

**THE ISMAILIA COOPERATIVE CREDIT SOCIETY LIMITED****(MULTI-STATE) Regd. No.MSCS/CR/1410/2023**

Regd. Office: 5-8-494, Chirag Ali Lane, Abids, Hyderabad - 500 0001, Telangana

**BALANCE SHEET as on 31-03-2025**

| Particulars                      | Schedule | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|----------------------------------|----------|----------------------------------|----------------------------------|
| <b>CAPITAL &amp; LIABILITIES</b> |          |                                  |                                  |
| Share Capital                    | 1        | 5,48,22,995                      | 5,30,07,470                      |
| Net Profit                       |          | 13,02,64,463                     | 12,06,38,577                     |
| Reserves                         | 2        | 74,98,24,957                     | 63,94,79,212                     |
| Deposits from Members            | 3        | 1,76,61,20,552                   | 1,72,34,13,456                   |
| Borrowings                       | 4        | -                                | 2,64,87,201                      |
| Dividend Payable                 | 5        | 1,27,18,815                      | 1,03,35,054                      |
| Suspense Due By                  |          | 39,370                           | -42,000                          |
| Other Liabilities and Provision  | 6        | 34,36,579                        | 40,83,915                        |
| <b>TOTAL</b>                     |          | <b>2,71,72,27,730</b>            | <b>2,57,74,02,886</b>            |
| <b>ASSETS</b>                    |          |                                  |                                  |
| Cash in Hand                     |          | 28,96,992                        | 23,96,149                        |
| Cash at Bank                     | 7        | 2,65,58,124                      | 5,12,24,337                      |
| Investments in Banks             | 8        | 60,57,70,559                     | 76,70,78,999                     |
| Loans & Advances to Members      | 9        | 2,05,23,62,094                   | 1,72,63,07,980                   |
| Fixed Assets                     | 10       | 2,04,16,052                      | 2,22,35,420                      |
| Suspense Due To                  |          | 6,06,969                         | 6,06,969                         |
| Other Current Assets             | 11       | 86,16,939                        | 75,53,032                        |
| <b>TOTAL</b>                     |          | <b>2,71,72,27,730</b>            | <b>2,57,74,02,886</b>            |

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The Schedules referred to above form an integral part of accounts

**For Sudhakar & Co.,**

Chartered Accountant

**K. Narendar**

Proprietor

M. No. 028563

UDIN No. 25028563BMIBAY1779

**For The Ismailia Coop. Credit Society Ltd****(Multi-State)**  
Authorised signatories

Date: 25-07-2025

Place: Hyderabad

# THE ISMAILIA COOPERATIVE CREDIT SOCIETY LIMITED

(MULTI-STATE) Regd. No.MSCS/CR/1410/2023

Regd. Office: -5-8-494, Chirag Ali Lane, Abids, Hyderabad - 500 0001, Telangana

## PROFIT & LOSS A/C as on 31-03-2025

| Particulars                    | Schedule | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|--------------------------------|----------|----------------------------------|----------------------------------|
| <b>INCOME</b>                  |          |                                  |                                  |
| Interest Collected on Loans    | 12       | 22,37,12,433                     | 20,06,50,628                     |
| Interest on Investments        | 13       | 4,96,24,801                      | 5,27,88,113                      |
| Other Income                   | 14       | 4,35,847                         | -                                |
| <b>TOTAL</b>                   |          | <b>27,37,73,081</b>              | <b>25,34,38,741</b>              |
| <b>EXPENDITURE</b>             |          |                                  |                                  |
| Interest Paid on Deposits      | 15       | 11,31,90,080                     | 10,62,00,157                     |
| Interest on Bank Borrowings    |          | 21,06,720                        | 5,21,782                         |
| Depreciation                   |          | 22,39,755                        | 19,67,117                        |
| Administrative & Contingencies | 16       | 2,01,19,645                      | 1,84,37,247                      |
| <b>TOTAL</b>                   |          | <b>13,76,56,200</b>              | <b>12,71,26,303</b>              |
| <b>PROFIT</b>                  |          |                                  |                                  |
| <b>Profit Before Tax</b>       |          | <b>13,61,16,880</b>              | <b>12,63,12,438</b>              |
| Less: Income Tax Paid          |          | 58,52,418                        | 56,73,860                        |
| <b>Net Profit for the Year</b> |          | <b>13,02,64,463</b>              | <b>12,06,38,577</b>              |

The Schedules referred to above form an integral part of accounts

**For Sudhakar & Co.,**

Chartered Accountant

*KN*



**K. Narendar**

Proprietor

M. No. 028563

UDIN No. 25028563BMIBAY1779

Date: 25/07/2025

Place: Hyderabad

**For The Ismailia Coop. Credit Society Ltd**

**(Multi-State)**

*[Signature]*  
Authorised signatories





# THE ISMAILIA COOPERATIVE CREDIT SOCIETY LIMITED

(MULTISTATE) Regd. No.MSCS/CR/1410/2023

Regd. Office: 58494, Chirag Ali Lane, Abids, Hyderabad 500 0001, Telangana

## BALANCE SHEET SCHEDULES

| Particulars   | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|---|----------------------------------|----------------------------------|
| <b>SCHEDULE 1, Share Capital</b>                            |                                  |                                  |
| Authorised Share Capital<br>40,00,000 Shares of Rs.25/ each | 10,00,00,000                     | 10,00,00,000                     |
| Opening During the year                                     | 5,26,69,520                      | 5,20,85,370                      |
| Admitted During the year                                    | 10,00,275                        | 12,47,275                        |
| Addl. Shares purchased                                      | 16,48,350                        | 2,98,150                         |
| Removed During the Year                                     | 3,75,225                         | 6,23,325                         |
| <b>Total Share Capital</b>                                  | <b>5,48,22,995</b>               | <b>5,30,07,470</b>               |
| * Deceased During the year                                  | 1,19,925                         | 1,47,075                         |
| <b>SCHEDULE 2, Reserves &amp; Surplus</b>                   |                                  |                                  |
| RESERVE FUND  | 46,32,96,237                     | 43,21,84,801                     |
| RESERVE FOR BAD DEBTS                                       | 4,65,20,323                      | 1,70,09,820                      |
| DIVIDEND EQUALISATION FUND                                  | 7,11,90,043                      | 6,27,45,343                      |
| BUILDING FUND   | 13,85,26,953                     | 11,43,99,238                     |
| COMMON GOOD FUND  | 93,31,594                        | 62,78,437                        |
| EDUCATION FUND  | 30,62,358                        | 8,78,850                         |
| GRATUITY FUND   | 5,93,562                         | 7,42,695                         |
| OTHER RESERVES  | 4,15,083                         | 4,15,083                         |
| RESERVE FUND FOR UNFORSEEN LOSSES                           | 1,20,63,858                      | -                                |
| COOP. EDUCATION FUND  | -                                | -                                |
| COOP. R. R. DEVELOPMENT FUND                                | -                                | -                                |
| PROVISION FOR BAD DEBTS (COVID19)                           | 48,24,946                        | 48,24,945                        |
| <b>Total Reserves</b>                                       | <b>74,98,24,957</b>              | <b>63,94,79,212</b>              |
| <b>SCHEDULE 3, Deposits from Members</b>                    |                                  |                                  |
| SAVINGS DEPOSITS  | 23,40,92,712                     | 22,52,60,405                     |
| Insurance Savings (Hyd)                                     | 3,34,779                         | 20,046                           |
| Insurance Savings (Sec-Bad)                                 | 4,92,571                         | 67,350                           |
| SAVINGS DEPOSITS MIRA ROAD                                  | 4,32,689                         | 63,530                           |
| INSURANCE SAVINGS MIRA ROAD                                 | 5,561                            | 1,97,849                         |
| SAVINGS DEPOSIT (L)   | 16,83,446                        | 16,17,031                        |
| RECURRING DEPOSIT   | 1,05,43,782                      | 1,25,74,144                      |
| FD 5 PERCENT NZB  | 55,181                           | 52,553                           |
| CAUTION DEPOSIT   | 9,11,454                         | 8,86,853                         |
| THIFT DEPOSIT   | 42,73,234                        | 44,03,760                        |
| WELFARE SERVICE SAVINGS                                     | 14,751                           | 14,216                           |
| THRIFT DEPOSIT  | 2,45,111                         | 2,36,176                         |
| PCD RENEWALS  | 16,53,48,538                     | 19,48,77,814                     |
| MID RENEWALS  | 89,61,232                        | 1,06,35,582                      |
| G.J.EDUCATION SCHEME  | 8,22,701                         | 8,18,729                         |
| MONTHLY INTEREST DEPOSIT                                    | 37,95,97,615                     | 36,15,75,680                     |
| PRIORITY CYCLE DEPOSIT                                      | 79,33,16,762                     | 72,04,88,627                     |
| DEPOSIT ACCOUNT   | 38,77,173                        | 36,92,546                        |



| Particulars   | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|---|----------------------------------|----------------------------------|
| PENSION PLUS  | 1,91,771                         | 1,91,771                         |
| LONG TERM DEPOSIT                                   | 89,285                           | 81,158                           |
| RE INVESTMENT (TR)                                  | 57,30,875                        | 62,95,735                        |
| FIXED DEPOSIT DOUBLE (2009)                         | 5,70,17,406                      | 6,95,87,363                      |
| SILVER SAVING                                       | 82,162                           | 78,880                           |
| FIXED DEPOSIT DOUBLE (2019)                         | 3,81,90,590                      | 3,65,65,238                      |
| Diamond Insurance Deposit                           | 62,02,543                        | 47,82,700                        |
| Diamond Insurance Deposit                           | 54,34,389                        | 53,79,189                        |
| PLATINUM YEAR NEW DEPOSIT                           | 27,18,520                        | 2,47,49,492                      |
| Diamond Insurance Deposit                           | 2,64,97,201                      | 1,95,40,059                      |
| Diamond Insurance Deposit                           | 40,07,012                        | 31,23,288                        |
| DIAMOND INSURANCE DEPOSIT                           | 35,19,117                        | 33,20,480                        |
| PENSION   | 25,540                           | 25,540                           |
| PIGMY DEPOSITS                                      | 1,14,04,849                      | 1,22,09,673                      |
| <b>Total Deposits from Members</b>                  | <b>1,76,61,20,552</b>            | <b>1,72,34,13,456</b>            |
| <b>SCHEDULE 4, Borrowings</b>                       |                                  |                                  |
| DCB ODA A/C.NO:02740200002                          | -                                | 2,64,87,201                      |
| MAHESH BANK ODA A/C. NO:70                          | -                                | -                                |
| <b>Total Borrowings</b>                             | <b>-</b>                         | <b>2,64,87,201</b>               |
| <b>SCHEDULE 5, Dividend Payable</b>                 |                                  |                                  |
| DIVIDEND 201920                                     | -                                | 2,17,179                         |
| DIVIDEND 202021                                     | -                                | 4,44,453                         |
| DIVIDEND REG (2021-22, 2022-23 & 2023-24)           | 1,27,18,815                      | 96,73,422                        |
| <b>Total Divident Payable</b>                       | <b>1,27,18,815</b>               | <b>1,03,35,054</b>               |
| <b>SCHEDULE 6, Other Liabilities and Provisison</b> |                                  |                                  |
| Virtual Galaxy Infotech Pv                          | 57,270                           | 57,270                           |
| DECEASED CASES                                      | 13,86,595                        | 16,91,520                        |
| TDS PAYABLE   | 8,060                            | 22,394                           |
| PROVIDENT FUND PAYABLE                              | 46,047                           | -                                |
| PROFESSIONAL TAX PAYABLE                            | 5,600                            | -                                |
| INCOME TAX PAYABLE                                  | -                                | 5,24,892                         |
| SELF ASSESSMENT TAX                                 | 1,28,349                         | 8,40,879                         |
| SALARIES PAYABLE                                    | 8,20,868                         | -                                |
| RENT PAYABLE  | 49,410                           | 49,410                           |
| REP & MAINTENANCE PAYABLE                           | 21,100                           | 18,700                           |
| SECURITY CHARGES PAYABLE                            | 7,430                            | -                                |
| LEGAL FEE PAYABLE                                   | 27,000                           | -                                |
| PANDAMIC EDUCATION FUND                             | 8,78,850                         | 8,78,850                         |
| <b>Total Other Liabilities and Provisison</b>       | <b>34,36,579</b>                 | <b>40,83,915</b>                 |
| <b>SCHEDULE 7, Cash at Bank</b>                     |                                  |                                  |
| DCB SB A/C:02710200000196                           | 37,539                           | 2,36,639                         |
| KARUR V BANK CA:1443 127 142                        | 3,96,651                         | 4,08,121                         |
| DCB ODA A/C.NO:02740200002868                       | 1,28,875                         | -                                |
| SBI CA A/C NO:31926981071                           | 7,22,057                         | 20,44,731                        |
| MAHESH BANK A/C.NO:11277                            | 13,189                           | 1,02,708                         |





| Particulars  | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|--|----------------------------------|----------------------------------|
| DCB CA NO:02722400000777                           | 1,82,47,694                      | 2,70,88,616                      |
| YES BANK 042494600000017                           | 4,31,734                         | 79,283                           |
| MAHESH BANK 7034                                   | 78,050                           | 31,49,210                        |
| MAHESH BANK CA NO.1 (ATTAP                         | 34,623                           | 34,623                           |
| MAHESH BANK CACO 1 KOMPA                           | 34,637                           | 29,637                           |
| Gayatri Coop Urban Bank Di                         | 4,780                            | 4,780                            |
| MAHESH BANKSecBad                                  | 14,941                           | 1,84,941                         |
| Mb WARANGAL  | 23,862                           | 6,40,481                         |
| The Adarsh CoOperative Ur                          | 39,47,684                        | 1,18,16,845                      |
| DCB MIRA ROAD 03922407777                          | 2,91,627                         | 11,06,040                        |
| ADARSH BANK ATTAPUR                                | 11,01,845                        | 42,97,682                        |
| ADARSH BANK S R NAGAR                              | 9,48,336                         | -                                |
| PNB 0129102100000873                               | 1,00,000                         | -                                |
| <b>Total Cash at Bank</b>                          | <b>2,65,58,124</b>               | <b>5,12,24,337</b>               |
| <b>SCHEDULE 8, Investments in Banks</b>            |                                  |                                  |
| INVESTMENT IN HDCCB SHARES                         | 100                              | 100                              |
| RESERVE FUND - HYD. DIST. COOP. CENTRAL BANK       | 1,50,00,000                      | 1,50,00,000                      |
| FD WITH DCB BANK LTD                               | 18,12,82,843                     | 21,66,12,780                     |
| FD WITH KVB BANK                                   | -                                | 2,00,00,000                      |
| FD WITH AP MAHESH COOP. BANK - SULTAN BAZAR        | 3,61,67,059                      | 9,61,61,792                      |
| FD WITH T. S. COOP. APEX BANK - LALAPET & TARNAKA  | 15,20,46,404                     | 20,17,44,334                     |
| FD WITH MAHESH COOP. BANK - KOMPALLY               | 29,22,468                        | 1,75,00,000                      |
| FD WITH GAYATRI COOP BANK - DILSHUKNAGAR           | 2,00,00,000                      | 1,00,00,000                      |
| FD WITH MAHESH COOP. BANK - SEC-BAD                | 25,00,000                        | 25,00,000                        |
| FD WITH MAHESH COOP. BANK - ATTAPUR                | 44,35,065                        | 40,00,000                        |
| FD WITH YES BANK LTD                               | 30,06,176                        | 27,10,246                        |
| FD WITH THE ADARSH COOP. BANK                      | 2,00,00,001                      | 2,00,00,001                      |
| FD WITH AGRASEN COOP. BANK                         | 3,50,00,000                      | 2,50,00,000                      |
| FD WITH COSMOS COOP. BANK                          | 7,00,00,000                      | 5,00,00,000                      |
| FD WITH SVC COOP. BANK                             | 2,00,00,000                      | 2,00,00,000                      |
| Add: Interest Receivable                           | 4,34,10,443                      | 6,58,49,746                      |
| <b>Total Investments</b>                           | <b>60,57,70,559</b>              | <b>76,70,78,999</b>              |
| <b>SCHEDULE 9, Loans &amp; Advances to Members</b> |                                  |                                  |
| SPECIAL LOAN                                       | 2,22,50,823                      | 2,44,10,732                      |
| VEHICLE LOAN                                       | 44,09,151                        | 40,13,542                        |
| KNR REGULAR LOAN                                   | 18,13,377                        | 19,37,090                        |
| KNR SECURED LOAN                                   | 74,91,764                        | 2,41,83,680                      |
| KNR SPECIAL LOAN                                   | 3,39,062                         | 11,34,231                        |
| DAILY LOAN SCHEME                                  | 12,11,677                        | 21,47,912                        |
| GARDEN SOCIETY LOAN                                | 5,28,658                         | 5,28,658                         |
| STAFF LOANS  | 17,19,075                        | 16,54,118                        |
| KNR DAILY SCHEME                                   | -                                | 1,22,065                         |
| MHD REGULAR  | 98,18,678                        | 1,41,41,903                      |
| MHD DAILY  | 8,191                            | 1,88,304                         |
| MHD DEVELOPMENT                                    | 34,12,471                        | 52,47,699                        |
| MHD SECURED  | 8,21,51,568                      | 8,36,91,590                      |
| MHD SPECIAL  | 52,51,561                        | 67,08,417                        |

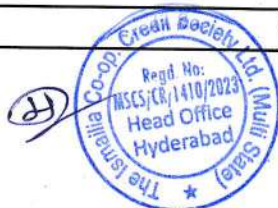


| Particulars                | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|----------------------------|----------------------------------|----------------------------------|
| SECBAD REGULAR             | 87,41,887                        | 1,11,81,340                      |
| SECBAD DAILY               | 1,68,329                         | 8,97,596                         |
| SECBAD DEVELOPMENT         | 59,02,512                        | 75,43,752                        |
| SECBAD SECURED             | 11,79,25,813                     | 12,10,99,836                     |
| SECBAD SPECIAL             | 45,81,408                        | 47,68,327                        |
| SECBAD TERM LOAN SECURED   | 4,91,898                         | 4,91,898                         |
| CAR LOAN                   | 1,13,96,693                      | 92,65,884                        |
| DEVELOPMENT LOAN           | 1,64,41,516                      | 1,79,58,900                      |
| CC SECURED LOAN (KNR)      | 1,95,23,658                      | 59,33,148                        |
| CC SECURED LOAN (SEC)      | 15,66,31,090                     | 13,83,25,095                     |
| CC SECURED LOAN (MHD)      | 6,46,45,920                      | 4,61,51,044                      |
| CC SECURED LOAN            | 33,98,21,686                     | 25,29,04,886                     |
| NZB REGULAR                | 13,95,553                        | 16,28,896                        |
| NZB SPECIAL                | -                                | 4,99,996                         |
| NZB DEVELOPMENT            | 1,68,803                         | 1,69,343                         |
| CC SECURED LOAN (NZB)      | 1,69,08,935                      | 2,41,78,477                      |
| NZB SECURED                | 12,46,568                        | 5,63,205                         |
| BDS REGULAR LOAN           | -110                             | -110                             |
| BDS DEVELOPMENT LOAN       | 5,00,000                         | 5,00,000                         |
| WARANGAL REGULAR           | 6,92,539                         | 7,16,396                         |
| WARANGAL SPECIAL           | 1,21,115                         | 5,26,316                         |
| CC SECURED WARANGAL        | 98,01,572                        | 87,22,202                        |
| SECURED LOAN               | 58,36,52,358                     | 46,09,32,168                     |
| WARANGAL SECURED           | 64,93,186                        | 1,20,32,515                      |
| KOMPALLY REGULAR           | 2,02,88,775                      | 1,93,37,959                      |
| KOMPALLY SPECIAL           | 1,98,26,993                      | 1,96,10,436                      |
| KOMPALLY DEVELOPMENT       | 1,18,53,679                      | 1,40,43,957                      |
| KOMPALLY DAILY             | 5,47,057                         | 11,02,787                        |
| CC SECURED (KOM)           | 8,71,57,252                      | 7,28,66,322                      |
| KOMPALLY SECURED           | 21,93,29,757                     | 16,75,86,452                     |
| LOAN ON DEPOSIT            | 3,85,67,003                      | 4,76,07,906                      |
| REGULAR LOAN               | 2,48,14,237                      | 2,94,61,818                      |
| KNR DEVELOPMENT            | 3,10,671                         | 6,20,511                         |
| ICCS SPECIAL LOAN HOPE     | 1,92,41,211                      | 2,99,02,567                      |
| ICCS SPECIAL LOAN UMEED    | 8,68,885                         | 9,36,389                         |
| ICCS SPECIAL LOAN ASHA     | 1,06,490                         | 1,19,751                         |
| ICCS SPECIAL LOAN HOPE (UB | -1,674                           | -1,674                           |
| GOLD LOAN(HOPE)            | 5,95,78,603                      | 3,79,19,575                      |
| Staff Gold Loan            | 8,21,075                         | 1,79,423                         |
| CC Gold Loan               | 89,41,659                        | 79,17,441                        |
| Diamond Insurance Loan (Se | 62,09,802                        | 49,95,000                        |
| Diamond Insurance Loan (Hy | 85,04,978                        | 55,35,000                        |
| FMP Loan                   | 35,01,238                        | 34,43,310                        |
| VEHICLE LOAN (TWO WHEELER) | 38,951                           | 46,035                           |
| Diamond Insurance LoanFMP  | 2,42,99,959                      | 2,02,50,000                      |
| Diamond Insurance Loan(MR  | 41,85,000                        | 32,40,000                        |
| SECURED LOAN MIRA ROAD     | 1,06,36,287                      | -                                |
| CC SECURED MIRA ROAD       | 19,23,912                        | -                                |
| LOAN ON DEPOSIT MIRA ROA   | 5,01,565                         | -                                |





| Particulars   | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|---|----------------------------------|----------------------------------|
| SPECIAL LOAN MIRA ROAD                                    | 30,79,883                        | -                                |
| REGULAR LOAN MIRA ROAD                                    | 56,64,384                        | -                                |
| DIAMOND INSURANCE LOAN M                                  | 35,01,366                        | 35,10,000                        |
| UDAAN LOAN  | 5,89,183                         | -                                |
| FMP LOAN MIRA ROAD  | 8,66,773                         | -                                |
| Less: Bad Loans   | -4,10,51,842                     | -6,10,24,030                     |
| <b>Total Loans &amp; Advances to Members</b>              | <b>2,05,23,62,094</b>            | <b>1,72,63,07,980</b>            |
| <b>SCHEDULE 10, Fixed Assets</b>                          |                                  |                                  |
| FURNITURES & FIXTURES                                     | 53,01,835                        | 58,90,928                        |
| BUILDING  | 1,13,96,686                      | 1,26,62,985                      |
| COMPUTER A/C  | 1,98,953                         | 3,09,338                         |
| AIR CONDITIONERS  | 3,25,533                         | 3,49,230                         |
| ELECTRICAL FITTINGS                                       | 6,36,967                         | 5,54,913                         |
| UPS SYSTEM  | 3,03,162                         | 1,77,163                         |
| NZB BUILDING CONSTRUCTIO                                  | 1,31,826                         | 1,44,154                         |
| NZB PLOT A/C  | 15,77,918                        | 15,77,918                        |
| COMPUTER SOFTWARE A/C                                     | 16,370                           | 27,283                           |
| HAND MACHINE  | 1,12,235                         | 1,24,706                         |
| BUILDING HAPPY HOMES PAL                                  | 2,77,198                         | 3,07,998                         |
| CASH COUNTING MACHINE                                     | 82,283                           | 82,804                           |
| Mobile  | 55,085                           | 26,000                           |
| Less: Deprecation   |                                  |                                  |
| <b>Total Fixed Assets</b>                                 | <b>2,04,16,052</b>               | <b>2,22,35,420</b>               |
| <b>SCHEDULE 11, Other Current Assets &amp; Receibales</b> |                                  |                                  |
| INDIAN STAMP A/C  | 22,820                           | 34,570                           |
| INTEREST REBATE ACCOUNT                                   | 21,54,921                        | 17,89,852                        |
| RENT DEPOSIT  | 70,000                           | 70,000                           |
| NZB - TELEPHONE DEPOSIT                                   | 3,000                            | 3,000                            |
| ADVANCE TAX   | -                                | -                                |
| FESTIVAL ADVANCE  | 1,10,000                         | 73,500                           |
| GRADUITY ADVANCE - STAFF                                  | 1,25,000                         | 1,25,000                         |
| Mortgage And Release                                      | -1,60,600                        | -35,600                          |
| VALUATION AND EC  | -67,290                          | -55,410                          |
| INCOME TAX REFUND   | 5,30,347                         | 5,30,347                         |
| COVID VACCINE FEE   | 2,19,000                         | 2,19,000                         |
| IT APPEAL DEPOSIT   | 20,92,790                        | 20,92,790                        |
| INTEREST DUE BY MEMBERS                                   | 35,16,951                        | 27,05,983                        |
| TDS RECEIVABLE  | -                                | -                                |
| <b>Total Other Current Assets</b>                         | <b>86,16,939</b>                 | <b>75,53,032</b>                 |



# THE ISMAILIA COOPERATIVE CREDIT SOCIETY LIMITED

(MULTI-STATE) Regd. No.MSCS/CR/1410/2023

Regd. Office: -5-8-494, Chirag Ali Lane, Abids, Hyderabad - 500 0001, Telangana

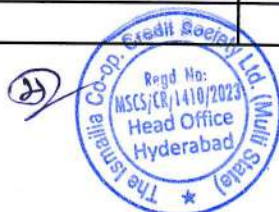
## PROFIT & LOSS SCHEDULES

| Particulars  | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|--|----------------------------------|----------------------------------|
| <b>SCHEDULE-12, Interest Collected on Loans</b>        |                                  |                                  |
| INTEREST COLLECTED ON LOANS                            | 21,88,32,140                     | 19,34,20,681                     |
| RECOVERY OF BAD LOANS                                  | 37,62,390                        | 51,53,218                        |
| RECOVERY OF BAD LOANS INTEREST                         | 3,06,936                         | 16,32,237                        |
| Add: INTEREST RECEIVABLE                               | 35,16,951                        | 27,05,983                        |
| Less: LAST YEAR INTEREST RECEIVABLE                    | 27,05,983                        | 22,61,490                        |
| <b>Total Interest Collected on Loans</b>               | <b>22,37,12,433</b>              | <b>20,06,50,628</b>              |
| <b>SCHEDULE-13, Interest on Investments</b>            |                                  |                                  |
| <b>INTEREST RECEIVED FROM COOP. BANKS</b>              |                                  |                                  |
| A. P. MAHESH MAHESH COOP. URBAN BANK LTD               | 44,24,606                        | 1,18,35,662                      |
| TELANGANA STATE COOP. APEX BANK LTD                    | -                                | 33,43,110                        |
| GAYATRI COOP. URBAN BANK LTD                           | 40,934                           | 1,11,035                         |
| ADARSH COOP. URBAN BANK LTD                            | 1,41,961                         | -                                |
| SVC COOP. BANK LTD                                     | 16,14,781                        | 1,88,534                         |
| COSMOS COOP. BANK LTD                                  | 56,18,889                        | 6,40,084                         |
| AGRASEN COOP. URBAN BANK LTD                           | 2,21,991                         | -                                |
| <b>INTEREST RECEIVED FROM OTHER THEN COOP. BANKS</b>   |                                  |                                  |
| DCB BANK LTD   | 67,59,697                        | 25,57,310                        |
| YES BANK LTD   | 2,22,026                         | 80,893                           |
| KARUR VYSYA BANK                                       | 2,92,514                         | -                                |
| <b>INTEREST RECEIVABLE FROM COOP. BANKS</b>            |                                  |                                  |
| A. P. MAHESH MAHESH COOP. URBAN BANK LTD               | 25,32,366                        | 67,45,407                        |
| TELANGANA STATE COOP. APEX BANK LTD                    | 1,25,83,579                      | 1,03,79,199                      |
| HYD. DIST. COOP. CENTRAL BANK LTD                      | 8,71,443                         | 8,60,102                         |
| GAYATRI COOP. URBAN BANK LTD                           | 9,01,274                         | 2,39,469                         |
| ADARSH COOP. URBAN BANK LTD                            | 18,94,795                        | 7,84,491                         |
| AGRASEN COOP. URBAN BANK LTD                           | 19,97,915                        | 6,22,401                         |
| <b>INTEREST RECEIVABLE FROM OTHER THEN COOP. BANKS</b> |                                  |                                  |
| DCB BANK LTD   | 95,05,391                        | 1,27,73,350                      |
| YES BANK LTD   | 639                              | 1,05,310                         |
| KARUR VYSYA BANK                                       | -                                | 15,21,756                        |
| <b>Total Interest on Investment</b>                    | <b>4,96,24,801</b>               | <b>5,27,88,113</b>               |
| <b>SCHEDULE-14, Other Income</b>                       |                                  |                                  |
| INTEREST RECEIVED ON SAVINGS BANKS                     | 3,87,680                         | -                                |
| SALE OF FORMS  | 35,690                           | -                                |
| SHARE TRANSFER FEE                                     | 6,297                            | -                                |
| ADMISSION FEES   | 6,180                            | -                                |
| <b>Total Other Income</b>                              | <b>4,35,847</b>                  | <b>-</b>                         |
| <b>SCHEDULE-15, Interest paid on Deposits</b>          |                                  |                                  |
| INTEREST PAID ON SAVINGS DEPOSITS                      | 1,02,66,738                      | 97,79,743                        |
| INTEREST PAID ON FIXED DEPOSITS                        | 10,25,87,023                     | 9,60,23,844                      |





| Particulars  | As on<br>31-03-2025<br>(Audited) | As on<br>31-03-2024<br>(Audited) |
|--|----------------------------------|----------------------------------|
| INTEREST PAID ON PIGMY DEPOSIT                         | 3,31,319                         | 3,56,342                         |
| INTEREST PAID ON PENSION DEPOSIT                       | 5,000                            | 37,442                           |
| REFUND OF EXCESS INT. TAKEN                            | -                                | 2,786                            |
| <b>Total Interest paid on Deposits</b>                 | <b>11,31,90,080</b>              | <b>10,62,00,157</b>              |
| <b>SCHEDULE-16, Administrative &amp; Contingencies</b> |                                  |                                  |
| SALARIES & ALLOWANCES                                  | 1,03,77,365                      | 89,14,484                        |
| GRATUITY PAID  | -                                | 1,51,932                         |
| SOCIETY CONTRIBUTION TO EPF                            | 5,84,671                         | 5,10,539                         |
| ENCASHMENT OF LEAVES                                   | 2,31,598                         | 1,38,677                         |
| PROFESSIONAL TAX                                       | 2,500                            | 5,000                            |
| INCENTIVES TO STAFF                                    | 10,65,000                        | 5,50,420                         |
| STAFF WELFARE A/C                                      | 14,700                           | 10,510                           |
| STAFF MEETING EXPENSES                                 | 5,370                            | 5,685                            |
| BONUS PAID   | 5,93,100                         | 4,93,218                         |
| GENERAL BODY EXPENSES                                  | 5,78,878                         | 1,57,145                         |
| MEETING EXPENSES A/C                                   | 1,910                            | 2,056                            |
| WATER CHARGES  | 18,570                           | 24,020                           |
| ELECTRICITY CHARGES                                    | 4,79,234                         | 3,47,036                         |
| INSURANCE  | 4,48,460                         | 4,44,730                         |
| LEGAL EXPENSES   | 3,82,721                         | 2,10,556                         |
| RATES & TAXES  | 37,843                           | 28,684                           |
| TELEPHONE CHARGES                                      | 81,824                           | 77,190                           |
| RENT   | 6,29,320                         | 6,58,420                         |
| COMPUTER MAINTENANCE A/C                               | 2,90,443                         | 2,59,770                         |
| PRINTING & STATIONERY                                  | 5,50,865                         | 5,30,173                         |
| CONVEYANCE   | 3,40,851                         | 3,09,229                         |
| POSTAGE & TELEGRAM                                     | 18,695                           | 18,850                           |
| BANK CHARGES   | 25,685                           | 38,783                           |
| COMMISSION PAID TO PIGMY AGENT                         | 14,73,526                        | 15,61,737                        |
| REPAIRS & MAINTENANCE                                  | 1,89,389                         | 11,81,095                        |
| ADVERTISEMENT  | 77,259                           | 29,504                           |
| AUDIT FEES   | 1,47,500                         | 1,47,500                         |
| PROFESSIONAL CHARGES                                   | 4,21,500                         | 1,66,800                         |
| SECURITY AGENCY CHARGES                                | 96,590                           | 2,39,122                         |
| GENERAL EXPENSES                                       | 5,27,350                         | 6,60,878                         |
| INTERNET CHARGES A/C                                   | 1,56,182                         | 69,236                           |
| SMS CHARGES A/C  | 73,750                           | 23,010                           |
| TRAVELLING CHARGES A/C                                 | 1,16,208                         | 2,13,115                         |
| ELECTION EXPENSES                                      | -                                | 2,58,143                         |
| Interest On Income Tax                                 | 80,788                           | -                                |
| <b>Total Administrative &amp; Contingencies</b>        | <b>2,01,19,645</b>               | <b>1,84,37,247</b>               |



**THE ISMAILIA COOPERATIVE CREDIT SOCIETY LIMITED**  
(MULTI STATE) MSCS/CR/1410/2024 ESTB. 1947  
5-8-494, Chirag Ali Lane, Abids, Hyderabad - 500 001

**DEPRECIATION STATEMENT FOR THE YEAR 2024-25**

| S.NO | NAME OF THE ASSET                       | RATE OF DEP | GROSS BLOCK |                |               |                | DEPRECIATION  |             |             |           | NET BLOCK   |             |
|------|---|-------------|-------------|----------------|---------------|----------------|---------------|-------------|-------------|-----------|-------------|-------------|
|      |   |             | OPENING BAL | ADDITIONS      |               | DELETIONS      |               | CLOSING BAL | UP TO       | FOR THE   | UP TO       | UP TO       |
|      |   |             | 01.04.2024  | Before 180days | After 180days | Before 2nd OCT | After 2nd OCT | 31.03.2025  | Rs.         | YEAR      | Rs.         | 31.03.2025  |
|      |   |             | Rs.         | Rs.            | Rs.           | Rs.            | Rs.           | Rs.         | Rs.         | Rs.       | Rs.         | Rs.         |
| 1    | FURNITURE & FIXTURES                    | 10%         | 95,51,299   | -              | -             | -              | -             | 95,51,299   | 36,60,372   | 5,89,093  | 42,49,465   | 53,01,834   |
| 2    | BUILDING                                | 10%         | 1,63,89,760 | -              | -             | -              | -             | 1,63,89,760 | 37,26,774   | 12,66,299 | 49,93,072   | 1,13,96,688 |
| 3    | COMPUTERS                               | 40%         | 31,70,443   | 20,250         | -             | -              | -             | 31,90,693   | 28,64,105   | 1,30,635  | 29,94,740   | 1,95,953    |
| 4    | AIR CONDITIONERS                        | 15%         | 7,73,133    | 33,750         | -             | -              | -             | 8,06,883    | 4,23,904    | 57,447    | 4,81,351    | 3,25,532    |
| 5    | ELECTRICAL FITTINGS & OFFICE EQUIPMENTS | 10%         | 10,22,403   | -              | 1,45,100      | -              | -             | 11,67,503   | 4,64,491    | 63,046    | 5,27,537    | 6,39,966    |
| 6    | UPS SYSTEM                              | 15%         | 6,23,908    | 1,29,936       | 87,354        | 32,000         | 13,500        | 7,95,698    | 4,46,745    | 45,791    | 4,92,536    | 3,03,162    |
| 7    | NZB - BUILDING                          | 10%         | 5,10,509    | -              | -             | -              | -             | 5,10,509    | 3,87,232    | 12,328    | 3,99,560    | 1,10,949    |
| 8    | HAND MACHINE                            | 10%         | 2,88,765    | -              | -             | -              | -             | 2,88,765    | 1,64,059    | 12,471    | 1,76,530    | 1,12,235    |
| 9    | CASH COUNTING MACHINE                   | 15%         | 1,23,900    | 14,000         | -             | -              | -             | 1,37,900    | 41,096      | 14,521    | 55,617      | 82,283      |
| 10   | BUILDING - HAPPY HOMES                  | 10%         | 7,95,000    | -              | -             | -              | -             | 7,95,000    | 4,87,001    | 30,800    | 5,17,801    | 2,77,199    |
| 11   | NZB - PLOT                              | 0%          | 15,98,795   | -              | -             | -              | -             | 15,98,795   | -           | -         | -           | 15,98,795   |
| 12   | COMPUTER SOFTWARE                       | 40%         | 14,50,300   | -              | -             | -              | -             | 14,50,300   | 14,23,017   | 10,913    | 14,33,930   | 16,370      |
| 13   | MOBILE                                  | 15%         | 29,000      | -              | 37,497        | -              | 2,000         | 64,497      | 3,000       | 6,412     | 9,412       | 55,085      |
|      |   |             | 3,63,27,215 | 1,97,936       | 2,69,951      | 32,000         | 15,500        | 3,67,47,602 | 1,40,91,797 | 22,39,755 | 1,63,31,552 | 2,04,16,050 |
|      |   |             |             |                |               |                |               |             |             |           |             | 2,22,35,418 |

For The Ismailia Co-op. Credit Society Ltd.  
(Multi State)

  
Authorised Signatory

