

Annexure I
Form A
Form of Balance Sheet

Balance Sheet of The Mayurbhanj Central Co-operative Bank Ltd., Baripada
Balance as on 31st March 2026

		Schedule	GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Capital and Liabilities					
1	Capital	1		1,194,459,988.84	1,069,466,743.84
2	Reserves and Surplus	2		387,785,299.94	369,558,154.19
3	Deposits	3		5,914,327,852.07	5,714,915,012.06
4	Borrowings	4		5,880,613,156.00	5,506,294,693.00
5	Other liabilities and provisions	5		1,152,365,349.43	1,097,109,997.94
	Total			14,529,551,646.28	13,757,344,601.03
Assets					
1	Cash and balances with Reserve Bank of India	6		18,668,896.00	17,490,912.00
2	Balance with banks and money at call and short notice	7		228,369,474.62	428,020,615.11
3	Investments	8		4,422,130,134.86	4,133,575,536.86
4	Advances	9		9,253,984,168.32	8,671,387,899.61
5	Fixed Assets	10		42,275,370.38	26,561,754.34
6	Other Assets	11		564,123,602.10	480,307,883.11
	Total			14,529,551,646.28	13,757,344,601.03
Contingent liabilities Bills for collection				12	430,228,216.00


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Director


Director


President

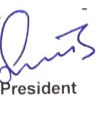


Statutory Auditor

**Annexure I
Form B**

**Form of Profit and Loss Account for the year ended on 31st March 2026
of The Mayurbhanj Central Co-operative Bank Ltd., Baripada**

		Schedule	GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Income					
	Interest Earned	13		76,60,59,874.69	74,96,36,884.70
	Other Income	14		72,64,188.84	44,44,870.18
	Total			77,33,24,063.53	75,40,81,754.88
II. Expenditure					
	Interest expended	15		61,46,37,263.41	56,48,87,444.50
	Operating expenses	16		13,48,18,517.26	11,80,54,506.66
	Provisions and contingencies	16		1,85,17,896.68	5,03,99,715.26
	Total			76,79,73,677.35	73,33,41,666.42
III. Profit/Loss					
	Net profit/loss(-) for the year			53,50,386.18	2,07,40,088.46
	Profit/loss(-) brought forward			-	-
	Total			53,50,386.18	2,07,40,088.46
IV. Appropriations					
	Transfer to statutory reserves			-	1,03,78,761.04
	Transfer to other reserves			-	70,39,422.71
	Transfer to Government/ proposed dividend			-	33,21,904.71
	Balance carried over to balance sheet			-	-
	Total			-	2,07,40,088.46
	Grand Total			77,33,24,063.53	75,40,81,754.88

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  Director
  Director
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The Mayurbhanj Central Co-operative Bank Ltd., Baripada

Schedule 1 – Capital

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	For Nationalised Bank Capital (Fully owned by Central Government)			
II	For Banks incorporated outside India			
	Capital			
	(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.			
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.			
	Total			
III	For Other Banks			
	Authorised Capital			
	(8,50,000 shares of Rs.1000/- each is Rs. 85,00,00,000/- 10,00,000 shares of Rs.500/- each is Rs.50,00,00,000/- 800,000 shares of Rs. 100/- each is Rs. 800,00,000/-) Total comes to 143,00,00,000	201, 202, 203, 204, 205	1,194,459,988.84	1,069,466,743.84
	Issued Capital		-	-
	Subscribed Capital		-	-
	(shares of Rs. each)		-	-
	Called-up Capital		-	-
	(shares of Rs. each)		-	-
	Less: Calls unpaid		-	-
	Add: Forfeited shares		-	-
	TOTAL		1,194,459,988.84	1,069,466,743.84

Schedule 2 - Reserves and Surplus

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Statutory Reserves	206	207,809,495.59	197,430,734.55
	Opening Balance		197,430,734.55	180,099,882.74
	Additions during the year		10378761.04	17,330,851.81
	Deductions during the year		-	-
II.	Capital Reserves	218	38,441,901.00	38,441,901.00
	Opening Balance		38,441,901.00	38,441,901.00
	Additions during the year		-	-
	Deductions during the year		-	-
III.	Share Premium		-	-
	Opening Balance		-	-
	Additions during the year		-	-
	Deductions during the year		-	-
IV.	Revenue and Other Reserves	211	141,533,903.35	133,685,518.64
	Opening Balance		133,685,518.64	140,561,673.54
	Additions during the year		25,816,543.71	18,348,581.10
	Deductions during the year		17,968,159.00	25,224,736.00
V.	Balance in Profit and Loss Account		-	-
	Total (I, II, III, IV and V)		387,785,299.94	369,558,154.19

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Schedule 3 – Deposits

	GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A.I. Demand deposits		261,889,151.64	324,562,656.81
(i) From banks			
(ii) From others		261,889,151.64	324,562,656.81
II. Saving Bank Deposits		1,583,569,142.37	1,646,834,501.19
III. Term Deposits		4,068,869,558.06	3,743,517,854.06
(i) From banks		-	-
(ii) From others		4,068,869,558.06	3,743,517,854.06
Total (I, II and III)		5,914,327,852.07	5,714,915,012.06
B. (i) Deposits of branches in India		-	-
(ii) Deposits of branches outside India Total		-	-
Total		5,914,327,852.07	5,714,915,012.06

Schedule 4 – Borrowings

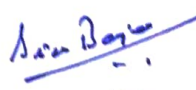
	GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Borrowing in India		5,880,613,156.00	5,506,294,693.00
(a) Reserve Bank of India			
(b) Other Bank (OSCB)		5,880,463,933.00	5,506,145,470.00
(c) Other Institutions and agencies		149,223.00	149,223.00
II. Borrowing outside India		-	-
Total (I and II)		5,880,613,156.00	5,506,294,693.00
Secured Borrowings included I and II above Rs.		5,880,613,156.00	5,506,294,693.00

Schedule 5 - Other Liabilities and Provisions

	GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I. Bills Payable		-	-
II. Inter-office adjustment (net)		627,551.98	627,551.98
III. Interest accrued		379,155,883.55	344,894,643.62
IV. Others (including provisions)		772,581,913.90	751,587,802.34
Total		1,152,365,349.43	1,097,109,997.94


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Schedule 6 - Cash and Balances with Reserve Bank of India

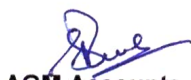
		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Cash in hand (including foreign currency notes)		18,668,896.00	17,490,912.00
II.	Balances with Reserve Bank of India			
	(i) in Current Account			
	(ii) in Other Accounts			
	Total (I and II)		18,668,896.00	17,490,912.00

Schedule 7 - Balances with Banks and Money at Call and Short Notice

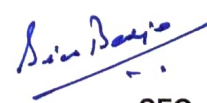
		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	In India			
	(i) Balances with banks		228,369,474.62	428,020,615.11
	(a) in Current Accounts		228,369,474.62	428,020,615.11
	(b) in Other Deposit Accounts			
	(ii) Money at call and short notice		-	-
	(a) with banks		-	-
	(b) with other institutions			
	Total (i and ii)		228,369,474.62	428,020,615.11
II.	Out side India			
	(i) in Current Accounts		-	-
	(ii) in Other Deposit Accounts		-	-
	(iii) Money at call and short notice		-	-
	Total (i, ii and iii)		-	-
	Grand Total (I and II)		228,369,474.62	428,020,615.11

Schedule 8 – Investments

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Investment in India			
	(i) Government Securities		1,173,492,004.00	1,122,026,867.00
	(ii) Other approved securities			
	(iii) Shares		299,750,000.00	293,000,000.00
	(iv) Debentures and Bonds			
	(v) Subsidiaries and/or joint ventures			
	(vi) Others (to be specified)		2,948,888,130.86	2,718,548,669.86
	Total		4,422,130,134.86	4,133,575,536.86
II.	Investment outside in India			
	(i) Government securities (including local authorities)		-	-
	(ii) Subsidiaries and/or joint ventures abroad		-	-
	Total		-	-
	Grand Total (I and II)		4,422,130,134.86	4,133,575,536.86


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Schedule 9 – Advances

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A.	(i) Bills purchased and discounted			
	(ii) Cash credits, overdrafts and loans repayable on demand		8,645,348,162.60	8,088,554,882.78
	(iii) Term Loans		608,636,005.72	582,833,016.83
	Total		9,253,984,168.32	8,671,387,899.61
B.	(i) Secured by tangible assets			
	(ii) Covered by Bank/Government Guarantees			
	(iii) Unsecured			
	Total			
C.I.	Advances in India			
	(i) Priority Sectors		8,673,682,820.69	8,061,381,435.50
	(ii) Public Sector		-	-
	(iii) Banks		-	-
	(iv) Others		580,301,347.63	610,006,464.11
	Total		9,253,984,168.32	8,671,387,899.61
C.II.	Advances Outside India			
	(i) Due from banks			
	(ii) Due from others		-	-
	(a) Bills purchased and discounted			
	(b) Syndicated loans			
	(c) Others			
	Total		-	-
	Grand Total (C.I and II)		9,253,984,168.32	8,671,387,899.61

Schedule 10 - Fixed Assets

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Premises	178	39,184,165.32	23,189,239.06
	At cost as on 31st March of the preceding year		23,189,239.06	23,609,931.17
	Additions during the year		16,551,091.36	-
	Deductions during the year		556,165.10	-
	Depreciation to date			420,692.11
II.	Other Fixed Assets (including furniture and	179, 182	3,091,205.06	3,372,515.28
	At cost as on 31st March of the preceding year		3,372,515.28	2,510,649.38
	Additions during the year		317,620.39	1,373,561.00
	Deductions during the year		-	-
	Depreciation to date		598,930.61	511,695.10
	Total (I and II)		42,275,370.38	26,561,754.34


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Schedule 11 - Other Assets

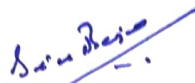
		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Inter-office adjustments (net)			
II.	Interest accrued	172, 173	426,983,001.21	391,526,649.14
III.	Tax paid in advance/tax deducted at source		55,870,580.30	55,827,880.30
IV.	Stationery and stamps	181	434,913.95	440,050.50
V.	Non-banking assets acquired in satisfaction of claims			
VI.	Others *		80,835,106.64	32,513,303.17
	Total		564,123,602.10	480,307,883.11

Schedule 12 - Contingent Liabilities

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Claims against the bank not acknowledged as debts		-	-
II.	Liability for partly paid investments		-	-
III.	Liability on account of outstanding forward exchange contracts		-	-
IV.	Guarantees given on behalf of constituents		-	-
	(a) In India		-	-
	(b) Outside India		-	-
V.	Acceptances, endorsements and other obligations		-	-
VI.	Other items for which the bank is contingently liable		-	-
	Total		-	-


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Schedule 13 - Interest Earned

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Interest/discount on advances/bills		463,051,925.47	483,022,388.81
II.	Income on investments		303,007,949.22	266,614,495.89
III.	Interest on balances with Reserve Bank of India and other inter-bank funds			
IV.	Others			
V.	Total		766,059,874.69	749,636,884.70

Schedule 14 - Other Income

		GL	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Commission, exchange and brokerage		615,253.75	598,913.21
II.	Profit on sale of investments			
	Less: Loss on sale of investments			
III.	Profit on revaluation of investments			
	Less: Loss on revaluation of investments			
IV.	Profit on sale of land, buildings and other assets			
	Less: Loss on sale of land, buildings and other assets			
V.	Profit on exchange transactions			
	Less: Loss on exchange transactions			
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India		-	-
VII.	Miscellaneous Income		6,648,935.09	3,845,956.97
	Total		7,264,188.84	4,444,870.18


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The Mayurbhanj Central Co-operative Bank Ltd., Baripada

Schedule 15 - Interest Expended

		GL	Year ended on 31.03.2026 (Current Year)	Year ended on 31.03.2025 (Previous Year)
I.	Interest on deposit		356,378,289.41	322,779,125.50
II.	Interest on Reserve Bank of India/ Inter-bank borrowings		258,258,974.00	242,108,319.00
III.	Others		-	-
	Total		614,637,263.41	564,887,444.50

Schedule 16 - Operating Expenses

		GL	Year ended on 31.03.2026 (Current Year)	Year ended on 31.03.2025 (Previous Year)
I.	Payments to and provisions for employees		81,942,077.68	81,404,251.49
II.	Rent, taxes and lighting		2,160,471.64	2,152,272.00
III.	Printing and stationery		999,235.14	1,311,502.05
IV.	Advertisement and publicity		172,319.11	154,786.24
V.	Depreciation on bank's property		2,294,661.55	1,815,183.76
VI.	Director's fees, allowances and expenses		437,449.00	280,192.43
VII.	Auditors' fees and expenses (including branch auditors)		1,597,286.00	1,133,498.00
VIII.	Law charges		517,050.00	579,349.60
IX.	Postages, Telegrams, Telephones, etc.		2,405,292.45	2,090,052.58
X.	Repairs and maintenance		1,859,364.55	1,456,965.03
XI.	Insurance		10,159,135.14	9,765,706.97
XII.	Other expenditure Total		30,274,175.00	15,910,746.51
	Total		134,818,517.26	118,054,506.66
XIV.	Provisions & contingencies		18,517,896.68	50,399,715.26
	Total		153,336,413.94	168,454,221.92

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