
Head Office : 4th Floor, Baliga Towers, Udupi- 576101
CONSOLIDATED BALANCE SHEET AS AT 31-03-2026

2024-25			PROPERTY AND ASSETS	2025-26	
Amount (Rs.)	Amount (Rs.)			Amount (Rs.)	Amount (Rs.)
1,43,25,174.00		I	**CASH IN HAND**		1,28,01,261.00
		II	**BALANCE WITH OTHER BANKS :**		
	6,52,88,166.74		Canara Bank	11,94,56,265.68	
	6,91,63,468.09		Axis Bank	12,68,10,419.86	
	11,66,05,716.72		State Bank of India	17,51,23,364.48	
	97,20,875.34		Union Bank of India	1,33,56,144.45	
	14,80,94,466.74		IDBI Bank	20,99,23,137.44	
	1,19,45,785.45		SCDCC Bank	1,83,96,166.90	
	1,78,58,797.95		Bank of Baroda	3,21,22,491.30	
	52,45,070.41		Karnataka Bank	41,34,942.07	
	6,22,882.20		KDCC Bank	1,61,40,638.67	
	57,94,710.20		Indian Overseas Bank	79,43,010.11	
45,75,38,322.95	71,98,383.11		Punjab National Bank	18,89,701.11	72,52,96,282.07
		III	**INVESTMENTS :**		
	93,71,09,527.00		Investment in Govt. Securites	1,28,34,69,527.00	
			(Face Value: Rs.1,29,16,80,000.00)		
	14,95,35,200.00		Reserve Fund.Invested in Govt. Securities	14,95,35,200.00	
			(FaceValue : Rs. 14,96,00,000.00)		
	2,99,46,326.00		DRF Invsted in SCDCC Bank	1,50,00,000.00	
	11,00,00,000.00		Fixed Deposit with SVC Bank	11,00,00,000.00	
	20,00,000.00		Fixed Deposit with IDBI Bank	6,70,00,000.00	
	3,08,000.00		Investment in Shares	3,18,000.00	
	-		Fixed Deposit with SCDCC Bank	-	
	11,20,930.00		Security Deposit Invested in SCDCC Bank	11,74,660.00	
	43,22,400.00		DRF Invsted in Bandhan Bank	1,86,02,650.00	
			DRF Invested in Ujjivan Bank	29,77,130.00	
			Fixed Deposit with Bandhan Bank	1,00,00,000.00	
			Fixed Deposit with Saraswat Bank	2,00,00,000.00	
	2,00,00,000.00		Fixed Deposit With Axis Bank	1,50,00,000.00	
	10,00,00,000.00		FD With Unity Small Finance Bank	15,00,00,000.00	
1,35,43,42,383.00	-		Fixed Deposit With IDFC First Bank	-	1,84,30,77,167.00
		IV	**LOANS & ADVANCES :**		
			Short Term Loans		
	11,06,53,666.50		Emergency Loan	5,54,70,980.80	
	1,45,82,63,708.70		Emergency Loan-EMI	2,14,76,86,849.90	
	16,25,556.40		Nominal Member Emergency Loan	8,74,101.80	
	26,74,903.60		Nominal Member Emergency Loan-EMI	29,66,872.20	
	1,26,904.00		Employees Emergency Loan	98,852.00	
	2,81,70,123.00		Employees Emergency Loan-EMI	3,76,33,644.00	
	3,50,58,118.00		Jewel Loan A-Class	4,97,39,991.80	
	-		Jewel Loan E-Class		
	2,73,600.00		JLIA- Jewel Loan A Class	2,23,298.00	
1,64,38,05,456.20	69,58,876.00		Employee Jewel Loan	95,32,560.00	2,30,42,27,150.50
			Medium Term Loans		
	49,80,87,067.74		Surety Loan	29,77,10,008.81	
	1,80,38,80,737.90		Surety Loan-EMI	2,86,91,29,625.41	
	1,71,500.80		Nominal Member Surety Loan	1,56,990.00	
	3,27,67,608.00		Deposit Loan	2,81,21,954.00	
	99,300.00		Loan Against Madhusanchaya Deposit	1,15,023.00	
	3,14,60,487.00		Loan Against Multiple Deposit	1,09,97,888.00	
	5,26,02,447.80		Housing Loan A Class	4,62,99,886.40	
	4,34,63,154.00		Housing Loan E-Class	3,54,41,364.40	

	32,05,484.40		Housing Topup Loan	28,70,601.20	
	15,53,35,962.80		Housing Loan A Class-EMI	18,00,61,149.00	
	50,35,506.40		Housing Topup Loan-EMI	57,13,598.20	
	10,32,016.00		Mortgage Loan E Class	10,34,376.00	
	9,92,498.00		Vehicle Loan A Class	2,14,007.00	
	25,71,500.60		Vehicle Loan E Class	13,73,732.00	
	2,33,38,739.60		Vehicle Loan A Class-EMI	3,27,79,433.80	
	16,521.00		Vehicle Loan E Class-EMI	-	
	1,13,90,698.00		Employee Housing Finance Loan	90,55,185.00	
	-		Employees Vehicle Loan	-	
	14,34,455.00		Employees Surety Loan	11,78,618.00	
	4,91,68,495.40		Employees Surety Loan-EMI	4,47,85,148.20	
			Teachers Overdraft	1,63,89,426.70	
			Emplyees Overdraft	4,02,425.00	
			OD On Deposit	6,02,24,972.10	
	12,54,202.00		Employees Vehicle Loan-EMI	9,91,463.00	
	3,39,980.00		Employees Housing Top Up Loan - Emi	3,27,447.00	
	17,01,24,309.60		Quick Loan EMI	24,79,74,111.20	
	4,43,334.00		Employees Quick Loan EMI	62,516.00	
	15,78,442.00		Housing Plot Loan Emi	26,75,088.00	
2,89,78,85,774.04	80,91,326.00		Employee Housing Finance Loan-EMI	2,18,54,180.00	3,91,79,40,217.42
		V	**COLLECTABLE INTEREST :**		
26,20,052.40			Interest Receivable on Std Assets		38,34,807.00
1,72,17,535.96		VI	**INTEREST RECEIVABLE ON NPA :**		1,58,74,988.96
			(As per Contra)		
6,188.00		VII	**BILLS RECEIVABLE :**		1,50,000.00
			(Being Bills for Collection as per Contra)		
		VIII	**FIXED ASSETS :**		
	5,60,31,838.00		Land	5,60,25,591.67	
	16,672.50		Compound Wall	16,672.50	
	2,90,15,790.75		Building	2,61,20,457.99	
	1,42,655.43		Lift	1,06,991.57	
	4,93,745.56		Machinery	4,06,858.76	
	42,782.21		Generator	32,086.66	
	66,31,265.93		Furnitures	70,14,012.38	
	12,77,013.95		Office Equipments	33,40,306.99	
			Vehicle	24,70,045.85	
	159.67		Cycle	119.75	
	23,83,775.36		Computer	43,20,407.20	
9,88,39,924.76	28,04,225.40		Electrical Fittings	31,10,483.17	10,29,64,034.49
		IX	**OTHER ASSETS :**		
	13,38,554.94		Printing and Stationary(Stock)	14,78,784.04	
	51,696.25		Books	51,696.25	
	1,51,37,111.81		Interest Receivable on Govt.Securty	2,12,79,655.77	
	-		HDFC Commission Receivable	-	
	-		Interest Receivable	-	
	1,52,906.00		Interest Receivable on Security Deposits		
	87,52,153.44		Interest Receivable on Fixed Deposit	16,88,986.00	
	22,35,730.00		Govt. Security Premium	25,78,365.00	
	400.00		Water Deposit	400.00	
	29,70,000.00		Rent Advance	33,70,000.00	
	5,01,000.00		Festival Advance-Staff	3,85,000.00	
	21,215.00		Postage Advance	40,258.00	
	91,985.05		Court Deposit	91,985.05	
	92,376.00		Electricity Deposit	92,836.00	
	18,437.00		Telephone Deposits	18,437.00	
	1,49,268.93		Integrated Goods and Service Tax	-	
	3,600.00		Board Meeting fees receivable	-	
	19,130.04		RTGS- NEFT H2H	-	
	1,46,00,000.00		Advance Income tax	2,63,00,000.00	

SHYANBHOGA HEGDE & ASSOCIATES
CA INDIA
KUNDAPURA
(FRN : 01133/S)
Chartered Accountants

	8,41,997.00		Deferred Tax	6,11,815.00	
	1,33,711.00		T.D.S Assets	13,179.00	
			T.C.S Assets	26,052.00	
	1,46,954.00		Income Tax refundable	-	
	64,774.00		H.O.clearing account	-	
	14,40,965.00		Misc Advance	28,19,261.12	
	25,445.16		Contingent Liability(10y. Olddep)	69,675.87	
4,87,89,410.62	-		Contingent Liability(interest)	2,136.70	6,09,18,522.80
1,33,44,621.91			Depositor Education & Awarness Fund		1,44,90,988.64
6,54,87,14,843.84			**GRAND TOTAL**		**9,00,15,75,419.88**

Place: Udupi
Date:16.06.2026

President Vice- President Director Director General Manager

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

CA Vasantha Shanubhogue V
Parnter (M. No. 218224)
UDIN: 26218224CNMQWJ2596

SHANBHOGA HEGDE & ASSOCIATES
CA INDIA
KUNDAPURA
(FRN : 011337S)
Chartered Accountants

TEACHERS' CO-OPERATIVE BANK LTD.
Head Office : 4th Floor, Baliga Towers, Udupi- 576101
CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2026

2024-25			EXPENDITURE	2025-26	
Amount (Rs.)	Amount (Rs.)			Amount (Rs.)	Amount (Rs.)
39,78,33,393.00		I	**Interest paid on Deposits**		51,73,52,043.00
		II	**Salary (D.A. and Others) :**		
	6,09,03,230.00		Salary (D.A. and Others)	6,24,79,973.00	
	1,00,00,000.00		Surrender Leave	30,00,000.00	
	1,30,00,000.00		Group Gratuity	1,30,00,000.00	
	49,59,466.00		Employer Contribution to Provident Fund	48,26,772.00	
	50,34,485.00		Labour Charges	69,46,821.00	
	2,06,642.00		P.F.I.F Charges	2,04,087.00	
9,42,03,346.00	99,523.00		Employee Deposit Linked Insurance (EDLI)	1,01,675.00	9,05,59,328.00
		III	**Management Meeting Expenses :**		
	2,58,000.00		B.M AND SUB.COMM..SITTING FEES.	2,70,000.00	
	41,862.00		B.M AND SUB.COMM..GENERAL EXP.	32,944.00	
	9,76,000.00		B.M AND SUB.COMM.T.A	10,08,000.00	
13,27,862.00	52,000.00		DIRECTOR REMUNERATION	60,000.00	13,70,944.00
		IV	**Annual General Meeting :**		
3,10,450.60			General Body Meeting Expenses		3,22,467.00
		V	**Insurance Premium :**		
	36,259.38		Group Insurance Premium	44,548.00	
	47,26,455.00		Deposit Insurance Premium	56,97,736.48	
	4,84,861.00		General Insurance Premium	10,59,068.22	
91,78,437.44	39,30,862.06		Accident Insurance Premium	9,99,658.14	78,01,010.84
		VI	**Audit Expenses :**		
	2,20,000.00		Tax Audit Fees	75,000.00	
	3,15,000.00		Concurrent Audit Fees	3,38,250.00	
	4,30,000.00		Statutory Audit Fees	4,30,000.00	
11,20,000.00	1,55,000.00		Information Sysem Audit Fees	3,50,000.00	11,93,250.00
		VII	**Legal Expenses :**		
-			Legal Fees		2,63,119.00
		VIII	**Other Expenses :**		
	6,84,562.81		Printing and Stationary	1,19,488.87	
	1,94,521.18		Postage and Telephone	4,21,719.54	
	41,142.00		News Paper Subscription	45,621.00	
	64,167.31		Bank Commission	57,737.17	
	7,93,304.00		Commission on Madhusanchaya Deposit	9,06,941.00	
	27,71,639.50		Rent Paid	34,82,243.44	
	8,36,045.00		Electricity Charges	8,63,554.00	
	2,32,150.09		Repairs & Maintenance	3,46,055.22	
	66,590.00		Arbitration Fees		
	78,148.00		Water Charges	90,213.00	
	2,31,798.00		Travelling Allowance	1,81,654.00	

SHYANBHOGA HEGDE & ASSOCIATES
CA INDIA
KUNDAPURA
(FRN : 011337S)
Chartered Accountants

2024-25			EXPENDITURE	2025-26	
Amount (Rs.)	Amount (Rs.)			Amount (Rs.)	Amount (Rs.)
	3,91,703.00		Conveyance Expenses	11,76,417.25	
	40,20,691.48		Software Maintanence Expenses	49,84,150.40	
	2,87,278.00		Fuel Charges	3,81,609.00	
	2,83,007.65		Computer, Printer & Generator Service	4,65,248.31	
	2,58,947.00		TDS Processing fees	1,73,950.00	
	1,83,460.00		Software Handling Charges	1,90,000.00	
	1,94,729.00		Inspection Cell Expenses	2,10,592.00	
	8,24,495.00		Calender & Diary Printing Expenses	8,82,675.60	
	3,46,184.56		Honar expenses	4,05,295.38	
	3,34,167.07		Credit Information Company maintenance	5,52,786.08	
	13,88,700.90		ATM Handling Charges	10,38,939.94	
	24,983.52		Loss on Sale of Old Asset	2,047.07	
	1,32,148.00		Branch Shifting and Inaguration Expenses	1,03,937.00	
	4,67,365.00		Amortization of Govt Security Premium	5,57,365.00	
	2,22,500.00		Donation	3,99,000.00	
	1,91,892.00		Staff and Director Training	7,97,180.00	
	9,63,525.00		Advertisement Expenses	19,37,747.74	
	3,35,094.00		General Expenses	5,16,092.00	
	8,50,267.18		Miscellaneous Expenses	18,84,955.03	
	19,250.05		Loss on Disposal	51260.31	
	50,000.00		Urban Bank Federation Subscriptiion Fees	50,000.00	
	48,23,933.50		Depreciation	73,81,395.15	
	1,94,764.13		Issuer Fin & Non Fin Transaction Charges	2,92,404.16	
	-		Issuer Switch Handling Charges		
2,42,34,380.93	14,51,227.00		Election Expense		3,09,50,274.66
		IX	**Duties and Taxes :**		
	21,40,711.10		GST Paid	34,19,987.38	
	1,01,289.00		Muncipal Tax paid on building	1,56,376.00	
	37,500.00		Professional Tax paid	37,500.00	
1,89,84,620.06	1,67,05,119.96		Income Tax	2,85,22,963.00	3,21,36,826.38
		X	**Provisions :**		
	-		Deffered Tax Provision	2,30,182.00	
	80,00,000.00		Provisions For Loans	4,80,00,000.00	
1,14,83,813.00	34,83,813.00		Provision For Std. Assets	65,00,000.00	5,47,30,182.00
4,35,66,174.34		XI	**Net Profit**		6,34,30,131.15
60,22,42,477.37			**TOTAL**		**80,01,09,576.03**

Place: Udupi
Date: 16.06.2026

President **Vice-President** **Director**

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

Director **General Manager** **Auditor**

CA Vasantha Shanubhogue V.
Partner (M.No. 218224)

TEACHERS' CO-OPERATIVE BANK LTD
Head Office : 4th Floor, Baliga Towers, Udupi- 576101
CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2026

2024-25		INCOME		2025-26	
Amount (Rs.)	Amount (Rs.)			Amount (Rs.)	Amount (Rs.)
		I	**Interest on Loans :**		
47,79,43,895.10			Interest received on Loans and Advances		65,42,44,397.08
		II	**Interest on Investments :**		
	1,02,838.36		Interest on IDBI Bank Fixed Deposit	3,80,771.64	
	5,479.00		Interest on Security Deposit	8,004.00	
	98,00,078.00		Interest on Reserve Fund	98,23,760.00	
	11,22,174.00		Interest On SCDCC Fixed Deposit		
	1,47,43,639.61		Income on Mutual Fund	1,75,09,536.39	
			Interest On Sarswat Bank Fixed Deposit	4,110.00	
	6,33,424.25		Interest on SVC Bank Fixed Deposit	8,08,946.75	
			Interest On Bandhan Bank Fixed Deposit	26,466.00	
			Interest On SBI Bank Fixed Deposit	51,781.00	
	5,74,93,322.80		Interest on Govt. Security Investments	7,66,64,935.63	
	1,99,452.32		Interest On Axis Bank Fixed Deposit	63,424.68	
	87,25,480.51		Interest On Unity Small Finance Bank Fixed Deposit	16,73,333.49	
9,39,95,661.85	11,69,773.00		Interest On IDFC First Bank Fixed Deposit		10,70,15,069.58
		III	**Commission, Exchange & Brokarage :**		
	3,156.86		L.I.C. Commission	1,075.99	
	1,78,50,019.65		Service Charges received	2,65,95,186.19	
	26,573.00		Dividend on Shares	30,452.00	
1,79,21,395.28	41,645.77		HDFC Commission Received		2,66,26,714.18
		IV	**Other Income:**		
	23,640.00		Other Charges received		
	56,745.00		Incidental Charges received	35,605.00	
	6,64,560.00		Execution Charges	6,70,295.00	
	1,000.00		E Class Membership fees		
	13,000.00		Nominal Member fees	21,500.00	
	8,48,907.00		Locker Rent	8,75,075.00	
	8,44,281.00		Interest On Income Tax Refund		
	3,100.00		Profit by sale of Old Assets	14,280.33	
	23,90,798.76		Penalty & Pre-closure Charges	25,81,495.24	
	7,25,322.00		SMS Charges	8,35,824.40	
	-		Arbitration Fees	3,400.00	
	27,25,113.80		Contingency	25,94,950.50	
	44,381.40		Transaction Fees-IMPS	63,195.28	
	32,33,825.80		Miscellaneous income	36,42,423.46	
	37,422.38		Transaction Fees-Nfs-Pos	43,150.98	
	-		Profit Sale On Govt. Security	8,42,200.00	
1,16,12,097.14	-		Japthi Fees		1,22,23,395.19
		V	**Legal Income :**		
33,039.00			Legal Fees		-
		VI	**Provisions :**		
7,36,389.00			Deffered Tax Provision		-
60,22,42,477.37			**TOTAL**		**80,01,09,576.03**

Place: Udupi
Date: 16.06.2026

President **Vice-President** **Director**

Director **General Manager** **Auditor**

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

CA Vasantha Shanubhogue V.
Partner (M.No. 218224)