B SUJEET & CO

Chartered Accountants

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Independent Auditor's Report

To
The Members of The Advocates Mutually Aided Co-operative Society Limited, Hyderabad

Report on the Financial Statements

Qualified Opinion

We have audited the financial statements of The Advocates Mutually Aided Co-operative Society Ltd, which comprise the Balance Sheet as at 31st March 2026 and the Statement of Profit and Loss for the year then ended, notes to the financial statements, including a summary of significant accounting policies and other explanatory information. (herein after referred as "financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give a true and fair view in conformity with the accounting principles generally accepted in India, except for the effects of the matters described in Basis for Qualified Opinion section of our report, of the state of affairs of the Co-Operative Society as at 31st March 2026 and its Profit for the year ended on that date.

Basis for Qualified Opinion

We invite attention to the following;

1. A significant proportion of the Co-Operative Society's Deposits are with nationalized banks, regional rural banks and few Co-operative Banks. The Deposits with any Bank are insured upto Rs 5 Lakhs under the DIGC Scheme. Hence the Co-Operative Society has a lot of uncovered exposure in Banking sector. We are unable to ascertain whether any provision is required in respect of these investments as at the end of the year.

2. With reference to Note No. 24.4, pending reconciliation between the surety deposits as per software and the books of accounts, interest has been accounted in excess by Rs. 10.22 lakhs by which profit is lower by this amount.

3. With Reference to Note No 24.6, the Government of Telangana has acquired 8 acres of the Co-operative Society's land at Muneerabad Village. The same has not been adjusted in the books of accounts as compensatory land is being sought for.

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B. SUJEET & CO. Chartered Accountants

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as whole, and in forming our opinion thereon, we do not provide a separate opinion on these matters. We determine that the following are the key audit matters to communicate in our audit report.

1. Evaluation of Uncertain tax positions

   The Co-operative Society has material uncertain tax positions including matters under dispute which involve significant judgement to determine the possible outcome of these disputes.
   Refer Note no. 24.1 to the financial statements.

   Auditor`s Response

   We have gone through the management`s assumptions to determine the possible outcome of these disputes and observe that it is mostly the Income Tax Department has gone for an appeal against the Co-operative Society and the Co-operative Society has a solid ground to defend itself.

2. Evaluation of Uncertain Legal positions

   With regard to Note No 24.2 regarding accepting any deposits from other than members, the matter is sub judice in nature, which involve significant judgement to determine the possible outcome of these disputes.

   Auditor`s Response

   We have gone through the management`s assumptions to determine the possible outcome of these dispute and observe that it may take enormous time for the High Court to decide on this matter. As the High Court maintained status quo in this matter, books of accounts are maintained on a going concern basis until the judgement is made.

Emphasis of Matter

We draw attention to Note 24.3 in notes to the financial statements, with regard to the dues, from the members and to the members which are outstanding for more than one year.

Our opinion is not qualified in respect of these matter.

Other Matters

We bring attention to the following

1. Fixed Assets are tagged for proper identification but a proper fixed asset register with proper identification is yet to be done.

Our opinion is not qualified in respect of these matters.

Information Other than Financial Statements and Auditor`s Report thereon

The Directors of the Co-operative Society are responsible for the preparation of the other information. The other information comprises the information included in Management Discussion and Analysis, Board`s Report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and those charged with Governance for the Financial Statements.

The Board of Directors of the Co-operative Society are responsible for preparation and presentation of these financial statements that give a true and fair view of the financial position, financial performance of the Co-operative Society in accordance with the accounting principles generally accepted in India.

This responsibility also includes maintenance of adequate accounting records, safeguarding the assets of the Co-operative Society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Sujeet Kumar

B. SUJEET & CO. Chartered Accountants

In preparing the financial statements, the Directors of the Co-operative Society are responsible for assessing the Co-Operative Society's ability to continue as a going concern, disclosing, as applicable matters related to going concern.

The Board of Directors are responsible for overseeing the Co-operative Society's financial reporting process.

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor`s report that includes our opinion. Reasonable assurance is a high level of assurance but it is not a guarantee that an audit conducted in accordance with Standards on Auditing will always deduct a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decision of the users taken on the basis of these financial statements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Co-operative Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the Co-Operative Society to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timings of the audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and, where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We decide these matters in our auditor`s report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

For **B Sujeet & Co.**
Chartered Accountants
Firm's Registration number: 009308S

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B Sujeet Kumar
Proprietor
Membership number: 209547
Hyderabad
Date: 3rd July, 2026
UDIN: 26209547TKBZAP2634

B SUJEET & CO. Chartered Accountant

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Balance Sheet as ast 31st March, 2026

(Amount in Rs.)

	Particulars	Note	31 March 2026	31 March 2025
I	EQUITY AND LIABILITIES			
1	Owners' Funds			
(a)	Owners' Capital Account	3	2,86,43,100	2,50,00,000
(b)	Share Application Money			26,49,600
(c)	Reserves and surplus	4	1,80,14,87,958	1,64,41,61,553
			1,83,01,31,058	1,67,18,11,153
2	Non-current liabilities			
(a)	Long-term borrowings		-	-
(b)	Deferred tax liabilities (Net)	5	3,74,292	1,51,087
(c)	Other long-term liabilities	6	93,54,802	90,97,027
(d)	Long-term provisions	7	55,03,575	75,18,996.00
			1,52,32,669	1,67,67,110
3	Current Liabilities			
(a)	Short-term borrowings			
(b)	Trade payables	8		
(i)	Total outstanding dues of micro, small and medium enterprises		-	-
(ii)	Total outstanding dues of creditors other than micro, small and medium enterprises		3,74,342	7,02,229
(c)	Other current liabilities	9	6,79,48,80,243	6,01,91,88,359
(d)	Short-term provisions	7	1,97,70,730	1,76,51,387
			6,81,50,25,315	6,03,75,41,975
	Total		8,66,03,89,042	7,72,61,20,238
II	ASSETS			
1	Non-current assets			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	10	72,19,366	56,21,631
(ii)	Intangible assets	10	1,87,285	2,53,872
(iii)	Capital work in progress		-	-
(iv)	Intangible asset under development			
(b)	Investment Property	11	67,15,19,507	67,15,19,507
(c)	Non-current investments	12	25,000	25,000
(d)	Deferred tax assets (Net)			
(e)	Long Term Loans and Advances	13	16,92,74,911	12,45,90,120
	Other non-current assets		-	-
2			84,82,26,069	80,20,10,130
(a)	Current assets			
(b)	Current investments		-	-
(c)	Inventories	14	4,11,58,776	5,44,26,624
(d)	Trade receivables	15	11,930	1,21,647
(e)	Cash and bank balances	16	6,81,66,06,020	6,14,31,14,756
(f)	Short Term Loans and Advances	13	78,04,32,521	54,15,33,552
	Other current assets	17	17,39,53,726	18,49,13,529
			7,81,21,62,973	6,92,41,10,108
	Total		8,66,03,89,042	7,72,61,20,238
	Summary of significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements	24		

For B Sujeet & Co
Chartered Accountants
Firm Regn No: 009308S

For The Advocates Mutually Aided Co-Operative Society Ltd

B Sujeet Kumar
Proprietor
M.No : 209547
Date: 3rd July, 2026
Place: Hyderabad

Sunil Bhaskar Ganu
President

Krishna Charnapally
Secretary

Appa Rao Makkena
Treasurer

B. SUJEET & CO. Chartered Accountant

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Statement of Profit and Loss for the year ended 31st March, 2026

(Amount in Rs.)

	Particulars	Note	31 March 2026	31 March 2025
I	Revenue from operations	18	56,70,98,481	52,92,61,987
II	Other Income	19	2,30,29,123	64,71,458
III	**Total Income (I+II)**		59,01,27,604	53,57,33,445
IV	**Expenses:**			
(a)	Cost of goods sold		-	-
(b)	Employee benefits expense	20	2,87,98,551	2,58,68,185
(c)	Finance costs	21	15,86,15,941	11,97,57,600
(d)	Depreciation and amortization expense	10	9,97,324	8,75,161
(e)	Other expenses	22	11,86,32,780	11,25,86,821
	Total expenses		**30,70,44,596**	**25,90,87,767**
V	**Profit/(loss) before exceptional and extraordinary items and tax (III- IV)**		28,30,83,008	27,66,45,678
VI	Exceptional items (specify nature & provide note/delete if none)	23	5,54,64,414	-
VII	**Profit/(loss) before extraordinary items and tax (V-VI)**		22,76,18,594	27,66,45,678
VIII	Extraordinary Items (specify nature & provide note/delete if none)		-	-
IX	**Profit before tax (VII-VIII)**		22,76,18,594	27,66,45,678
X	Tax expense:			
(a)	Current tax		6,55,00,000	6,15,00,000
(b)	Excess/ Short provision of tax relating to earlier years		27,08,076	20,15,970
(c)	Deferred tax charge/ (benefit)	5	2,23,205	-2,113
			6,84,31,281	6,35,13,857
XI	**Profit/(Loss) for the period from continuing operations (IX-X)**		15,91,87,313	21,31,31,821
XII	Profit/(loss) from discontinuing operations		-	-
XIII	Tax expense of discontinuing operations		-	-
XIV	**Profit/(loss) from discontinuing operations (after tax) (XII-XIII)**		-	-
XV	**Profit/(Loss) for the year (XI+XIV)**		15,91,87,313	21,31,31,821
	The accompanying notes are an integral part of the financial statements	24		

For B Sujeet & Co
Chartered Accountants
Firm Regn No: 009308S

Sujeet B Kumar

B Sujeet Kumar
Proprietor
M.No : 209547
Date: 3rd July, 2026
Place: Hyderabad

B. SUJEET & CO. Chartered Accountants

For The Advocates Mutually Aided Co-Operative Society Ltd

Sunil Bhaskar Ganu
President

Krishna Charnapally
Secretary

Appa Rao Makkena
Treasurer

NOTE NO. 1 BACKGROUND

The Advocates Mutually Aided Co-Operative Society Ltd was established in the year 1999. The main objective of the Co-Operative Society is to improve the economic and social betterment and welfare of its members and their families. It has 15 branches across Telangana. The business of the Co-Operative Society is to provide Gold loans to its members. Apart from this main activity it also deals in sale of Non-Judicial Stamps Papers, Court Fee Labels, Notary Stamps, Revenue Stamps and Postal Stamps. Further it also deals in sale of stationery items to its members. It has about 75 employees. The Co-operative Society's head office is at City Civil Court Complex, Hyderabad.

NOTE NO. 2 SIGNIFICANT ACCOUNTING POLICIES

Basis of preparation of financial statements

The financial statements of the Co-Operative Society have been prepared in accordance with generally accepted accounting principles in India. (Indian GAAP).Accounting Policies have been consistently applied except where a newly accounting standard is initially adopted or a revision to an existing accounting standard requires a change in the accounting policy hitherto in use. The financial statements have been prepared on an accrual basis of accounting and under the historical cost convention.

The classification of assets and liabilities of the Co-Operative Society is done into current and non-current based on the operating cycle of the business of the Co-Operative Society, which is less than twelve months and therefore all current and non-current classifications are done based on the status of realizability and expected settlement of the respective asset and liability within a period of twelve months from the reporting date.

Use of Estimates

The preparation of financial statements in conformity with generally accepted principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent

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liabilities at the date of the financial statements and the results of operations during the reporting period end. Although these estimates are based on management's best knowledge of current events and actions, actual results could differ from these estimates. Difference between the actual results and estimates are recognized in the period in which the results are known.

All financial transactions have been recognized on accrual basis. The preparation of financial statements in conformity with the GAAP requires that the management makes estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent liabilities as at the date of the financial statements and the reported amounts of revenue and expenses during the reported period. The Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from those estimates.

Revenue Recognition

1. Interest income on Loans and Investments is recognised in the Statement of Profit and Lossas it accrues, except in the case of non-performing assets (NPAs) where it is recognised upon realisation, as per the income recognition and asset classification norms of RBI.
2. Loan processing fee is accounted for upfront when it becomes due.
3. Commission received on sale of Non- Judicial Stamps Papers, Court Fee Labels, Notary Stamps, Revenue Stamps and Postal Stamps is accounted on the date of Purchase.

Employee Benefits

1. Provident Fund is a defined contribution scheme established under a State plan. The contributions to the scheme are charged to the Statement of Profit and Lossin the year in which the contributions to the fund are accrued.

2. Employees State Insurance Fund is a defined contribution scheme established under a State plan. The contributions to the scheme are charged to the Statement of Profit and Loss in the year in which the contributions to the fund are accrued.

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3. The Co-Operative Society has a defined benefit gratuity scheme. A provision has been made on the basis of computation of gratuity for the eligible employees as per the Payment of Gratuity Act.

Members HelpAge Fund

The Society maintains a separate fund by the name of Members HelpAge fund. Any amount of unclaimed interest for more than 3 years is transferred into the fund which is used for the benefit of the members of the Society who are in dire financial distress.

Property, Plant & Equipment

Property, Plant and Equipment (gross block) are stated at historical cost net of recoverable taxes less accumulated depreciation and impairment (if any). Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use.

Inventories

Stock in trade of stationery items is ascertained on the weighted average basis. Cost comprises all costs of purchase, costs of conversion, GST and other costs incurred in bringing the inventories to their present location and condition.

Stock in trade of Non-Judicial Stamps Papers, Court Fee Labels, Notary Stamps,Revenue Stamps and Postal Stamps is valued at their nominal value.

Intangible Assets

Intangible Assets (gross block) are stated at historical cost net of recoverable taxes less accumulated depreciation and impairment (if any). Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use.

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Depreciation

Depreciation on Property Plant and Equipment is provided to the extent of depreciable on Written Down Value basis from the date of put to use as in Schedule XIV to the Companies Act, 1956.

Investment

The Co-Operative Society has long term investments. The investments are stated at cost less provision for diminution other than temporary in nature.
Current Investments are stated at lower of cost and fair value.

Provisions, Contingent Liabilities and Contingent Assets

Provisions are recognized when the Co-Operative Society has an obligation as a result of past events and it is probable that an outflow of resources will be required to settle the obligation and the amount can be reliably estimated. Obligations are assessed on an ongoing basis and only those having a largely probable outflow of resources are provided for.

Contingent Liabilities are recognized only when there is a possible obligation arising from past events due to occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Co-Operative Society or where any present obligation cannot be measured in terms of future outflow of resources or where a reliable estimate of the obligation cannot be made.

Advances

Classification:

Advances are classified as performing and non-performing based on the RBI guidelines and are stated net of specific loan loss provision, interest suspense for non-performing advances and provision for diminution in the fair value of restructured assets.

Provisioning:

The Co-operative Society classifies its loans and investments, into performing and non-performing in accordance with RBI guidelines. Further the NPAs are classified into sub-standard, doubtful and loss assets based on the RBI guidelines. Non-performing assets are upgraded into standard as per the extant RBI guidelines.
Specific loan loss provision in respect of non-performing advances is made based on management's assessment of the degree of impairment of advances, subject to the minimum provisioning prescribed by the RBI.

The specific loan loss provision for retail non-performing advances is also made based on the nature of product and delinquency levels. Non-performing advances are written-off in accordance with the Co-operative`s policy. Recoveries from bad debts written off are included under other income.
Loans reported as frauds are classified as loss assets and fully provided for immediately without considering the value of security.

Accounting for taxes on Income

Tax Expense comprises of current and deferred taxes.
Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with the Indian Income Tax Act, 1961.

Deferred tax liabilities and deferred tax assets are recognized for the tax effect at present tax rates on the difference between taxable income and accounting income which are not permanent in nature subject to the consideration of prudence in the case of deferred tax assets.

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Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

		As at 31st March, 2026	As at 31st March, 2025
Note: 3	**SHARE CAPITAL**		
	(A) Authorised, Issued, Subscribed and Paid-up share capital and par value per share		
	Authorised Share Capital		
	5,00,000 Equity Shares of Rs. 100/- each	5,00,00,000	2,50,00,000
	Issued, Subscribed and Paid Up		
	2,86,431 Equity Shares of Rs. 100/- each	2,86,43,100	2,50,00,000
		2,86,43,100	2,50,00,000
	(B) Reconciliation of number of equity shares outstanding at the beginning and at the end of the year:		
	Number of equity shares outstanding as at the beginning of the year	2,50,000	2,32,423
	Add: Number of Shares allotted during the year	38,996	19,334
	Less: Number of Shares bought back	2,565	1,757
	Number of equity shares outstanding as at the end of the year	2,86,431	2,50,000
	(C) Rights, preferences and restrictions attaching to various classes of shares	NIL	NIL
	(D) Shares reserved for issue under options and contracts:	NIL	NIL
	(E) Commitments for sale of shares/ disvestment	NIL	NIL
	(F) Details of allotment of shares for consideration other than cash, allotments of bonus shares and shares bought back	NIL	NIL
	(G) Details of securities convertible into equity / preference shares	NIL	NIL

(H) The Co-Operative has only one class of shares issued and paid-up capital referred to as equity shares having a par value of Rs. 100 per share. Each holder of equity shares is entitled to one vote per share.

(I) In the event of liquidation of the Co-Operative Society, the holders of equity shares will be entitled to receive remaining assets of the company, after payment of all external liabilities. The distribution will be in proportion to the number of equity shares held by the shareholders.

(J) The Shares are not transferable and are automatically redeemed upon the death of the member.

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

(Amount in Rs.)

4	Reserves and surplus	31 March 2026	31 March 2025
(a)	Interest to Members Reserve Fund	54,06,053	72,66,961
(b)	Members Welfare Reserve Fund	42,65,64,183	38,67,74,166
(c)	Deficit / Bad debts Reserve Fund	18,65,76,386	17,06,60,379
(d)	General Reserve Fund	61,24,83,037	56,47,35,017
(e)	Members Death Relief Reserve Fund	8,06,09,020	7,26,51,017
(f)	Land & Building Reserve Fund	40,57,74,280	36,59,84,263
(g)	Community Development Reserve Fund	8,40,47,752	7,60,89,749
	Undistributed Surplus (Balance from statement of profit and loss)	-	-
	Total	1,80,14,60,712	1,64,41,61,553

5	Deferred tax liabilities/(asset) (Net)	31 March 2026	Charge/ (benefit) for the year	31 March 2025
	Deferred tax liability			
	Difference between book depreciation & tax depreciation	3,74,292	2,23,205	1,51,087
	Others (please specify)	-	-	-
	Net deferred tax liability/(asset)	3,74,292	2,23,205	1,51,087

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

MOVEMENT OF RESERVES AND SURPLUS DURING THE FINANCAL YEAR 2025-26

(in Rs,)

SL. No.	PARTICULARS	Rate	Opening Balance as on 1st April 2025	Appropriation for the year 2025-26	Total	Utilisation for the year	Closing Balance as on 31st March 2026
1	Interest to Members Reserve Fund		72,66,961	-	72,66,961	18,60,908	54,06,053
2	Members Welfare Reserve Fund	25%	38,67,74,166	3,97,96,828	42,65,70,995	-	42,65,70,995
3	Deficit / Bad debts Reserve Fund	10%	17,06,60,379	1,59,18,731	18,65,79,110		18,65,79,110
4	General Reserve Fund	30%	56,47,35,017	4,77,56,194	61,24,91,211	-	61,24,91,211
5	Members Death Relief Reserve Fund	5%	7,26,51,017	79,59,366	8,06,10,383	-	8,06,10,383
6	Land & Building Reserve Fund	25%	36,59,84,263	3,97,96,828	40,57,81,092	-	40,57,81,092
7	Community Development Reserve Fund	5%	7,60,89,749	79,59,366	8,40,49,115	-	8,40,49,115
	TOTAL		**1,64,41,61,553**	**15,91,87,313**	**1,80,33,48,866**	**18,60,908**	**1,80,14,87,958**

SUJEET & CO. ★ Chartered Accountant

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

(Amount in Rs.)

		31 March 2026	31 March 2025
6	**Other Long-term Liabilities**		
	Advance from customers	-	-
	Deposits from Xerox Vendor	10,000	10,000
	Children`s Education Fund	50,000	50,000
	Appraiser Deposit	2,11,036	1,67,046
	Staff Deposit	11,32,766	10,38,881
	Associate Membership Deposit	79,51,000	78,31,100
	Others (please specify)	-	-
	Total Other long-term liabilities	**93,54,802**	**90,97,027**

		Long term		Short term	
7	**Provisions**	31 March 2026	31 March 2025	31 March 2026	31 March 2025
(a)	**Provision for Employee Benefits**				
	Provision for gratuity	55,03,575	75,18,996	-	-
	Provision for leave Encashment	-	-	1,72,684	1,12,273
(b)	**Other provisions**	-	-	-	-
	Provision for Income tax [net of advance tax of 5,08,41,954] (previous year Rs.4,61,50,886)			1,46,58,046	1,53,49,114
	Provision for Member`s Death Benefits	-	-	47,00,000	21,90,000
	Provision for Member`s Funeral Expenses	-	-	2,40,000	-
	Total Provisions	**55,03,575**	**75,18,996**	**1,97,70,730**	**1,76,51,387**

		31 March 2026	31 March 2025
8	**Trade payables**		
(a)	Total outstanding dues of micro, small and medium enterprises	-	-
(b)	Total outstanding dues of creditors other than micro, small and medium enterprises	3,74,342	7,02,229
	Total Trade payables	**3,74,342**	**7,02,229**

Disclosure relating to suppliers registered under MSMED Act based on the information available with the entity Company:

Particulars	31 March 2026	31 March 2025
(a) Amount remaining unpaid to any supplier at the end of each accounting year:		
Principal	-	-
Interest	-	-
Total	-	-
(b) The amount of interest paid by the buyer in terms of section 16 of the MSMED Act, along with the amount of the payment made	-	-
(c) The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the	-	-
(d) The amount of interest accrued and remaining unpaid at the end of each accounting year.	-	-
(e) The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues	-	-

		31 March 2026	31 March 2025
9	**Other Current Liabilities**		
(a)	Interest accrued but not due on Deposits	89,13,91,941	69,85,19,982
(b)	Interest accrued and not due to Members	24,00,385	19,92,533
(c)	Mediclaim premium collected from Staff	1,79,950	1,79,950
(d)	Unearned revenue		90,000
(e)	Goods and Service tax payable	1,533	48,469
(f)	TDS payable	3,10,234	2,48,866
(g)	PF Payable	2,99,233	2,62,632
(h)	ESI Payable	16,049	2,581
(i)	Surety Deposits Payable	5,86,90,46,213	5,28,61,53,586
(j)	Associate Member Application Money	2,88,01,700	3,00,46,700
(k)	Amount Payable to Members	4,74,040	1,43,400
(l)	Members Helpage Fund	19,53,965	14,99,660
(m)	Anonymous Deposit	5,000	-
(h)	**Total Other current liabilities**	**6,79,48,80,243**	**6,01,91,88,359**

S. SUJEET & CO. Chartered Accountants

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

10 Property, Plant and Equipment and Intangible Assets (owned assets) (Amount in Rs.)

Particulars /Assets	TANGIBLE ASSETS				
	Buildings	Computers	Office equipment	Furniture & Fixtures	Total
Gross Block					
At 1 April 2025	20,18,527	5,50,017	37,35,844	12,84,280	75,88,668
Additions		11,82,262	1,50,190	11,88,020	25,20,472
Deductions/Adjustments			(27,000)		(27,000)
At 1 April 2024	9,39,106	4,46,317	22,25,129	11,07,976	47,18,528
Additions	10,79,421	1,03,700	15,10,715	1,76,304	28,70,140
Deductions/Adjustments					
At 31 March 2026	**20,18,527**	**17,32,279**	**39,13,034**	**24,72,300**	**1,00,82,140**
At 31 March 2025	**20,18,527**	**5,50,017**	**37,35,844**	**12,84,280**	**75,88,668**
Depreciation/Adjustments					
At 1 April 2025	46,955	3,33,134	10,44,249	4,93,144	19,67,037
Additions	1,54,256	1,93,343	2,74,794	2,73,344	8,95,737
Deductions/Adjustments					
At 1 April 2024	46,955	2,35,722	6,28,284	3,50,163	12,61,124
Additions	49,555	97,412	4,15,965	1,42,981	7,05,913
Deductions/Adjustments					
At 31 March 2026	**2,01,211**	**5,26,477**	**13,19,043**	**7,66,488**	**28,62,774**
At 31 March 2025	96,510	3,33,134	10,44,249	4,93,144	19,67,037
Net Block					
At 31 March 2025	19,22,017	2,16,883	26,91,595	7,91,136	56,21,631
At 31 March 2026	**18,17,316**	**12,05,802**	**25,93,991**	**17,05,812**	**72,19,366**

(Amount in Rs.)

Particulars /Assets	INTANGIBLE ASSETS	
	Computers Software	Total
Gross Block		
At 1 April 2025	6,30,806	6,30,806
Additions	35,000	35,000
Deductions/Adjustments		
At 1 April 2024	6,30,806	6,30,806
Additions		-
Deductions/Adjustments		
At 31 March 2026	**6,65,806**	**6,65,806**
At 31 March 2025	**6,30,806**	**6,30,806**
Amortization/Adjustment		
At 1 April 2025	3,76,934	3,76,934
Additions	1,01,587	1,01,587
Deductions/Adjustments		
At 1 April 2024	2,07,686	2,07,686
Additions	1,69,248	1,69,248
Deductions/Adjustments		
At 31 March 2026	**4,78,521**	**4,78,521**
At 31 March 2025	**3,76,934**	**3,76,934**
Net Block		
At 31 March 2025	2,53,872	2,53,872
At 31 March 2026	**1,87,285**	**1,87,285**

B. SUJEET & CO. Chartered Accountants

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

(Amount in Rs.)

11	Invesment Property	As at 31 March 2026	As at 31 March 2025
	Investment in Immovable Property		
	Land at Uppal Bhagyath, Hyderabad	66,09,57,984	66,09,57,984
	Land at Muneerabad, Malkajgiri	1,05,61,523	1,05,61,523
	Total	67,15,19,507	67,15,19,507

12	Investments - Non Current and Current	As at 31 March 2026			As at 31 March 2025	
	(valued at historical cost unless stated otherwise)	Face Value	Numbers/ Units/ Shares	Book Value	Numbers/ Units/ Shares	Book Value
	Other Investments					
	Investments in government or trust securities*			25,000		25,000
	Other non-current investments (specify nature)			-		-
	Total Investments			25,000		25,000

* represents investments in NSC held in the name of Ex-Secretary of the Society

13	Loans and advances	Long Term 31 March 2026	Long Term 31 March 2025	Short Term 31 March 2026	Short Term 31 March 2025
A	(Secured)				
(a)	Capital advances	30,00,000			
(b)	Loans advances to partners or relative of partners	-	-	-	-
(c)	Gold Loans	31,98,655	32,63,116	77,47,09,345	53,89,84,214
	Covid Loans to Members	-	-		
	Security Deposits for Postal Franchise	5,000	5,000		
	Security Deposits for Stamp Vending License	10,000			
	Security Deposits for Franking Machine	25,000			
	(b)	62,38,655	32,68,116	77,47,09,345	53,89,84,214
	Total (a)+(b)+(c) (A)	62,38,655	32,68,116	77,47,09,345	53,89,84,214

B	Loans and advances	Long Term 31 March 2026	Long Term 31 March 2025	Short Term 31 March 2026	Short Term 31 March 2025
	(Unsecured)				
(a)	Capital advances				
(b)	Loans advances to partners or relative of partners	-	-	-	-
(c)	Other loans and advances (specify nature)	-	-	-	-
	Covid Loans				
	Staff Advances			5,80,023	5,61,553
	Sundry Advances			73,750	43,750
	Prepaid expenses	-	-	18,51,525	11,37,687
	Advance tax and tax deducted at source	16,29,86,256	12,12,72,004		
	Advance to Vendors			32,17,878	8,06,348
	Security Deposits with TSSPDCL	50,000	50,000		
	(b)	16,30,36,256	12,13,22,004	57,23,176	25,49,338
	Total (a)+(b) (B)	16,30,36,256	12,13,22,004	57,23,176	25,49,338
	Total (A + B)	16,92,74,911	12,45,90,120	78,04,32,521	54,15,33,552

14	Inventories	31 March 2026	31 March 2025
(a)	Closing Stock of Stamps	3,63,87,049	4,90,71,760
(b)	Closing Stock of Stationery	28,75,274	30,08,737
(c)	Closing Stock of Postal Stamps	18,19,860	22,68,535
(d)	Souvenirs	76,593	77,592
	[Goods in transit to be disclosed under relevant sub-head of inventories]		
	Total	4,11,58,776	5,44,26,624

15	Trade receivables	31 March 2026	31 March 2025
	Outstanding for a period less than 6 months from the date they are due for receipt		
(a)	Secured Considered good	-	-
(b)	Unsecured Considered good		
(c)	Doubtful	-	-
	Less: Provision for doubtful receivables	-	-
		-	-
	Outstanding for a period exceeding 6 months from the date they are due for receipt		
(a)	Secured Considered good	-	-
(b)	Unsecured Considered good	11,930	1,21,647
(c)	Doubtful	1,09,717	-
	Less: Provision for doubtful receivables	-1,09,717	-
		11,930	1,21,647
	Total	11,930	1,21,647

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Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

16	Cash and Bank Balances	31 March 2026	31 March 2025
A	Cash and cash equivalents		
(a)	On current accounts	2,19,95,677	1,38,47,897
(b)	Cash on hand	19,72,146	14,60,203
(c)	Balance with Postal Wallet	15,101	
	Total (I)	2,39,82,924	1,53,08,100
B	Other bank balances		
(a)	Bank Deposits		
(i)	Earmarked Bank Deposits as per High Court Order	5,86,90,46,213	5,28,61,53,586
(ii)	Deposits with original maturity for more than 3 months but less than 12 months from reporting date	92,35,76,883	84,16,53,070
	Total other (II)	6,79,26,23,096	6,12,78,06,656
	Total Cash (I+II)	6,81,66,06,020	6,14,31,14,756
17	Other current assets	31 March 2026	31 March 2025
	(Specify nature)		
	(This is an all-inclusive heading, which incorporates current assets that do not fit into any other asset categories)		
(a)	Interest accrued but not due on deposits	17,39,53,726	18,49,13,529
(b)	Interest accrued and not due on Covid Loan		
	Total	17,39,53,726	18,49,13,529

SUJEET & CO. Chartered Accountants

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
Notes forming part of the Financial Statements for the year ended 31st March, 2026

(Amount in Rs.)

18	Revenue from Operations	31 March 2026	31 March 2025
(a)	Interest Earned on Fixed Deposits	49,91,27,061	47,83,80,986
(b)	Interest Earned on Gold Loans	5,95,01,837	4,14,83,359
(c)	Interest Earned on Covid Loan	58,514	50,838
(d)	Commission Earned on Postal Stamps	3,85,000	4,52,500
(e)	Commission Earned on Stamps & Labels	16,65,060	27,48,780
(f)	Income from Stationery	43,64,844	41,98,144
(g)	Other Operating Income	19,15,056	18,80,096
(h)	Grant/Donations received		
(i)	Postal Franchise Counter Income	81,109	67,284
	Revenue from operations	56,70,98,481	52,92,61,987

19	Other income	31 March 2026	31 March 2025
(a)	Interest income on Investments	1,750	8,874
(b)	Interest Income on Income Tax Refunds	2,26,07,373	64,62,584
(c)	Election Nomination Fees	3,50,000	
(d)	Sale of Election Application Forms	70,000	
	Total other income	**2,30,29,123**	**64,71,458**

20	Employee benefits expense (Including contract labour)	31 March 2026	31 March 2025
(a)	Salaries, wages, bonus and other allowances	2,58,61,404	2,25,76,026
(b)	Contribution to provident and other funds	18,64,256	15,78,833
(c)	Gratuity expenses		10,81,075
(d)	Staff welfare expenses	6,74,179	3,07,133
(e)	Attire Allowance	3,98,712	3,25,118
	Total Employee benefits expense	**2,87,98,551**	**2,58,68,185**

21	Finance cost	31 March 2026	31 March 2025
(a)	Interest expense		
(i)	On Surety Deposits	15,85,27,540	11,96,80,219
(ii)	On Staff Deposits	74,411	66,089
(iii)	On Appraiser Deposits	13,990	11,292
(iv)	On Overdraft Loan		
	Total Finance cost	**15,86,15,941**	**11,97,57,600**

10	Depreciation and amortization expense	31 March 2026	31 March 2025
(a)	on tangible assets (Refer note 10)	8,95,737	7,05,913
(b)	on intangible assets (Refer note 10)	1,01,587	1,69,248
	Total Depreciation and amortization expense	**9,97,324**	**8,75,161**

22	Other Expenses	31 March 2026	31 March 2025
(a)	Members\` Death Benefit Expenses	3,16,00,000	3,09,00,000
(b)	Members\` Funeral Expenses	23,25,000	23,10,000
(c)	Premises Rennovation Expenses	1,45,660	9,10,392
(d)	Power and fuel	1,30,041	82,705

B. SUJEET & CO. Chartered Accountants

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
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Notes forming part of the Financial Statements for the year ended 31st March, 2026

(e)	Seminar, Sports,Cultural Meet, Formation day expenses	80,00,466	56,09,639
(f)	Repairs and maintenance - Buildings		-
(g)	Repairs and maintenance - Machinery	93,886	91,069
(h)	Computer Maintenance	3,30,719	3,49,791
(i)	AMC charges	5,29,297	4,77,310
(j)	Accident Insurance Charges	18,49,598	14,32,000
(k)	Insurance Expenses	3,88,967	2,13,199
(l)	Members\` Medical Expenses	5,55,64,695	4,73,34,748
(m)	Conveyance Expenses	2,18,369	2,92,703
(n)	Auditor's remuneration	2,75,000	2,36,000
(o)	Printing and stationery	2,36,270	5,51,030
(p)	Communication expenses	3,66,118	3,61,922
(q)	Professional charges	38,26,670	36,98,420
(s)	Internal Audit Fees	3,15,000	2,83,200
(t)	Advertisement and publicity	5,64,842	92,240
(u)	Business promotion expenses	39,58,680	94,99,645
(v)	AGM Expenses	19,08,665	18,43,039
(w)	Meeting Expenses	49,157	45,596
(x)	Calendar Expenses	8,17,375	7,38,200
(y)	Photocopy charges	15,555	18,716
(z)	Bank Charges	48,271	52,226
(aa)	Transportation charges	78,126	89,367
(ab)	Doctors Consultancy Charges	15,15,781	10,73,666
(ac)	Dispensary Expenses	91,892	4,380
(ad)	Medical Camp Expenses	88,480	1,00,640
(ae)	Office Expenses	6,43,850	7,22,186
(af)	Postage & Courier Charges	25,153	39,860
(ag)	Pooja Expenses	1,76,016	1,72,353
(ah)	Election Expenses	6,77,072	1,28,141
(ai)	GST Charges	6,22,374	7,23,429
(aj)	Property Tax for Uppal Land	6,05,277	28,000
(ak)	Water charges	1,70,848	1,76,000
(al)	General Expenses	2,37,992	1,75,559
(am)	License Renewal Fees	33,531	18,330
(an)	Proivison for Doubtful Advances		15,47,721
(ao)	Donations		1,25,000
(ap)	Miscellaneous expenses	39,426	38,399
(aq)	Rates and Taxes	68,661	
	Total	11,86,32,780	11,25,86,821

23	Exceptional Items	31 March 2026	31 March 2025
(a)	Recovery of Written off dues	25,831	
(b)	Surplus on physical Verification of Stocks	8,67,901	
©	Excess Provision reversed	23,26,031	
(d)	Prior Prior Items - Interest on Surety Deposits for earlier years	-5,86,84,177	
	Total	**-5,54,64,414**	**8,75,161**

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Chartered Accountants

NOTE NO. 24 OTHER NOTES

1. The following is the summary of income tax demands against the Co-operative Society.

Particulars	Assessment Year	Amount of Demand (in Rs.)	Forum where Pending
Income tax	2024-25	4,49,80,060	CIT Appeals
Income tax	2023-24	2,81,85,350	CIT Appeals
Income tax	2022-23	49,30,93,445	CIT Appeals
Income tax	2020-21	11,34,38,342	CIT Appeals
Income tax	2018-19	94,07,4803	CIT Appeals
Income tax	2017-18	22,39,809	CIT Appeals
Income tax	2013-14	2,15,24,760	High Court, Telangana
Income tax	2012-13	1,91,87,190	High Court, Telangana
Income tax	2010-11	77,28,447	High Court, Telangana
Income tax	2009-10	82,38,246	High Court, Telangana
Income tax	2008-09	36,43,476	High Court, Telangana
Income tax	2007-08	9,15,139	High Court, Telangana

The Society is confident of winning the appeals. Hence no provision is being made for the said demands.

2. As per G.O Ms No 28,Agriculture and Cooperation (Coop.II) Department dated 19th April, 2016 issued by the Government of Telangana, the Co-Operative credit societies are prohibitedto accept any deposits from other than members. However, the Honorable High Court of Judicature at Hyderabad has issued the following Order against WPMP No 28888 of 2016 on 26th July, 2017.

"There shall be interim stay of operation of per G.O Ms No 28 dated 19th April, 2016, until further orders. It is, however, made clear that if the petitioner- societies collect any deposits from outsiders, they shall not use the said monies for any purpose without permission of this Court."

Pending finality in this matter, the Co-Operative Society has been accepting deposits from other than members adhering to the conditions laid down by the Honorable High Court. The Co-Operative Society has outstanding deposits collected of Rs 5,34,90,89,318/-(PY : Rs 5,28,61,53,586/-)which is separately deposited in fixed deposits with various banks in accordance with the above Order.

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3. The objective of any Co-Operative society is mutual benefit and inclusive growth and welfare of its members. The Co-Operative Society has the following dues recoverable from certain members.

(In Rs.)

Particulars	2025-26	2024-25	Remarks
Overdue Gold Loan from members	35,54,061	38,90,249	Gold Loans Outstanding for more than 1 year.
Sundry Receivables	1,21,647	1,21,647	Dues pending post auction of gold
Covid Loan Overdue	7,71,988	9,20,588	

The Society has the following dues payable

(In Rs.)

Particulars	2025-26	2024-25
Interest payable to its members	24,00,385	19,92,533
Amount Payable on cancellation of membership	1,43,400	1,43,400
Members HelpAge Fund	19,53,965	14,99,660
Excess Recovery on account of auction of Gold	2,12,498	

4. During the year, the records of surety deposits taken prior to 2014 were computerized. The Management is still in the process of reconciliation of the records as per the computer software as updated with the books of account. Due to computerization, interest on such surety deposits which were computerized during the year was computed and Rs. 5,86,84,177/- was accounted since inception to 2024-25 during the year.

5. Capital Commitments: Rs. 55,00,000/- (PY: Nil)

6. The Co-Operative Society has the following immovable properties

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S.No	Address	Extent of Land
1.	Uppal Bhagayath, Hyderabad	10,524.72 Square Yards
2.	Muneerabad Village, Medchal Mandal	2 Acres

The land at Muneerabad Village was originally 10 acres. The land of 8 acres was taken over by Government for outer ring road. The Co-operative Society is yet to receive land at another place as compensation from the Government of Telangana.

7. Deferred Tax Liability

Particulars	2025-26	2024-25
On account of property, plant and equipment	3,74,292	1,51,087

8. Provisions

Particulars	Carrying Amount at the beginning of the Year	Additional Provision made during the year	Amount Used during the year	Amount reversed during the year	Carrying Amount at the end of the Year
Provision for Income tax	6,15,00,000	6,55,00,000	6,15,00,000		6,15,00,000
Provision for sub standard Assets	5,54,270	Nil	Nil	1,98,864	3,55,406
Provision for Doubtful Assets upto 1 year	Nil	27,853	*Nil*	Nil	27,853
Provision for Doubtful Assets (1-3 years)	81,864	Nil	Nil	Nil	81,864
Provision for	9,20,588	Nil	Nil	1,48,600	7,71,988

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Doubtful Assets (More than 3 years)					
Provision for Gratuity	75,18,996	10,30,174	Nil	20,15,421	55,03,575

9. **Classification of assets and provisions held as at March 31, 2026**

Particulars	Standard	Non Performing			Total
	Total Standard Advances	**Sub Standard**	**Doubtful**	**Loss**	
Gross Standard Advances	77,47,09,345	36,63,778	7,71,988	Nil	77,91,45,111
Less : Provisions	Nil	4,65,143	7,71,988	Nil	12,37,131
Net Standard Advances	77,47,09,345	31,98,635	1,73,254	Nil	77,80,81,234

As at 31st March, 2025

Particulars	Standard	Non Performing			Total
	Total Standard Advances	**Sub Standard**	**Doubtful**	**Loss**	
Gross Standard Advances	53,89,84,214	36,35,131	11,75,706	Nil	54,37,95,051
Less : Provisions	Nil	5,45,270	10,02,452	Nil	15,47,722
Net Standard Advances	53,89,84,214	30,89,861	1,73,254	Nil	54,22,47,329

10. As per Indian Accounting Standard 19 "Employee benefits", the disclosures as defined are given below

The contribution to Defined Contribution Plans are recognized as expense for the period as shown in Note No. 20.

Defined Benefit Plan

1. **Assumptions**	**31-March-2026**
1.1 Discount Rate	7.62%
1.2 Rate of increase in Compensation levels	5.00%
1.3 Rate of Return on Plan Assets (Actuals)	0.00%
2. **Change in Present Value of Obligations**	
2.1 Present Value of Obligation at start	0
2.2 Acquisition Adjustment	0
2.3 Interest Cost	0
2.4a Past Service Cost- non vested benefits	0
2.4b Past Service Cost-vested benefits	51,01,075
2.5 Current Service Cost	4,02,500
2.6 Curtailment Cost/(Credit)	0
2.7 Settlement Cost/(Credit)	0
2.8 Benefits paid/payable	0
2.9 Actuarial(gain)/loss on obligation	0
2.10 Present Value of Obligation at end	55,03,575
3. **Changes in the Fair Value of Plant Assets**	
3.1 Fair Value of Plan Assets at the start	0
3.2 Acquisition adjustments	0
3.3 Expected return on Plan Assets	0
3.4 Contributions	0
3.5 Benefits paid/payable	0
3.6 Actuarial Gain/(loss) on plan assets	0
3.7 Fair Value of Plan Assets a t the end	0
3.8 Total Actuarial Gain/(Loss)	0
4. **Fair Value of Plan Assets**	
4.1 Fair Value of plan asset at the start	0

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4.2 Acquisition adjustments	0
4.3 Actual return on plan assets	0
4.4 Contributions	0
4.5 Benefits paid/payable	0
4.6 Present Value of Assets as at the end	0
4.7 Funded Status	(55,03,575)
5. Expenses to be recognized in P& L a/c	
5.1 Current Service Cost	4,02,500
5.2a Past Service Cost- non vested benefits	0
5.2b Past Service Cost – vested benefits	51,01,075
5.3 Interest Cost	0
5.4 Expected Return on Plan Assets	0
5.5 Curtailment Cost/(Credit)	0
5.6 Setttlement Cost /(Credit)	0
5.7 Net actuarial (gain)/loss recognized	0
5.8 Expenses to be recognized in P & L account	55,03,575
6. Bifurcation of Accrued Liability	
6.1 Current Liability	7,26,472
6.2 Non Current Liability	47,77,103
6.3 Total Accrued Liability	55,03,575

11. During the year interest on income tax refunds to the tune of Rs 2.26 crores has been accounted since AY 2009-10 after getting clarity on the refunds based on the rectification orders received from the Income Tax Department.

12. Explanatory notes 1 to 24 form an integral part of the Balance Sheet and Statement of Profit and Loss and are duly authenticated.

THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LTD
DETAILS OF FIXED DEPOSITS IN VARIOUS BANKS AS ON 31.03.2026

FIXED DEPOSITS IN NATIONALISED AND COMMERCIAL SCHEDULED BANKS SECTOR		
NAME OF BANK	AMOUNT	PERCENTAGE
FIXED DEPOSIT WITH DCB-GADDI ANNARAM(15 M)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM(15 M)	1,00,01,000	
FIXED DEPOSIT WITH SBI - CCC (2 years)	1,99,00,000	
FIXED DEPOSIT WITH SBI - CCC (2 years)	1,99,00,000	
FIXED DEPOSIT WITH SBI - CCC (2 years)	1,02,00,000	
FIXED DEPOSIT WITH SBI - R R C (2 Years)	1,00,01,000	
FIXED DEPOSIT WITH CANARA BANK - LB NAGAR (444 DAYS)	2,23,04,807	
FIXED DEPOSIT WITH SBI - MCC (2 YEARS)	1,75,00,000	
FIXED DEPOSIT WITH SBI - MCC (2 YEARS)	1,75,00,000	
FIXED DEPOSIT WITH SBI - MCC (2 YEARS)	1,50,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM (15 M)	1,65,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(15 M)	1,85,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(15 M)	1,00,01,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(15 M)	1,00,01,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM (15 M)	1,70,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM (15 M)	1,80,00,000	
FIXED DEPOSIT WITH DCB BANK - GADDIANNARAM	1,50,00,000	
FIXED DEPOSIT WITH DCB BANK CHANDANAGAR	7,08,57,144	
FIXED DEPOSIT WITH DCB -GADDIANNARAM(15 M)	1,00,00,100	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI (1 Y 1 D)	2,00,00,000	
FIXED DEPOSIT WITH IOB- BANJARAHILLS (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH SBI- Y JUNCTION (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI-CCC PREMISES BRANCH (2 YEARS)	1,50,00,000	
FIXED DEPOSIT WITH SBI-CCC PREMISES BRANCH (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (15 MONTHS)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (391 DAYS)	2,00,00,000	
FIXED DEPOSIT WITH CANARA BANK- S.D.ROAD (555 DAYS)	1,99,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH SBI-MCC (2 YEARS 1 D)	1,99,00,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH SBI- RR (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH SBI- RR (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH SBI- RR (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH DCB- GADDIANNARAM (12 Months)	5,00,00,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH DCB- GADDIANNARAM (12 M)	5,00,00,000	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (18 MONTHS 1 DAY)	1,99,99,999	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,99,00,000	
FIXED DEPOSIT WITH SBI- MCC (2 Y 1D)	1,99,00,000	
FIXED DEPOSIT WITH DCB- GADDIANNARAM (12 M)	5,00,00,000	
FIXED DEPOSIT WITH SBI- RR (2 YEARS)	1,99,00,000	
FIXED DEPOSIT WITH UBI - KRISHNA NAGAR BR	2,00,00,000	
FIXED DEPOSIT WITH UBI - KRISHNA NAGAR BR	3,00,00,000	
FIXED DEPOSIT WITH CANARA BANK - S.D.ROAD (444 DAYS)	1,00,01,000	
FIXED DEPOSIT WITH CENTRAL BANK OF INDIA-NAARM (444 DAYS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,99,00,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,99,00,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,02,00,000	

Contd..2

FIXED DEPOSIT WITH DCB- CHANDA NAGAR(15 M)	1,00,00,100	
FIXED DEPOSIT WITH DCB- CHANDA NAGAR (15 M)	1,00,00,100	
FIXED DEPOSIT WITH IOB- BACHUPALLY (444 DAYS)	25,00,000	
FIXED DEPOSIT WITH SBI- SOMAJIGUDA BR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- RR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH DCB -GADDIANNARAM(15M)	1,00,01,000	
FIXED DEPOSIT WITH PNB-BANK STREET	1,00,00,001	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM (15 M)	1,00,01,000	
FIXED DEPOSIT WITH UBI-KOTHAPET (1 Y 1D)	1,00,00,000	
FIXED DEPOSIT WITH SBI- R R (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH INDIAN BANK WESLEY GIRLS HIGH SCHOOL(444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UNITY SMALL FINANCE BANK(501 DAYS)	50,00,000	
FIXED DEPOSIT WITH DCB -GADDIANNARAM(12M)	5,00,00,000	
FIXED DEPOSIT WITH UBI-KOTHAPET MICRO FINAN (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH CANARA BANK - S.D.ROAD (555 DAYS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,50,00,000	
FIXED DEPOSIT WITH INDIAN BANK KAKATIYA NAGAR (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH INDIAN BANK KAKATIYA NAGAR (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-KOTHAPET MICRO FINAN (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-NAMPALLY (456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-NETAJI NAGAR(456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-KOTHAPET MICRO FINAN (456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-JAMMIKUNTA	3,00,01,000	
FIXED DEPOSIT WITH UBI-LANGER HOUSE 1 YEAR	10,00,01,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH CENTRAL BANK OF INDIA-DESHMUKH (444 DAYS)	1,00,00,001	
FIXED DEPOSIT WITH SBI- RR(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH INDIAN BANK CHIKHADAPALLI (400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH BANK OF INDIA -VASAVI NAGAR (400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH INDIAN BANK WESLEY GIRLS HIGH SCHOOL (400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-MOGADAMPALLY (456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM(15 M)	1,00,01,000	
FIXED DEPOSIT WITH INDIAN BANK NEW NALLAKUNATA (400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-MANIKONDA (456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- NRI DILSULKNAGAR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- RR(2 YEARS)	2,00,00,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	2,00,00,000	
FIXED DEPOSIT WITH UBI-GAYATRINAGAR (1Y 1D)	1,00,00,000	
FIXED DEPOSIT WITH UBI-CHANDANAGAR (1Y 1D)	1,00,00,000	
FIXED DEPOSIT WITH CANARA BANK LB NAGAR (444DAYS)	1,00,01,000	
FIXED DEPOSIT WITH BANK OF INDIA - ADIKMPET (450 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-CHANDANAGAR (12M 1D)	1,50,00,000	
FIXED DEPOSIT WITH UBI-CHANDANAGAR (12M 1D)	1,50,00,000	
FIXED DEPOSIT WITH SBI-SOMAJIGUDA (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH KARUR VYSYA BANK LIMITED (400 DAYS)	50,00,000	
FIXED DEPOSIT WITH SBI-RR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI 15 M	2,00,00,000	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI 15 M	1,00,00,001	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI 15 M	2,00,00,000	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI 15 M	1,00,00,001	
FIXED DEPOSIT WITH UBI-MANIKONDA (12M 1D)	1,00,00,000	
FIXED DEPOSIT WITH BANK OF BARODA Bharkatpura (444 Days)	1,00,00,000	
FIXED DEPOSIT WITH UBI - MLA COLONY (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - MLA COLONY (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - MLA COLONY (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - MLA COLONY (12 M 1D)	2,70,37,151	
FIXED DEPOSIT WITH UBI - Labour Office (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - Labour Office (12 M 1D)	2,50,00,000	

Contd..3

FIXED DEPOSIT WITH UBI - Labour Office (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - Labour Office (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - Labour Office (12 M 1D)	2,52,35,850	
FIXED DEPOSIT WITH UBI - SECBAD STN RD (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - SECBAD STN RD (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - SECBAD STN RD (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - SECBAD STN RD (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - SECBAD STN RD (12 M 1D)	1,54,00,000	
FIXED DEPOSIT WITH UBI - KOTHAPET(12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - KOTHAPET(12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - KOTHAPET(12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - KOTHAPET(12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - KOTHAPET(12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - KOTHAPET(12 M 1D)	2,08,68,740	
FIXED DEPOSIT WITH UBI - NAGOLE II (12 M 1D)	2,60,00,000	
FIXED DEPOSIT WITH UBI - NAGOLE II (12 M 1D)	2,60,00,000	
FIXED DEPOSIT WITH UBI - NAGOLE II (12 M 1D)	2,60,00,000	
FIXED DEPOSIT WITH UBI - NAGOLE II (12 M 1D)	2,60,00,000	
FIXED DEPOSIT WITH UBI - NAGOLE II (12 M 1D)	2,60,00,000	
FIXED DEPOSIT WITH UBI - NAGOLE II (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - NAGOLE II (12 M 1D)	2,66,00,000	
FIXED DEPOSIT WITH UBI - ANAND BAGH (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ANAND BAGH (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ANAND BAGH (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ANAND BAGH (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ANAND BAGH (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ANAND BAGH (12 M 1D)	64,38,500	
FIXED DEPOSIT WITH UBI - ASHOK NAGAR (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ASHOK NAGAR (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ASHOK NAGAR (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - ASHOK NAGAR (12 M 1D)	2,50,00,100	
FIXED DEPOSIT WITH UBI - MALAKPET (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - MALAKPET (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - MALAKPET (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - MALAKPET (12 M 1D)	2,50,00,100	
FIXED DEPOSIT WITH UBI - SRINIVASAPURAM (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - SRINIVASAPURAM (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - SRINIVASAPURAM (12 M 1D)	2,50,00,000	
FIXED DEPOSIT WITH UBI - SRINIVASAPURAM (12 M 1D)	2,52,00,000	
FIXED DEPOSIT WITH INDIAN BANK MARREDPALLY (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM(15 M)	1,00,01,000	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (15 MONTHS 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH HDFC- EK MINAR 18M	1,00,00,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	2,00,00,000	
FIXED DEPOSIT WITH INDIAN BANK MARREDPALLY (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI VANASTHALIPURAM (1 Y)	15,00,00,000	
FIXED DEPOSIT WITH SBI-RR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI-RR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH UBI GATESKAR (1 Y)	3,00,01,000	
FIXED DEPOSIT WITH SBI- GUNFOUNDRY (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH INDIAN BANK MARREDPALLY (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH INDIAN BANK KALYAN NAGAR (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,99,00,000	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (15 MONTHS)	50,00,000	
FIXED DEPOSIT WITH SBI-CCC (2 YEARS)	1,00,01,000	
TOTAL	3,29,68,84,695	48.54%

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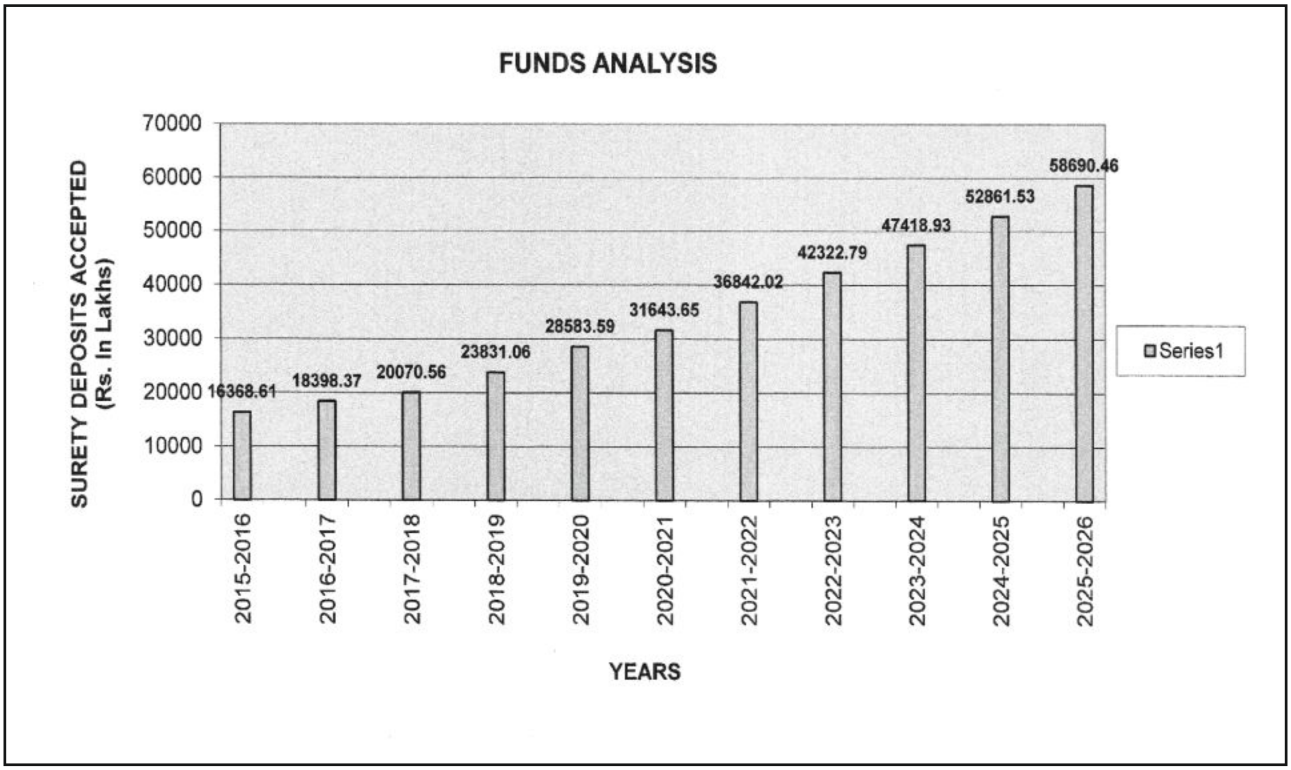
FIXED DEPOSITS IN RRB SECTOR		
NAME OF BANK	AMOUNT	PERCENTAGE
FIXED DEPOSIT WITH TGB-DADAPUR (444 DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-BALAPUR	2,00,00,000	
FIXED DEPOSIT WITH TGB-UPPAL	1,50,00,000	
FIXED DEPOSIT WITH TGB-NAGARAM	2,00,00,000	
FIXED DEPOSIT WITH TGB-THIRUMALGHERRY	2,00,00,000	
FIXED DEPOSIT WITH TGB - ASHOKNAGAR	1,00,00,000	
FIXED DEPOSIT WITH TGB - ASHOKNAGAR	1,00,00,000	
FIXED DEPOSIT WITH TGB-MIYAPUR	1,50,00,000	
FIXED DEPOSIT WITH TGB-TURKAPALLY	1,00,00,000	
FIXED DEPOSIT WITH TGB - ASHOKNAGAR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-MUNAGANOOR	1,00,00,000	
FIXED DEPOSIT WITH TGB-TARNAKA	1,00,00,000	
FIXED DEPOSIT WITH TGB-ELIMINEDU	1,00,00,000	
FIXED DEPOSIT WITH TGB- SANJEEVAREDDY NAGAR	1,00,00,000	
FIXED DEPOSIT WITH TGB- IBRAHIMPATNAM	1,00,00,000	
FIXED DEPOSIT WITH TGB-TIRUMALGHERRY	1,00,00,000	
FIXED DEPOSIT WITH TGB-DANDUMAILARAM	1,00,00,000	
FIXED DEPOSIT WITH TGB-RAMNAGAR	1,00,00,000	
FIXED DEPOSIT WITH TGB-DANDUMAILARAM	3,00,00,000	
FIXED DEPOSIT WITH TGB-HIMAYATH NAGAR (444 DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-SHANTI NAGAR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-KANAGAL (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-DAMERA (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-IBRAHIMPATNAM	1,50,00,000	
FIXED DEPOSIT WITH TGB-HAYATHNAGAR	2,00,00,000	
FIXED DEPOSIT WITH TGB-SHANTI NAGAR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-NARAYANPUR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-NARAYANPUR (FORMERLY APGVB)	1,50,00,000	
FIXED DEPOSIT WITH TGB-NARAYANPUR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-CHOWDARIGUDEM (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-SHANTI NAGAR	1,00,00,000	
FIXED DEPOSIT WITH TGB - SARASWATI NAGAR	1,00,00,000	
FIXED DEPOSIT WITH TGB - DUBBAK	1,00,00,000	
FIXED DEPOSIT WITH TGB - CHEEKATIMAMIDI	1,00,00,000	
FIXED DEPOSIT WITH TGB-NAGARAM	1,00,00,000	
FIXED DEPOSIT WITH TGB- SHANTINAGAR	1,00,00,000	
FIXED DEPOSIT WITH TGB - VANGAPALLY	1,00,00,000	
FIXED DEPOSIT WITH TGB- TUDUKURTHY	1,00,00,000	
FIXED DEPOSIT WITH TGB - VANGAPALLY	1,00,00,000	
FIXED DEPOSIT WITH TGB-CHITYALA (FORMERLY APGVB)	99,00,000	
FIXED DEPOSIT WITH TGB-DADAPUR (444 DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-MALKAPUR (444 DAYS) FORMERLY APGVB	99,00,000	
FIXED DEPOSIT WITH TGB-GOKARAM NALGONDA (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-SINGARAJUPALLI (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-THURKAPALLY (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-RAJAPET (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-GUNGAL	1,00,00,000	
FIXED DEPOSIT WITH TGB-HIMAYATH NAGAR	7,45,45,622	
FIXED DEPOSIT WITH TGB-BAGHAMBERPET	4,58,08,320	
FIXED DEPOSIT WITH TGB-YADGIRGUTTA (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-HIMAYATH NAGAR	5,00,00,000	
FIXED DEPOSIT WITH TGB-BODAKONDA	1,00,00,000	
FIXED DEPOSIT WITH TGB-ELIMINEDU	3,00,00,000	
FIXED DEPOSIT WITH TGB-NARAYANPUR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-CHOWDARIGUDEM (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-BURGULA (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB-KOLKULAPALLY (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB - ASHOKNAGAR (FORMERLY APGVB)	14,59,74,255	
FIXED DEPOSIT WITH TGB-UPPAL	1,00,00,000	
FIXED DEPOSIT WITH TGB-NARAYANPUR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITH TGB- MARIYALA	1,00,00,000	
FIXED DEPOSIT WITH TGB- KHILLAGHANPUR	1,00,00,000	
FIXED DEPOSIT WITH TGB-THUDKURTHY	1,00,00,000	
FIXED DEPOSIT WITH TGB-RC PURAM	1,00,00,000	
FIXED DEPOSIT WITH TGB- MARIYALA	1,00,00,000	
FIXED DEPOSIT WITH TGB- TELLAPUR	1,00,00,000	
FIXED DEPOSIT WITH TGB-YADGIRGUTTA	1,00,00,000	
FIXED DEPOSIT WITH TGB-THUDKURTHY	1,00,00,000	
FIXED DEPOSIT WITH TGB-ZAHEERABAD	1,00,00,000	
FIXED DEPOSIT WITH TGB-GUNDALA	1,00,00,000	
FIXED DEPOSIT WITH TGB-YADGIRGUTTA	1,00,00,000	
FIXED DEPOSIT WITH TGB-BANDLAGUDA	99,00,000	

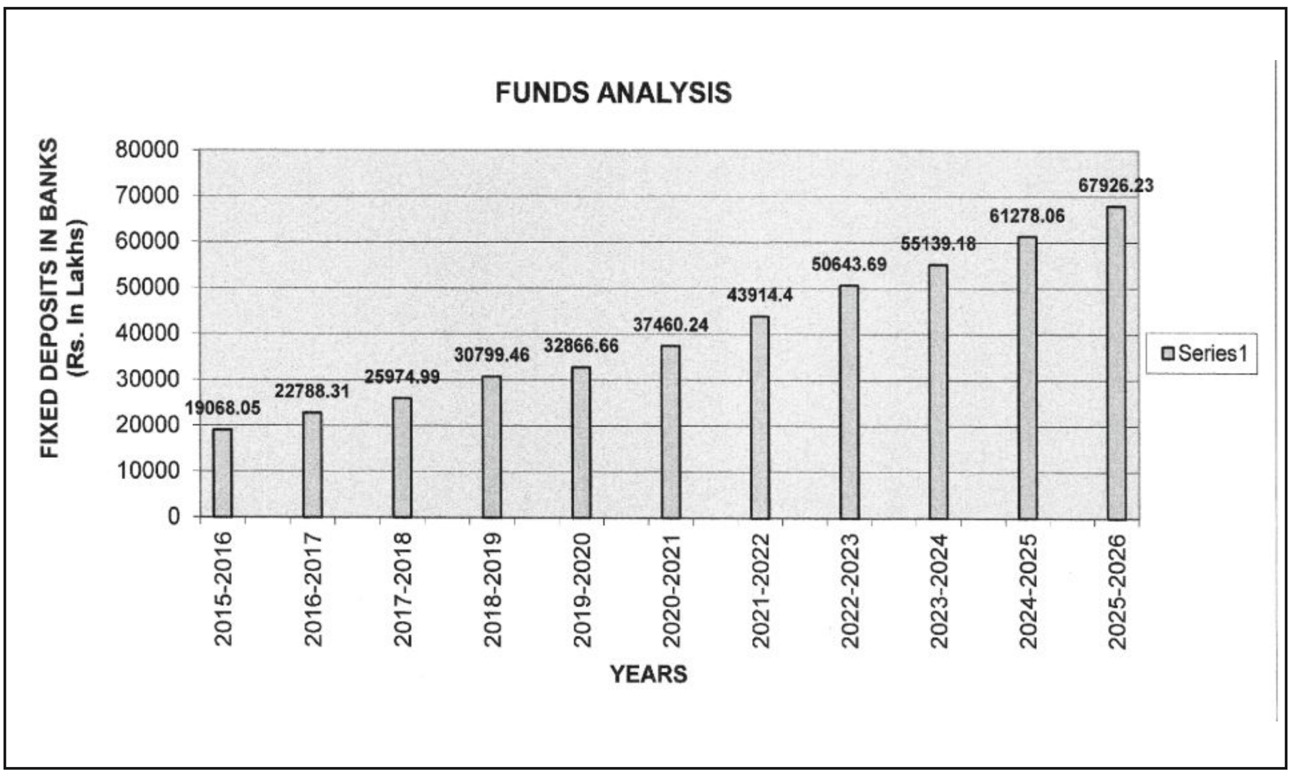
Contd..2

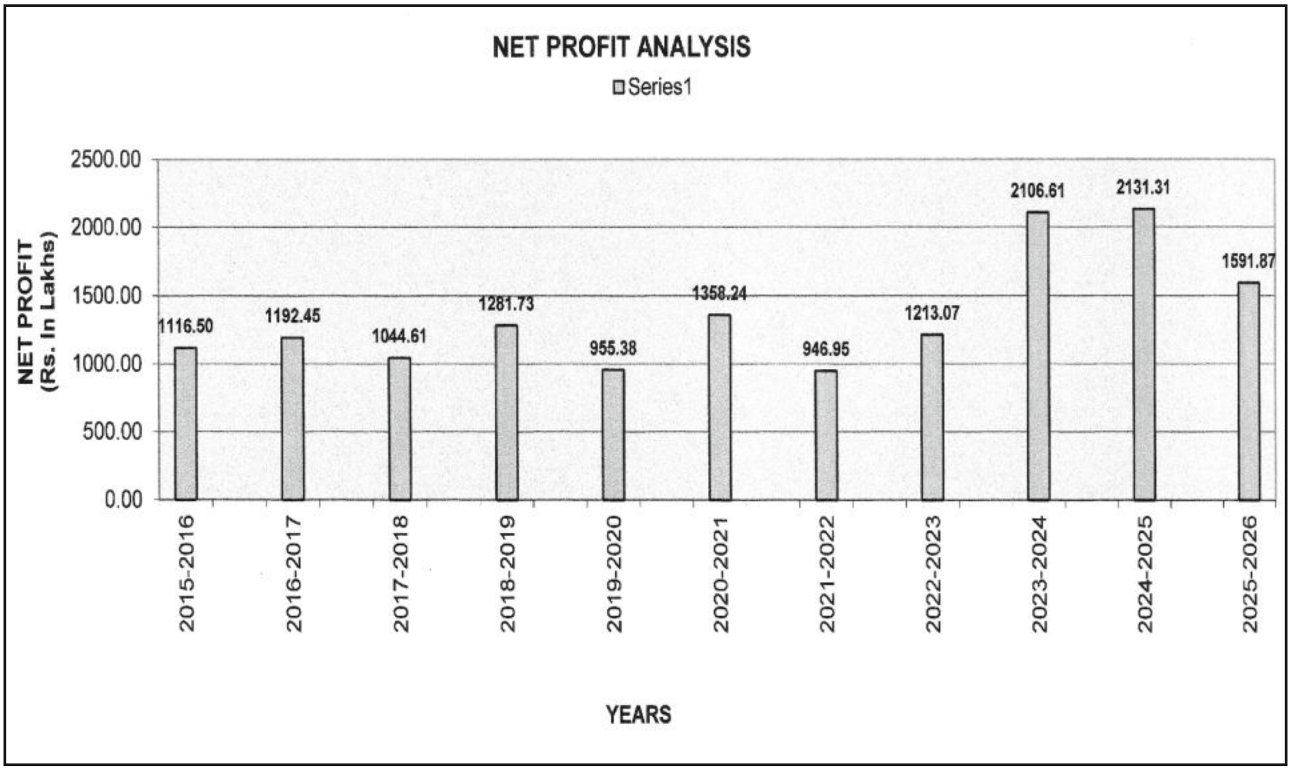
FIXED DEPOSIT WITH TGB-BANDLAGUDA	99,00,000	
FIXED DEPOSIT WITH TGB-BANDLAGUDA	99,00,000	
FIXED DEPOSIT WITH TGB-WEST VENKATAPUR	99,00,000	
FIXED DEPOSIT WITH TGB-PEDDAMANDADI (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-SNEHAPURI COLONY (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-YADHAGIRIGUTTA (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-BALAPUR	99,00,000	
FIXED DEPOSIT WITH TGB-BALAPUR	99,00,000	
FIXED DEPOSIT WITH TGB-BALAPUR	99,00,000	
FIXED DEPOSIT WITH TGB-BALAPUR	53,00,000	
FIXED DEPOSIT WITH TGB-KUSHAIGUDA (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-CHOUTUPPAL (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-YELLA REDDY PET (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-YELLA REDDY PET (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-YELLA REDDY PET (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-MALKAPUR (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-NARAYANPUR (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-BHONGIRI (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-BADEPALLE (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-MALLAPUR (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-IBRAHIMPATNAM	3,00,00,000	
FIXED DEPOSIT WITH TGB-MALKAPUR (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-BANDLAGUDA (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-KAJIPUR (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-RAJAPET (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-KOYYALAGUDEM (444DAYS)	99,00,000	
FIXED DEPOSIT WITH TGB-ADDAGUDURU (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH TGB-ADDAGUDURU (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH TGB-YADAGIRIGUTTA (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH TGB-YADAGIRIGUTTA (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH TGB-VANGAPALLY (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH TGB-VANGAPALLY (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH TGB- SIDDIPET MARKET AREA	50,00,000	
FIXED DEPOSIT WITH TGB- BIJINAPALLY	50,00,000	
FIXED DEPOSIT WITH TGB-MADHAVAPURI HILLS, AMEENPUR	50,00,000	
FIXED DEPOSIT WITH TGB- CHOUTUPPAL	50,00,000	
TOTAL	1,41,86,28,197	20.88%

2nd page End

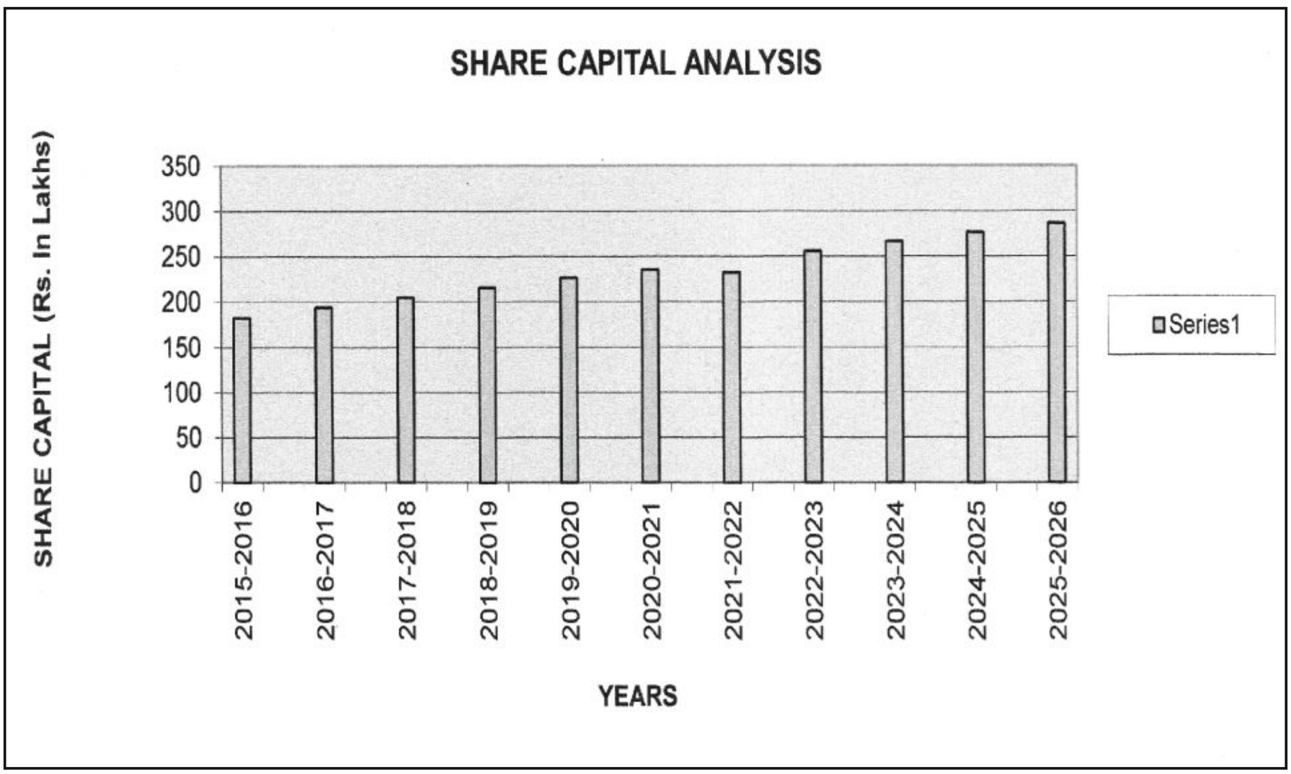
FIXED DEPOSITS IN CO-OPERATIVE SECTOR		
NAME OF BANK	AMOUNT	PERCENTAGE
FIXED DEPOSIT WITH AGRASEN BANK MAIN BRANCH	4,38,65,480	
FIXED DEPOSIT WITH AGRASEN BANK- MAIN BRANCH	15,01,973	
FIXED DEPOSIT WITH AGRASEN BANK	5,38,04,269	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	1,20,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	65,54,330	
FIXED DEPOSIT WITH AGRASEN BANK MAIN BRANCH	55,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	5,34,873	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	1,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	3,36,68,853	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	1,75,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - RICABGUNJ	1,25,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - RICABGUNJ	2,15,00,000	
FIXED DEPOSIT WITH AGRASEN BANK	4,84,09,447	
FIXED DEPOSIT WITH AGRASEN BANK - RICABGUNJ	1,10,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - RICABGUNJ	1,15,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	10,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK MAIN BRANCH	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK	4,92,00,664	
FIXED DEPOSIT WITH AGRASEN BANK (555 DAYS)	6,00,000	
FIXED DEPOSIT WITH AGRASEN BANK MAIN BRANCH	2,00,00,000	
FIXED DEPOSIT WITH AGRASEN-HO	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN-HO	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK ,MAIN BR	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK	5,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (13M)	1,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (13M)	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (12M 1D)	3,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (13M)	5,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (13M)	5,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (13M)	2,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (12 M 1 D)	2,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (12 M 1 D)	5,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (12 M 1 D)	5,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK- MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MALAKPET BRANCH	1,25,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR (444 DAYS)	25,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN BANK	10,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR (444 DAYS)	25,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN BANK	40,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK (12M 1D)	2,00,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR 1 YEAR	50,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	25,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	31,89,70,363	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN BANK 1 YEAR	25,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	5,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN BANK	25,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK-BAHADURPURA 13 M	1,00,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MALAKPET BRANCH (555 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH (555 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR (444 DAYS)	50,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH	10,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN BANK	25,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MAIN BRANCH (555 DAYS)	14,99,951	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO) Non-Callable	3,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO) Non-Callable	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO) Non-Callable	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK MAIN BRANCH	20,00,000	
TOTAL	2,07,71,10,203	30.58%


FUNDS ANALYSIS
SURETY DEPOSITS ACCEPTED (Rs. In Lakhs)
70000
60000
50000
40000
30000
20000
10000
0
16368.61
18398.37
20070.56
23831.06
28583.59
31643.65
36842.02
42322.79
47418.93
52861.53
58690.46
2015-2016
2016-2017
2017-2018
2018-2019
2019-2020
2020-2021
2021-2022
2022-2023
2023-2024
2024-2025
2025-2026
YEARS
Series1


FUNDS ANALYSIS
FIXED DEPOSITS IN BANKS (Rs. In Lakhs)
80000
70000
60000
50000
40000
30000
20000
10000
0
19068.05
22788.31
25974.99
30799.46
32866.66
37460.24
43914.4
50643.69
55139.18
61278.06
67926.23
2015-2016
2016-2017
2017-2018
2018-2019
2019-2020
2020-2021
2021-2022
2022-2023
2023-2024
2024-2025
2025-2026
YEARS
Series1



NET PROFIT ANALYSIS
Series1
NET PROFIT (Rs. In Lakhs)
2500.00
2000.00
1500.00
1000.00
500.00
0.00
1116.50
1192.45
1044.61
1281.73
955.38
1358.24
946.95
1213.07
2106.61
2131.31
1591.87
2015-2016
2016-2017
2017-2018
2018-2019
2019-2020
2020-2021
2021-2022
2022-2023
2023-2024
2024-2025
2025-2026
YEARS



SHARE CAPITAL ANALYSIS
SHARE CAPITAL (Rs. In Lakhs)
350
300
250
200
150
100
50
0
Series1
2015-2016
2016-2017
2017-2018
2018-2019
2019-2020
2020-2021
2021-2022
2022-2023
2023-2024
2024-2025
2025-2026
YEARS

THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LIMITED
22-7-363 to 365, City Civil Courts Complex, Diwan Devdi, Hyderabad.

REVISED BUDGET ESTIMATES FOR THE YEAR 2026-27 (Amount in Rupees)

INCOME	Budget Amount for 2026-27	EXPENDITURE	Budget Amount for 2026-27
By Interest Income on Fixed Deposits	55,00,00,000	To Interest Expenses on Deposits	19,00,00,000
By Commission on Postal Stamps	6,00,000	To Computer Maintenance	4,00,000
By Commission on Stamps & Labels	20,00,000	To Conveyance	4,00,000
By Other Income	25,00,000	To Meeting Expenses	2,00,000
By Interest On Gold Loan	6,50,00,000	To Staff Welfare	4,00,000
By Income from Stationery	47,00,000	To Telephone Charges	4,50,000
By Election Namination fee	7,50,000	To Salaries	3,65,00,000
		To Annual General Body Meeting Expences	25,00,000
		To Consultancy Charges	15,00,000
		To Mediclaim Insurance Charges	6,50,00,000
		To AMC charges	6,00,000
		To Advertisement Expenses	6,00,000
		To Audit fees	6,50,000
		To Printing & Stationery	6,00,000
		To Water Charges	2,00,000
		To General Expenses	3,00,000
		To Calender printing Charges	9,00,000
		To Seminar Cultural Meet & Sports Expenses	40,00,000
		To Business Development Expenses	45,00,000
		To Insurance Charges	4,00,000
		To Professional charges	1,50,000
		To Electricity charges	1,50,000
		To Members Death Benefit Expenses	3,50,00,000
		To Members Funeral Expenses	25,00,000
		To Medical camp Expenses	1,00,000
		To Accident Insurance Charges	20,00,000
		To Office Expenses	7,50,000
		To Postage & Telegram	50,000
		To Repairs & Maintainance	2,00,000
		To Depreciation	10,00,000
		To Net Profit	27,35,50,000
TOTAL	62,55,50,000	**TOTAL**	62,55,50,000

SD/-	SD/-	SD/-
SUNIL BHASKAR GANU	KRISHNA CHARNAPALLY	APPA RAO MAKKENA
PRESIDENT	SECRETARY	TREASURER

Place: Hyderabad
Date:03.07.2026