

PARTICULARS	SCH NO.	FOR THE YEAR ENDED 31.03.2025	FOR THE YEAR ENDED 31.03.2024
<b>INCOME</b>			
Interest earned	13	1,19,612.34	1,05,303.29
Other Income	14	3,344.82	4,652.36
<b>TOTAL</b>		<b>1,22,957.16</b>	<b>1,09,955.65</b>
<b>EXPENDITURE</b>			
Interest expended	15	84,550.73	73,550.81
Operating expenses	16	26,258.46	22,523.84
Provisions and Contingencies		(1,893.28)	6,911.93
<b>TOTAL</b>		<b>1,08,915.91</b>	<b>1,02,986.58</b>
<b>PROFIT</b>			
Net Profit for the year		14,041.25	6,969.07
<b>APPROPRIATIONS</b>			
Transfer To:			
1.Reserve Fund		6,136.98	1,742.27
2.Cooperative Education Fund		140.41	69.69
3.Employees Benevolent Fund		140.41	69.69
4.Reserve for Unforeseen Losses		1,404.13	696.91
5.Proposed Dividend		4,578.69	3,806.25
6.Investment Fluctuation Reserve		700.00	349.76
7.Reserve u/s 36(1)(viii) of Income Tax		138.57	164.81
8.Cooperative Rehabilitation, Reconstruction and Development Fund		100.00	69.69
9.Member Development Fund		702.06	-
<b>TOTAL</b>		<b>14,041.25</b>	<b>6,969.07</b>
Significant Accounting Policies	17		
Notes on Accounts	18		

**E. Santhanam**  
Chairman

**O.M. Gokul**  
Managing Director

As per report of even date  
**For P. B.Vijayaraghavan & Co.,**  
 Chartered Accountants  
 Firm Regn. No.: 004721S

**P.B.Santhanakrishnan**  
 Senior Partner  
 Membership No. 020309  
 UDIN: 25020309BMJBZB4557  
 Place: Chennai  
 Date: 26-05-2025

**P.Sekar**  
General Manager