



**KAMCO BANK**  
**KASHMIR MERCANTILE COOP. BANK LTD.**  
**HEAD OFFICE : Sopore Kashmir 193201 J&K**

**Balance Sheet As on 31-03-2025**

31-03-2024	Particulars	Schedule	31-03-2025
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**CAPITAL & LIABILITIES**

25081329.00	Share Capital	1	33928729.00
37045570.91	Reserves & Surplus	2	41389110.84
680813792.17	Deposits	3	727730619.60
71603199.39	Other Liabilities & Provisions	4	78672648.05

<b>814543891.47</b>	<b>TOTAL</b>		<b>881721107.49</b>
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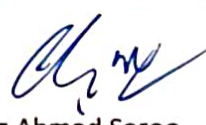
**PROPERTIES & ASSETS**

11610121.00	Cash & Balance with RBI	5	6378954.00
22795316.25	Balance with other Banks	6	44182988.16
200001000.00	Investment in GOI Securities	7	200001000.00
86176745.94	Investment with other Banks	8	114326002.94
407870558.48	Loans & Advances	9	414207886.58
4856622.00	Fixed Assets	10	3784696.00
81233527.80	Other Assets	11	98839579.81

<b>814543891.47</b>	<b>TOTAL</b>		<b>881721107.49</b>
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 Tanvir Ahmad Jamie  
 Chief Manager

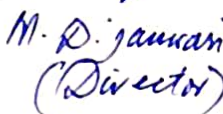
  
 Sajad Ahmad Dand  
 Chief Manager

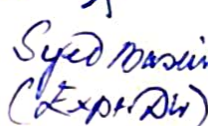
  
 Fayaz Ahmad Seroo  
 MD / CEO

**For IMT & COMPANY**  
 Chartered Accountants



CA Gowhar Ahmad Wani  
 M. Number: 533602  
 FRN: 027497N  
 UDIN: 25533602BMMJCA5060  
 DATE: 25-06-2025

  
 M. D. Jankari  
 (Director)

  
 Syed Masim  
 (Exp. Dir)

  
 S. D. Rohit  
 (Vice-Chairman)



  
 G. A. Wajary  
 (Chairman)



# KAMCO BANK

**KASHMIR MERCANTILE COOP. BANK LTD.**  
HEAD OFFICE : Sopore Kashmir 193201 J&K

## Profit & Loss Account for Year Ended 31-03-2025

2023-24	Particulars	Schedule	2024-25
<b>INCOME</b>			
64266640.30	Interest Income	12	69735909.04
4339562.98	Other Income	13	2899398.98
<b>68606203.28</b>	<b>TOTAL</b>		<b>72635308.02</b>

<b>EXPENDITURE</b>			
24790526.80	Interest Expended	14	30084616.11
33875272.00	Salaries & Allowances	15	33458618.00
500000.00	Provisions & Contingencies	16	10876645.00
8275325.75	Other Operating Expenses	17	9281333.98
<b>67441124.55</b>	<b>TOTAL</b>		<b>83701213.09</b>

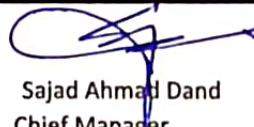
<b>1165078.73</b>	<b>OPERATING PROFIT FROM ORDINARY BUSINESS FOR THE YEAR</b>	<b>-11065905.07</b>
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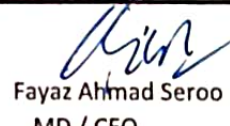
<b>EXTRA ORDINARY INCOME</b>			
0.00	NCDC CBBO Service Charges	18	11877800.00
<b>0.00</b>	<b>TOTAL</b>		<b>11877800.00</b>

<b>1165078.73</b>	<b>NET PROFIT AFTER EXTRA ORDINARY INCOME</b>	<b>811894.93</b>
<b>1165078.73</b>	<b>TOTAL</b>	<b>811894.93</b>


<b>PROFIT APPROPRIATION</b>		
300000.00	Statutory Reserve	203000.00
300000.00	Tax Provision	245000.00
100000.00	Audit Fee Provision	0.00
465078.73	Balance of Profit	363894.93
<b>1165078.73</b>	<b>TOTAL</b>	<b>811894.93</b>


  
Tanvir Ahmad Jamie  
Chief Manager


  
Sajad Ahmad Dand  
Chief Manager

  
Fayaz Ahmad Seroo  
MD / CEO

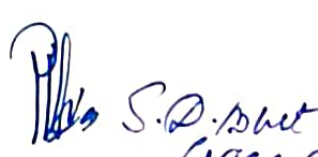
For IMT & COMPANY  
Chartered Accountants


  
CA Gowhar Ahmad Wani  
M. Number: 533602  
FRN: 027497N  
UDIN: 25533602BMMJCA5060  
DATE: 25-06-2025

  
M.D. Jammari  
(Director)

  
Syed Bashir  
(Capt. Director)



  
S.D. Shet  
(NICE-Chairman)

  
R.R. Wazary  
(Chairman)

**Schedule 1 of Share Capital as on 31-03-2025**

31-03-2024 Description	31-03-2025
Authorized capital Rs. 50000000 made up of "A" class shares of Rs.25/= each "B" class shares of Rs.1000/= each.	
Subscribed Capital comprising 1335149 of A Class shares of Rs.25/= each and 550 B Class shares of Rs.1000/= each fully paid up of which held by:	
24531329.00 Individuals	33378729.00
550000.00 State Government	550000.00
<b>25081329.00</b>	<b>33928729.00</b>
<b>TOTAL</b>	

**Schedule 2 of Reserves, Provisions & Surplus as on 31-03-2025**

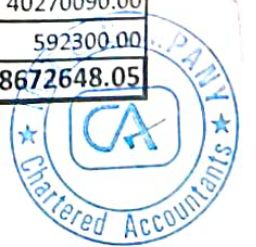
31-03-2024 Description	31-03-2025
10778757.00 Statutory Reserve	11281757.00
4511811.00 Building Fund	4511811.00
6897.00 Employees Welfare Fund	6897.00
650000.00 Investment Fluctuation Reserve	650000.00
35000.00 Golden Jubli Fund	35000.00
2238132.91 Accumulated Profit	1902027.84
3654210.00 Provision against Fraud/Embezzlements	3654210.00
13553763.00 Provisioning for NPA	15630408.00
1617000.00 Provision for Standard Assets	1617000.00
0.00 Provision for Gratuity	2000000.00
0.00 Provision for Audit Fee	100000.00
<b>37045570.91</b>	<b>41389110.84</b>
<b>TOTAL</b>	

**Schedule 3 of Deposits as on 31-03-2025**

31-03-2024 Description	31-03-2025
299985731.00 Fixed Deposits	308786022.60
257215081.09 Saving Deposits	291499219.04
123612980.08 Current Deposits	127445377.96
<b>680813792.17</b>	<b>727730619.60</b>
<b>TOTAL</b>	

**Schedule 4 of Other Liabilities & Provisions as on 31-03-2025**

31-03-2024 Description	31-03-2025
357261.00 PO / HDFC DD	822533.00
0.00 Sundry A/C	57474.00
134.00 LIC Account	36145.00
354376.50 Tax payable	647807.50
44545.00 Leave/Salary Payble	124075.00
0.00 PMJJBY Premium	16898.00
13800.00 NFS ATM Issuer Ac	75700.00
25441.49 NFS POS Issuer Ac	1623.00
2198204.97 IMPS Remitter Ac	209883.00
1420274.52 UPI Remitter Ac	446441.45
0.00 CTS Claring A/C	0.00
28644.00 Deaf A/C	28644.00
18242506.00 Overdue interest Res	21977375.00
7766860.91 Emp.Gratuity A/C	13365659.10
40270090.00 Emp. Provident Fund A/C	40270090.00
881061.00 PF Payable	592300.00
<b>71603199.39</b>	<b>78672648.05</b>
<b>TOTAL</b>	



**Schedule 5 of Cash & Balance with RBI/Banks as on 31-03-2025**

31-03-2024 Description	31-03-2025
11610121.00 Cash in Hand	6378954.00

**Schedule 6 Balance with Banks, Money at Call & Short Notice as on 31-03-2025**

31-03-2024		31-03-2025
535757.58	C/A with P N B	159799.76
4.14	C/A with CANARA	4.14
1077900.43	C/A with DCCB	1329714.53
373939.30	C/A with State Coop. Bank Sgr.	373939.30
12256238.27	C/A with JK Bank	12623386.63
8546188.53	C/A with HDFC Bank	14739798.80
5288.00	C/A with IndusInd Bank	55287.00
0.00	C/A with ICICI Bank	49573.00
0.00	C/A with AXIS Bank	14841485.00
0.00	C/A with Bandhan Bank	10000.00
<b>22795316.25</b>	<b>TOTAL</b>	<b>44182988.16</b>

**Schedule 7 Investments in GOI Securities as on 31-03-2025**

31-03-2024		31-03-2025
200000000	Investment in GOI Securities	200000000
1000	Shares in Cooperative Banks	1000
<b>200001000</b>	<b>TOTAL</b>	<b>200001000</b>

**Schedule 8 Investments as on 31-03-2025**

31-03-2024		31-03-2025
25272915.00	Fixed Deposits with HDFC BANK	31130065.00
7440325.94	DCCB Sopore	8086104.94
33463505.00	Fixed Deposits with IndusInd BANK	35109833.00
20000000.00	Fixed Deposits with Axis BANK	0.00
0.00	Fixed Deposits with ICICI BANK	30000000.00
0.00	Fixed Deposits with Bandhan BANK	10000000.00
<b>86176745.94</b>	<b>TOTAL</b>	<b>114326002.94</b>

**Schedule 9 of Advances as on 31-03-2025**

31-03-2024 Description		31-03-2025
a) Short Term		
	Secured By Govt. Gaurantee	
167968342.71	Secure By Tangible Securities	190,202,032.86
13713056.00	Not Secure By Tangible Securities	
b) Medium Term		
	Secured By Govt. Gaurantee	
158181292.25	Secure By Tangible Securities	175,520,553.07
37788759.00	Not Secure By Tangible Securities	
c) Long Term		
	Secured By Govt. Gaurantee	
30219108.52	Secure By Tangible Securities	48,485,300.65
	Not Secure By Tangible Securities	
<b>407870558.48</b>	<b>TOTAL</b>	<b>414,207,886.58</b>



*[Handwritten signatures and initials]*



**Schedule 10 of Fixed Assets as on 31-03-2025**

31-03-2024 Description	31-03-2025
<b>Closing Balance</b>	
2172243.00 Furniture & Fixture (Block 10%)	1991074.00
1272523.00 Machinery & Electrical Equipment (Block 15%)	1123502.00
775019.00 Licences & Softwares (Block 25%)	653067.00
636837.00 Computer Hardware & Peripherals (SLM 40%)	17053.00
<b>4856622.00 TOTAL</b>	<b>3784696.00</b>

**Schedule 11 of Other Assets as on 31-03-2025**

31-03-2024 Description	31-03-2025
4060962.00 Interest Accrued on Investments	6166553.00
0.00 NCDC Service Charges Recievable	7178600.00
1824249.17 Stock Stationery	2665663.17
316000.00 Staff Festval Adv	144500.00
527713.00 Advance Income Tax / TDS	527713.00
28600.00 Prepaid EXPENSE	345320.00
155639.00 Branch Adj.	155639.00
1365031.84 IMPS Beneficiary A/c	954556.00
1649461.57 UPI Beneficiary A/c	522444.00
168200.00 ATM Acquirer A/c	0.00
0.00 DBT H2H A/c	935.50
1133429.31 GST Input A/c	839747.04
3654210.00 Amount Recovrable	3654210.00
28644.00 RBI DEAF A/C	28644.00
18242506.00 Interest Overdue Recievable	21977375.00
7766860.91 Gratuity A/C with L I C	13365659.10
40312021.00 C P F A/C with Fund Office	40312021.00
<b>81233527.80 TOTAL</b>	<b>98839579.81</b>

**Schedule 12 of Interest Income as on 31-03-2025**

31-03-2024 Particulars	31-03-2025
23022865.30 Interest Earned on Cash Credit Loans	25459033.40
22898175.00 Interest Earned on Term Loans	24649849.64
11960000.00 Interest Earned on Govt. Securities	11960000.00
6385600.00 Interest Earned on FD's with Other Banks	7667026.00
<b>64266640.30 TOTAL</b>	<b>69735909.04</b>



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**Schedule 13 of Other Income as on 31-03-2025**

31-03-2024 Particulars	31-03-2025
54393.80 Stationery Charges	42757.97
70470.00 Cheque Book Charges / Return Chg	44769.00
1649028.11 Quarterly Incidental Charges	1882046.71
284940.00 Loan Processing Charges	226760.00
75615.00 Loan Renewal charges	24269.00
164275.07 Bank Commission	141863.30
69450.00 Misc /Recovery Chg	15641.00
117571.00 ATM Service Charges	159940.00
1767913.00 Loan Maintenance Chg	266689.00
0.00 Hypothecation Terminatio Chg	2150.00
85907.00 CIBIL Charges	92513.00
<b>4339562.98</b>	<b>TOTAL 2899398.98</b>

**Schedule 14 of Interest Expenses as on 31-03-2025**

31-03-2024 Particulars	31-03-2025
6838956.80 Interest Paid on Saving Deposits	7775060.11
17951570.00 Interest Paid on Term Deposits	22309556.00
<b>24790526.80</b>	<b>TOTAL 30084616.11</b>

**Schedule 15 of Salaries & Allowances as on 31-03-2025**

31-03-2024 Particulars	31-03-2025
19298684.00 Basic Pay	19206682.00
8319306.00 Dearness Allowances	8052156.00
1741014.00 House Rent Allowances	1705590.00
162950.00 Cash Compensatory Allowances	157200.00
146100.00 Medical Allowances	144000.00
642650.00 Winter Allowances	641040.00
3564568.00 PF Contribution by Employer	3551950.00
<b>33875272.00</b>	<b>TOTAL 33458618.00</b>

**Schedule 16 of Provisions & Contingencies as on 31-03-2025**

31-03-2024 Particulars	31-03-2025
0.00 Exp on Provision to NPA	2076645.00
0.00 Exp on Provision to Standard Assets	0.00
500000.00 Exp on Provision for Gratuity	880000.00
<b>500000.00</b>	<b>TOTAL 10876645.00</b>

**Schedule 17 of Other Operating Expenses as on 31-03-2025**

31-03-2024 Particulars	31-03-2025
3438933.16 Rent, Taxes, Insurance, Lighting	3650273.12
10000.00 Law Charges	2500.00
85276.00 Postage, Telegram & Telephone Charges	97663.64
1334452.00 Depreciation & Ammortization	1234893.00
175183.00 Printing, Stationary & Advt	407869.00
3231481.59 All Other Expenses	3888135.22
<b>8275325.75</b>	<b>TOTAL 9281333.98</b>



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**Sub-Schedule of Schedule 17**

31-03-2024 Particulars		31-03-2025
1934653.00	Rent	2,116,753.00
1068744.00	Insurance	659,251.00
296011.16	Taxes / GST	743,644.12
139525.00	Lighting	130,625.00
<b>3438933.16</b>	<b>Rent, Insurance, Taxes &amp; Lighting</b>	<b>3650273.12</b>
<hr/>		
10000.00	Law Charges	2500.00
<hr/>		
510.00	Postage, Telegram	110.00
84766.00	Telephone Charges	97,553.64
<b>85276.00</b>	<b>Postage, Telegram &amp; Telephone</b>	<b>97663.64</b>
<hr/>		
1334452.00	Depreciation	1,234,893.00
0.00	Ammortization	0.00
<b>1334452.00</b>	<b>Depreciation &amp; Ammortization</b>	<b>1234893.00</b>
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39788.00	Main Stationary	106,151.00
67418.00	Table Stationary	66,827.00
67977.00	Advertisement	234,891.00
<b>175183.00</b>	<b>Printing, Stationary and Advertisement</b>	<b>407869.00</b>
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161185.00	Adminstrative charges for PF	166,259.00
160000.00	Contingency Account	0.00
812490.41	Fuel Expenditure	617879.22
86136.00	Entertainment	127,006.00
25800.00	Subscription A/c	109,620.00
91000.00	CTS Office Exp.	112,200.00
15570.00	Water Expenditure	20,155.00
218955.00	Repaire to Bank Property	223,454.00
1188400.00	Core Banking System Charges	1,097,400.00
37575.00	Traveling Expenditure	222,483.00
94526.18	Service Charges	84,502.00
224000.00	Sweeping Chg	368,000.00
12000.00	Officiating Chg	22,000.00
0.00	Transaction SMS Exp	414,620.00
12300.00	ATM Caretaking Chg	12,000.00
18150.00	Professional Fee Exp (GST, TDS, Audit)	123,295.00
0.00	Election Exenditure	68,400.00
73394.00	Office Expenses etc.	98,862.00
<b>3231481.59</b>	<b>All Other Expenditure</b>	<b>3888135.22</b>
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<b>8275325.75</b>	<b>TOTAL</b>	<b>9281333.98</b>

**Schedule 18 of Non Operating Income as on 31-03-2025**

31-03-2024 Particulars		31-03-2025
0.00	NCDC CBBO Service Charges	11877800.00
<b>0.00</b>	<b>TOTAL</b>	<b>11877800.00</b>



*[Handwritten Signature]*

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# KASHMIR MERCANTILE COOP. BANK LTD.

HEAD OFFICE : Sopore Kashmir 193201 J&K

## NOTES ON ACCOUNTS

In terms of guidelines issued by Reserve Bank of India the additional disclosures are given as under:-

Arnt in Lakhs

S. No	Particulars	2023-24	2024-25
I	<b>CAPITAL TO RISK ASSET RATIO</b>		
A)	CRAR	12.85	14.89
II	<b>INVESTEMENTS</b> For disclosure the securities shown in the balance sheet are classified as (I) Centre and State Govt. Securities (II) other trustee Securities (III) Bonds These Securities are categorized as 'HELD TO MATURITY' Investment in 'HELD TO MATURITY' categories are carried at acquisition cost over the face value if any, is amortized over the remaining period of maturity.	2000.00	2000.00
III	<b>ADVANCE AGAINST REAL ESTATE</b>		
A)	CONSTRUCTION BUSINESS		
B)	HOUSING (Including Staff Housing Loan)	302.19	581.06
IV	<b>Advance AGAINST SHARES AND DEBENTURES</b>	0.00	0.00
V	<b>ADVANCES TO DIRECTORS AND THEIR RELATIVES COMPANIES, FIRMS IN WHICH THEY ARE INTERESTED</b>	0.00	0.00
A)	FUND BASED		
B)	NON FUND BASED		
VI	<b>COST OF DEPOSITS</b>	3.34%	3.74%
VII	<b>NON PERFORMING ASSETS</b>		
A)	GROSS NPAs	7.00%	6.18%
B)	NET NPA	4.00%	2.40%
VIII)	<b>PROFITABILITY</b>		
A)	INTEREST INCOME AS A %AGE OF WORKING FUNDS	8.65%	8.68%
B)	NON INTEREST INCOME AS A %AGE OF WORKING FUND	0.58%	1.84%
C)	OPERATING PROFIT AS A %AGE OF WORKING FUNDS	0.22%	1.51%
D)	RETURN ON ASSETS	0.22%	1.50%
E)	BUSINESS PER EMPLOYEE	265.53	292.92
F)	PROFIT PER EMPLOYEE	0.41	3.11
IX)	<b>PROVISION MADE TOWARDS NPAs</b>		
X)	<b>MOVEMENT IN PROVISIONS</b>		
A)	PROVISIONS TO NPA	135.54	156.30
B)	PROVISION TO Investment Fluctuation Reserves	6.50	6.50
C)	PROVISION TO STANDARD ASSETS	16.17	16.17
XI)	<b>FOREGIN CURRENCY ASSETS AND LIABILITIES</b>	0.00	0.00
XII)	<b>PAYMENT OF INSURANCE ASSETS AND LIABILITIES GUARANTEE CORPORATION</b>		
A)	INSURANCE PREMIUM UPTO 31-03-25 PAID TO DICGS	7.69	9.77

Tanvir Ahmad Jamie  
Chief Manager

Sajad Ahmad Dand  
Chief Manager

Fayaz Ahmad Seroo  
MD / CEO

For IMT & COMPANY  
Chartered Accountants

CA Gowhar Ahmad Wani  
M. Number: 533602

FRN: 027497N

UDIN: 25533602BMMJCA5060

DATE: 25-06-2025

