

JANATA SAHAKARI BANK LIMITED, SATARA
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH, 2026

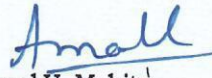
Sr. No.	Particulars	Sch.	FY 2025-26	FY 2024-25
I.	Income		13,58,76,965	12,58,08,970
	Interest earned	13	11,88,14,960	11,52,41,738
	Other Income	14	1,70,62,005	1,05,67,232
II.	Expenditure		13,43,24,410	12,41,04,889
	Interest Expended	15	6,96,87,478	6,87,99,154
	Operating Expenses	16	5,36,33,381	5,53,05,734
	Provisions and Contingencies		1,10,03,550	
III.	Profit and Loss		15,53,446	19,50,522
	Net profit/loss(-) for the year 2024-25		15,52,555	17,04,081
	Profit/Loss(-) brought forward		891	2,46,441
IV.	Appropriations		-	-
	Transfer to statutory reserves		-	-
	Transfer to other reserves		-	-
	Transfer to Government/proposed dividend		-	-
	Balance carried over to Balance sheet		-	-


Asha D. Jagdale
Head of Accounts Department

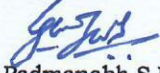

Anil M. Jathar
Chief Executive Officer


Vinod S. Kulkarni
Director


Vijay D. Badekar
Vice-Chairman


Amol U. Mohite
Chairman

For L M Joshi and Co.,
Chartered Accountants
FRN : 104403W


CA Padmanabh S Upadhye
Partner
M. No. 127913



Sr. No.	SCHEDULE 13 - INTEREST EARNED	FY 2025-26	FY 2024-25
	Interest Earned		
I.	Interest/Discount on advances/ bills	6,40,50,108	6,39,12,735
II.	Income on investments	4,29,55,166	3,96,15,422
III.	Interest on balances with RBI and other inter-bank funds	1,18,09,687	1,17,13,582
IV.	Others	-	-
	Total	11,88,14,960	11,52,41,738

Sr. No.	SCHEDULE 14 - OTHER INCOME	FY 2025-26	FY 2024-25
	Other Income		
I	Commission, exchange and brokerage	50,401	40,135
II	Profit on sale investments	69,11,326	41,94,435
	Less: Loss on sale investments		-
III	Profit on revaluation of investments		-
	Less: Loss on revaluation of investments		-
IV	Profit on sale of land, building and other assets	30,214	33,700
	Less: Loss on sale of lands, buildings and other assets		-
V	Profit of exchange transactions		-
	Less: Loss on exchange of transactions		-
VI	Income earned by way of dividend/subsidiaries/companies and/or joint ventures abroad/in India	60,120	2,55,510
VII	Miscellaneous Income	1,00,09,943	60,43,452
	Total	1,70,62,005	1,05,67,232



Sr. No.	SCHEDULE 15 - INTEREST EXPENDED	FY 2025-26	FY 2024-25
	Interest Expended		
I.	Interest on deposits	6,96,87,478	6,87,91,154
II.	Interest on Reserve Bank of India/Inter bank borrowings		8,000
III.	Others	-	-
	Total	6,96,87,478	6,87,99,154

Sr. No.	SCHEDULE 16 - OPERATING EXPENSES	FY 2025-26	FY 2024-25
	Operating Expenses		
I.	Payments to and provisions for employees	2,88,30,698	3,16,28,099
II.	Rent, taxes and lighting	53,73,686	65,11,579
III.	Printing and Stationary	6,28,507	4,44,460
IV.	Advertisements and Publicity	2,03,359	1,85,109
V.	Depreciation at bank's property	11,97,601	21,04,783
VI.	Director fees,allowances and expenses	58,863	3,64,243
VII.	Auditor's fees and expenses(including branch auditors)	8,55,400	8,13,016
VIII.	Law Charges	10,34,586	7,92,628
IX.	Postages,TelegramsTelephones etc	10,99,333	9,53,005
X.	Repairs and maintenance	4,15,388	7,07,946
XI.	Insurance	22,28,737	21,25,779
XII.	Other Expenditure	1,17,07,224	86,75,087
	Total	5,36,33,381	5,53,05,734

