

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026


(₹ In Lakh)

PARTICULARS	SCH NO.	FOR THE YEAR ENDED 31.03.2026	FOR THE YEAR ENDED 31.03.2025
INCOME			
Interest earned	13	1,39,516.26	1,19,612.34
Other Income	14	7,976.62	3,344.82
TOTAL		1,47,492.88	1,22,957.16
EXPENDITURE			
Interest expended	15	96,371.14	84,550.73
Operating expenses	16	29,026.43	26,258.46
Provisions and Contingencies		5,184.56	(1,893.28)
TOTAL		1,30,582.13	1,08,915.91
PROFIT			
Net Profit for the year		16,910.75	14,041.25
APPROPRIATIONS			
Transfer To:			
1.Reserve Fund		9,182.32	6,136.98
2.Cooperative Education Fund		169.11	140.41
3.Employees Benevolent Fund		169.11	140.41
4.Reserve for Unforeseen Losses		1,691.08	1,404.13
5.Proposed Dividend		4,585.08	4,578.69
6.Investment Fluctuation Reserve		-	700.00
7.Reserve u/s 36(1)(viii) of Income Tax		169.05	138.57
8.Cooperative Rehabilitation, Reconstruction and Development Fund		100.00	100.00
9.Member Development Fund		845.00	702.06
TOTAL		16,910.75	14,041.25
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: 26020309NPWECS2106

Place: Chennai

Date: 29-05-2026

P.Sekar

General Manager