

Independent Auditor's Report

To the Members of The Advocates Mutually Aided Co-operative Society Ltd

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 2025 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 2025 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. Interest on Rs. 14.73 crores on sundry deposits taken prior to 2014 has not been accounted. Due to this, the profit is more by Rs. 35 lakhs approximately.
3. The Co-Operative Society has made certain provision towards gratuity of the employees of the Co-Operative Society. Refer Note No. 2. Unless actuarial valuation of the gratuity provision is done at the end of the year, we cannot ascertain the exact amount of provision and its impact on the Statement of Profit and Loss Account.
4. The Co-Operative Society is in the process of increasing its authorized capital from Rs 2.5 Crore. Pending receipt of confirmation from the Registrar of Co-Operative Societies, the amount received in excess of Rs 2.5 Crore is shown as share application money.

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5. With Reference to Note No 23.4, 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.

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. 23.1 to the financial statements.

Auditor's Response

We have gone through the management's assumptions to determine the possible outcome of these disputes.

2. Evaluation of Uncertain Legal positions

With regard to Note No 23.2 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.

Emphasis of Matter

We draw attention to Note 23.3 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.

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Our opinion is not qualified in respect of these matter.

Other Matters

We bring attention to the following

1. The members records are not updated with PAN No and further new members records needs to updated with a recent photograph and address.
2. Fixed Assets are not tagged for proper identification.
3. The Deposits availed from inception to 2014 are yet to be computerized in respect of some branches.

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

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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.

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.

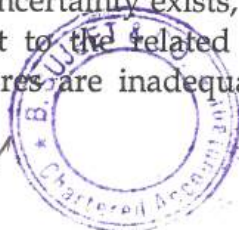
Auditor's Responsibilities for the Audit of Financial Statements

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 detect 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

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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

B Sujeet Kumar

B Sujeet Kumar

Proprietor

Membership number: 209547

Hyderabad

Date: 07th July, 2025

UDIN: 25209547BMICAB4995



Name of the Entity: The Advocates Mutually Aided Co-Operative Society Limited
 Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
 Balance Sheet as at 31st March, 2025

(Amount in Rs.)

	Particulars	Note	31 March 2025	31 March 2024
I	EQUITY AND LIABILITIES			
1	Owners' Funds			
(a)	Owners' Capital Account	3	2,50,00,000	2,50,00,000
(b)	Share Application Money		26,49,600	16,26,200
(c)	Reserves and surplus	4	1,64,41,61,553	1,43,41,80,251
			1,67,18,11,153	1,46,08,06,451
2	Non-current liabilities			
(a)	Long-term borrowings		-	-
(b)	Deferred tax liabilities (Net)	5	1,51,087	1,53,200
(c)	Other long-term liabilities	6	90,97,027	88,53,520
(d)	Long-term provisions	7	75,18,996	64,88,822.00
			1,67,67,110	1,54,95,542
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		7,02,229	6,15,086
(c)	Other current liabilities	9	6,01,91,88,359	5,36,08,26,739
(d)	Short-term provisions	7	1,76,51,387	2,30,02,607
			6,03,75,41,975	5,38,44,44,432
	Total		7,72,61,20,238	6,86,07,46,425
II	ASSETS			
1	Non-current assets			
(a)	Property, Plant and Equipment and Intangible assets			
(i)	Property, Plant and Equipment	10	67,71,41,138	67,42,59,585
(ii)	Intangible assets	10	2,53,872	4,23,120
(iii)	Capital work in progress		-	-
(iv)	Intangible asset under development			
(b)	Non-current investments	11	25,000	40,000
(c)	Deferred tax assets (Net)			
(d)	Long Term Loans and Advances	12	12,45,90,120	98,15,636
(e)	Other non-current assets		-	-
			80,20,10,130	68,45,38,341
2	Current assets			
(a)	Current investments		-	-
(b)	Inventories	13	5,44,26,624	3,80,43,303
(c)	Trade receivables	14	1,21,647	16,34,467
(d)	Cash and bank balances	15	6,14,31,14,756	5,52,14,80,341
(e)	Short Term Loans and Advances	12	54,15,33,552	51,08,29,303
(f)	Other current assets	16	18,49,13,529	10,42,20,670
			6,92,41,10,108	6,17,62,08,084
	Total		7,72,61,20,238	6,86,07,46,425
	Summary of significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements	23		

For B Sujeet & Co

Chartered Accountants

Firm Regn No: 0093085

B Sujeet Kumar

Proprietor

M.No : 209547

Date: 7 July 2025

Place Hyderabad

For The Advocates Mutually Aided Co-Operative Society Ltd

Srinath Pillarisetty

President

Sridhar Tadakanti

Secretary

Giri Tornala

Treasurer

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, 2025

(Amount in Rs.)

	Particulars	Note	31 March 2025	31 March 2024
I	Revenue from operations	17	52,92,61,987	44,01,18,713
II	Other Income	18	64,71,458	19,04,036
III	Total Income (I+II)		53,57,33,445	44,20,22,749
IV	Expenses:			
(a)	Cost of goods sold		-	-
(b)	Employee benefits expense	19	2,58,68,185	3,01,91,295
(c)	Finance costs	20	11,97,57,600	6,34,82,843
(d)	Depreciation and amortization expense	21	8,75,161	7,72,201
(e)	Other expenses	22	11,25,86,821	7,38,43,281
	Total expenses		25,90,87,767	16,82,89,620
V	Profit/(loss) before exceptional and extraordinary items and tax (III- IV)		27,66,45,678	27,37,33,129
VI	Exceptional items (specify nature & provide note/delete if none)		-	-
VII	Profit/(loss) before extraordinary items and tax (V-VI)		27,66,45,678	27,37,33,129
VIII	Extraordinary Items (specify nature & provide note/delete if none)		-	-
IX	Profit before tax (VII-VIII)		27,66,45,678	27,37,33,129
X	Tax expense:			
(a)	Current tax		6,15,00,000	6,29,18,209
(b)	Excess/ Short provision of tax relating to earlier years		20,15,970	
(c)	Deferred tax charge/ (benefit)	23	-2,113	1,53,200
			6,35,13,857	6,30,71,409
XI	Profit/(Loss) for the period from continuing operations (IX-X)		21,31,31,821	21,06,61,720
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)		21,31,31,821	21,06,61,720
	The accompanying notes are an integral part of the financial statements	23		

For B Sujeet & Co
 Chartered Accountants
 Firm Regn No: 0093085

B Sujeet Kumar
 Proprietor

M.No : 209547

Date: 7th July 2025

Place Hyderabad



For The Advocates Mutually Aided Co-Operative Society Ltd

Srinath Pillarisetty
 President

Sridhar Tadakanti
 Secretary

Giri Tornala
 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 14 branches across Telangana. The business of the Co-Operative Society is to provide Gold loans to its members. Apart from the 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

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the reported amounts of assets and liabilities and disclosure of contingent 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 Loss as 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.
4. Sale of Stationery is shown gross of GST.

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 Loss in the year in which the contributions to the fund are accrued.

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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.
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



Sujeet Kumar

purchase price and any attributable cost of bringing the asset to its working condition for its intended use.

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.

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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.

Sujeet Kumar



Name of the Entity: The Advocates Mutually Aided Co-Operative Society Ltd
 Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
 Notes forming part of the Financial Statements for the year ended, 31st March, 2025

Note - 1 Background of the entity

Note - 2 Significant Accounting Policies

	As at 31st March, 2025	As at 31st March, 2024
Note: 3 SHARE CAPITAL		
(A) Authorised, Issued, Subscribed and Paid-up share capital and par value per share		
Authorised Share Capital		
2,50,000 Equity Shares of Rs. 100/- each	2,50,00,000	2,50,00,000
Issued, Subscribed and Paid Up		
2,50,000 Equity Shares of Rs. 100/- each	2,50,00,000	2,50,00,000
	2,50,00,000	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	2,50,000
Add: Number of Shares allotted during the year	2,050	1,804
Less: Number of Shares bought back	2,050	1,804
Number of equity shares outstanding as at the end of the year	2,50,000	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/ divestment	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 Co-operative Society, after payment of all external liabilities. The distribution will be in proportion to the number of equity shares held by the shareholders.		

Sujeet Bhatnagar



Name of the Entity: The Advocates Mutually Aided Co-Operative Society Ltd
 Regd No. AMC/HYD(U)MACS-99 (27) CREDIT
 Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

4	Reserves and surplus		31 March 2025	31 March 2024
(a)	Interest to Members Reserve Fund		72,66,961	90,82,629
(b)	Members Welfare Reserve Fund		38,67,74,166	33,34,91,211
(c)	Deficit / Bad debts Reserve Fund		17,06,60,379	15,06,82,048
(d)	General Reserve Fund		56,47,35,017	50,07,95,471
(e)	Members Death Relief Reserve Fund		7,26,51,017	6,19,94,426
(f)	Land & Building Reserve Fund		36,59,84,263	31,27,01,308
(g)	Community Development Reserve Fund		7,60,89,749	6,54,33,158
	Undistributed Surplus (Balance from statement of profit and loss)		-	-
	Total		1,64,41,61,553	1,43,41,80,251

5	Deferred tax liabilities/(asset) (Net)	31 March 2025	Charge/ (benefit) for the year	31 March 2024
	Deferred tax liability			
	Difference between book depreciation & tax depreciation	1,51,087	-2,113	1,53,200
	Others (please specify)	-	-	-
	Net deferred tax liability/(asset)	1,51,087	-2,113	1,53,200

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Name of the Entity: The Advocates Mutually Aided Co-Operative Society Ltd

Regd No. AMC/HYD(U)MACS-99 (27) CREDIT

Notes forming part of the Financial Statements for the year ended 31st March, 2025

MOVEMENT OF RESERVES AND SURPLUS DURING THE FINANCIAL YEAR 2024-25

(in Rs,)

SL. No.	PARTICULARS	Rate	Opening Balance as on 1st April 2024	Appropriation for the year 2024-2025	Total	Utilisation for the year	Closing Balance as on 31st March 2025
1	Interest to Members Reserve Fund		90,82,629	-	90,82,629	18,15,668	72,66,961
2	Members Welfare Reserve Fund	25%	33,34,91,211	5,32,82,955	38,67,74,166	-	38,67,74,166
3	Deficit / Bad debts Reserve Fund	10%	15,06,82,048	2,13,13,182	17,19,95,230	13,34,851	17,06,60,379
4	General Reserve Fund	30%	50,07,95,471	6,39,39,546	56,47,35,017	-	56,47,35,017
5	Members Death Relief Reserve Fund	5%	6,19,94,426	1,06,56,591	7,26,51,017	-	7,26,51,017
6	Land & Building Reserve Fund	25%	31,27,01,308	5,32,82,955	36,59,84,263	-	36,59,84,263
7	Community Development Reserve Fund	5%	6,54,33,158	1,06,56,591	7,60,89,749	-	7,60,89,749
	TOTAL		1,43,41,80,251	21,31,31,821	1,64,73,12,072	31,50,519	1,64,41,61,553

Sujeet Pokum



		(Amount in Rs.)									
		31 March 2025	31 March 2024								
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	1,67,046	1,55,754								
	Staff Deposit	10,38,881	9,26,666								
	Incoming Membership Deposit	78,31,100	77,11,100								
	Others (please specify)	-	-								
	Total Other long-term liabilities	90,97,027	88,53,520								
7	Provisions										
		<table> <tr> <th colspan="2">Long term</th><th colspan="2">Short term</th></tr> <tr> <th>31 March 2025</th><th>31 March 2024</th><th>31 March 2025</th><th>31 March 2024</th></tr> </table>		Long term		Short term		31 March 2025	31 March 2024	31 March 2025	31 March 2024
Long term		Short term									
31 March 2025	31 March 2024	31 March 2025	31 March 2024								
(a)	Provision for Employee Benefits										
	Provision for gratuity	75,18,996	64,88,822								
	Provision for Leave Encashment	-	-								
		1,12,273	-								
(b)	Other provisions										
	Provision for Income tax [net of advance tax of 46150886] (previous year Rs. 3,99,15,602)	-	-								
		1,53,49,114	2,30,02,607								
	Provision for Member's Death Benefits	-	-								
	Other (specify nature)	21,90,000	-								
	Total Provisions	75,18,996	64,88,822								
		1,76,51,387	2,30,02,607								

Sujeet Pokun

B. SWEET & CO. CHARTERED ACCOUNTANTS

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Ltd

Regd No. AMC/HYD(U)/MACS-99 (27) CREDIT

Notes forming part of the Financial Statements for the year ended 31st March, 2025

		31 March 2025	31 March 2024
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	7,02,229	6,15,086
	Total Trade payables	7,02,229	6,15,086
Disclosure relating to suppliers registered under MSMED Act based on the information available with the entity			
Company:			
Particulars		31 March 2025	31 March 2024
(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 to the supplier beyond the appointed day during each accounting year.		-	-
(c) The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED Act.		-	-
(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 above are actually paid to the small enterprise, for the purpose of disallowance of a deductible expenditure under section 23 of the MSMED Act.		-	-
9	Other Current Liabilities		
(a)	Interest accrued but not due on Deposits	69,85,19,982	60,04,93,424
(b)	Interest accrued and not due to Members	19,92,533	16,46,607
(c)	Mediclaime premium collected from Staff	1,79,950	85,550
(d)	Unearned revenue	90,000	-
(e)	Goods and Service tax payable	48,469	1,00,822
(f)	TDS payable	2,48,866	11,96,379
(g)	PF Payable	2,62,632	2,31,051
(h)	ESI Payable	2,581	12,128
(i)	Surety Deposits Payable	5,28,61,53,586	4,74,18,93,414
(j)	Associate Member Application Money	3,00,46,700	1,39,51,700
(k)	Amount Payable to Members	1,43,400	1,43,400
(l)	Members Helpline Fund	14,99,660	10,72,264
(m)	Other payables (specify nature)	-	-
(h)	Total Other current liabilities	6,01,91,88,359	5,36,08,26,739

Sujeet Pokhri



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, 2025

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

Particulars /Assets	TANGIBLE ASSETS					
	Freehold land	Buildings	Computers	Office equipment	Furniture & Fixtures	Total
Gross Block						
At 1 April 2024	67,08,02,181	9,39,106	4,46,317	22,25,129	11,07,976	67,55,20,709
Additions	7,17,326	10,79,421	1,03,700	15,10,715	1,76,304	35,87,466
Deductions/Adjustments						
At 1 April 2023	42,06,59,946	-	2,91,367	16,49,923	10,38,860	42,36,40,096
Additions	25,01,42,235	9,39,106	1,54,950	5,75,206	69,116	25,18,80,613
Deductions/Adjustments						
At 31 March 2025	67,15,19,507	20,18,527	5,50,017	37,35,844	12,84,280	67,91,08,175
At 31 March 2024	67,08,02,181	9,39,106	4,46,317	22,25,129	11,07,976	67,55,20,709
Depreciation/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 1 April 2023			1,07,574	2,89,433	1,85,426	5,82,433
Additions		46,955	1,28,148	3,38,851	1,64,737	6,78,691
Deductions/Adjustments						
At 31 March 2025		96,510	3,33,134	10,44,249	4,93,144	19,67,037
At 31 March 2024		46,955	2,35,722	6,28,284	3,50,163	12,61,124
Net Block						
At 31 March 2024	67,08,02,181	8,92,151	2,10,595	15,96,845	7,57,813	67,42,59,585
At 31 March 2025	67,15,19,507	19,22,017	2,16,883	26,91,595	7,91,136	67,71,41,138

Sujeet B Kumar



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, 2025

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

Particulars /Assets	INTANGIBLE ASSETS	
	Computers Software	Total
Gross Block		
At 1 April 2024	6,30,806	6,30,806
Additions		
Deductions/Adjustments		
At 1 April 2023	6,30,806	6,30,806
Additions		-
Deductions/Adjustments		
At 31 March 2025	6,30,806	6,30,806
At 31 March 2024	6,30,806	6,30,806
Amortization/Adjustment		
At 1 April 2024	2,07,686	2,07,326
Additions	1,69,248	1,69,248
Deductions/Adjustments		
At 1 April 2023	1,14,176	1,14,176
Additions	93,510	93,510
Deductions/Adjustments		
At 31 March 2025	3,76,934	3,76,574
At 31 March 2024	2,07,686	2,07,686
Net Block		
At 31 March 2024	4,23,120	4,23,120
At 31 March 2025	2,53,872	2,53,872

Sujeet Bkumar



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, 2025

(Amount in Rs.)

11 Investments - Non Current and Current (valued at historical cost unless stated otherwise)	As at 31 March 2025			As at 31 March 2024	
	Face Value	Numbers/ Units/ Shares	Book Value	Numbers/ Units/ Shares	Book Value
<u>Other Investments</u>					
Investments in government or trust securities*			25,000		40,000
Other non-current investments (specify nature)			-		-
Total Investments			25,000		40,000
* represents investments in NSC held in the name of Ex-Secretary of the Society					

12 Loans and advances	Long Term		Short Term	
	31 March 2025	31 March 2024	31 March 2025	31 March 2024
A (Secured)				
(a) Capital advances				
(b) Loans advances to partners or relative of partners				
(c) Gold Loans	32,63,116	48,52,184	53,89,84,214	37,30,13,526
Covid Loans to Members				
Security Deposits for Postal Franchise	5,000	5,000		
Balance with government authorities				
Total (a)+(b)+(c) (A)	32,68,116	48,57,184	53,89,84,214	37,30,13,526
	32,68,116	48,57,184	53,89,84,214	37,30,13,526
B Loans and advances (Unsecured)				
(a) Capital advances				
(b) Loans advances to partners or relative of partners	-	-	-	-
(c) Other loans and advances (specify nature)				
Covid Loans		8,58,452		
Staff Advances			5,61,553	5,02,988
Sundry Advances			43,750	33,750
Prepaid expenses			11,37,687	10,41,709
Advance tax and tax deducted at source	12,12,72,004	41,00,000		13,58,37,330
Advance to Vendors			8,06,348	4,00,000
Security Deposits with TSSPDCL	50,000			
Total (a)+(b) (B)	12,13,22,004	49,58,452	25,49,338	13,78,15,777
	12,13,22,004	49,58,452	25,49,338	13,78,15,777
Total (A + B)	12,45,90,120	98,15,636	54,15,33,552	51,08,29,303

Sujeet Kumar

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, 2025

	31 March 2025	31 March 2024
13 Inventories		
(a) Closing Stock of Stamps	4,90,71,760	3,54,03,103
(b) Closing Stock of Stationery	30,08,737	19,25,675
(c) Closing Stock of Postal Stamps	22,68,535	7,14,525
(d) Souvenirs	77,592	-
[Goods in transit to be disclosed under relevant sub-head of inventories]		
Total	5,44,26,624	3,80,43,303
14 Trade receivables		
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	1,21,647	16,34,467
(c) Doubtful	-	-
Less: Provision for doubtful receivables	-	-
Unbilled receivables	-	-
Total	1,21,647	16,34,467
15 Cash and Bank Balances		
A Cash and cash equivalents		
(a) On current accounts	1,38,47,897	62,33,411
(b) Cash on hand	14,60,203	13,28,501
Total (I)	1,53,08,100	75,61,912
B Other bank balances		
(a) Bank Deposits		
(i) Earmarked Bank Deposits as per High Court Order	5,28,61,53,586	4,74,18,93,414
(ii) Deposits with original maturity for more than 3 months but less than 12 months from reporting date	84,16,53,070	77,20,25,015
Total other (II)	6,12,78,06,656	5,51,39,18,429
Total Cash - (I+II)	6,14,31,14,756	5,52,14,80,341
16 Other current assets		
(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	18,49,13,529	10,39,20,228
(b) Interest accrued and not due on Covid Loan		3,00,442
Total	18,49,13,529	10,42,20,670

Sujeet Kumar

S. SUJEET & CO.
 Chartered Accountant

Name of the Entity: The Advocates Mutually Aided Co-Operative Society Ltd


Regd No. AMC/HYD(U)MACS-99 (27) CREDIT

Notes forming part of the Financial Statements for the year ended 31st March, 2025

(Amount in Rs.)

		31 March 2025	31 March 2024
17	Revenue from Operations		
(a)	Interest Earned on Fixed Deposits	47,83,80,986	39,98,71,750
(b)	Interest Earned on Gold Loans	4,14,83,359	3,10,28,245
(c)	Interest Earned on Covid Loan	50,838	47,042
(d)	Commission Earned on Postal Stamps	4,52,500	3,15,000
(e)	Commission Earned on Stamps & Labels	27,48,780	19,48,259
(f)	Income from Stationery	41,98,144	39,40,595
(g)	Other Operating Income	18,80,096	25,17,008
(h)	Grant/Donations received		
(i)	Postal Franchise Counter Income	67,284	4,50,814
	Revenue from operations	52,92,61,987	44,01,18,713
		31 March 2025	31 March 2024
18	Other income		
(a)	Interest income on Investments	8,874	1,808
(b)	Interest Income on Income Tax Refunds	64,62,584	4,44,228
(c)	New Membership Application Form Fees		14,58,000
	Total other income	64,71,458	19,04,036
		31 March 2025	31 March 2024
19	Employee benefits expense		
	(Including contract labour)		
(a)	Salaries, wages, bonus and other allowances	2,25,76,026	2,04,10,922
(b)	Contribution to provident and other funds	15,78,833	15,39,692
(c)	Gratuity expenses	10,81,075	76,28,413
(d)	Staff welfare expenses	3,07,133	3,16,725
(e)	Attire Allowance	3,25,118	2,95,543
	Total Employee benefits expense	2,58,68,185	3,01,91,295
		31 March 2025	31 March 2024
20	Finance cost		
(a)	Interest expense		
(i)	On Surety Deposits	11,96,80,219	6,26,97,136
(ii)	On Staff Deposits	66,089	57,169
(iii)	On Appraiser Deposits	11,292	10,213
(iv)	On Overdraft Loan		7,18,325
	Total Finance cost	11,97,57,600	6,34,82,843
		31 March 2025	31 March 2024
21	Depreciation and amortization expense		
(a)	on tangible assets (Refer note 10)	7,05,913	6,78,691
(b)	on intangible assets (Refer note 10)	1,69,248	93,510
	Total Depreciation and amortization expense	8,75,161	7,72,201

Sujeet Pokum



Name of the Entity: The Advocates Mutually Aided Co-Operative Society Ltd

Regd No. AMC/HYD(U)MACS-99 (27) CREDIT

Notes forming part of the Financial Statements for the year ended 31st March, 2025

22 Other Expenses	31 March 2025	31 March 2024
(a) Members` Death Benefit Expenses	3,09,00,000	1,75,00,000
(b) Members` Funeral Expenses	23,10,000	12,40,000
(c) Premises Renovation Expenses	9,10,392	44,18,340
(d) Power and fuel	82,705	56,772
Seminar, Sports,Cultural Meet, Formation day		
(e) expenses	56,09,639	40,55,855
(f) Repairs and maintenance - Buildings	-	-
(g) Repairs and maintenance - Machinery	91,069	44,346
(h) Computer Maintenance	3,49,791	2,33,802
(i) AMC charges	4,77,310	3,93,450
(j) Accident Insurance Charges	14,32,000	4,72,000
(k) Insurance Expenses	2,13,199	69,791
(l) Members` Medical Expenses	4,73,34,748	3,12,68,886
(m) Conveyance Expenses	2,92,703	2,52,577
(n) Auditor's remuneration	2,36,000	2,00,000
(o) Printing and stationery	5,51,030	2,55,419
(p) Communication expenses	3,61,922	3,66,528
(q) Professional charges	36,98,420	35,40,420
(s) Internal Audit Fees	2,83,200	2,43,540
(t) Advertisement and publicity	92,240	1,03,897
(u) Business promotion expenses	94,99,645	24,34,028
(v) AGM Expenses	18,43,039	14,67,765
(w) Meeting Expenses	45,596	51,521
(x) Calendar Expenses	7,38,200	6,67,500
(y) Photocopy charges	18,716	5,799
(z) Bank Charges	52,226	70,361
(aa) Transportation charges	89,367	71,533
(ab) Doctors Consultancy Charges	10,73,666	11,46,293
(ac) Dispensary Expenses	4,380	1,950
(ad) Medical Camp Expenses	1,00,640	1,19,019
(ae) Office Expenses	7,22,186	5,23,623
(af) Postage & Courier Charges	39,860	44,194
(ag) Pooja Expenses	1,72,353	1,50,700
(ah) Election Expenses	1,28,141	4,64,914
(ai) GST Charges	7,23,429	14,91,814
(aj) Property Tax for Uppal Land	28,000	
(ak) Water charges	1,76,000	1,73,070
(al) General Expenses	1,75,559	2,06,278
(am) License Renewal Fees	18,330	29,426
(an) Proivision for Doubtful Advances	15,47,721	
(ao) Donations	1,25,000	
(ap) Miscellaneous expenses	38,399	7,870
Total	11,25,86,821	7,38,43,281

Sujeet P. Khanna



NOTE NO. 23 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	2023-24	3,05,19,019	CIT Appeals
Income tax	2022-23	51,29,76,179	CIT Appeals
Income tax	2019-20	1,15,38,130	CIT Appeals
Income tax	2018-19	4,68,42,063	CIT Appeals
Income tax	2017-18	5,16,87,047	CIT Appeals
Income tax	2014-15	3,28,11,740	High Court, Telangana
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 prohibited to 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 5,28,61,53,586/- (PY : Rs 474,18,93,414/-) which is separately deposited in fixed deposits with various banks in accordance with the above Order.

Sujeet Kumar


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.

Particulars	2024-25	2023-24	Remarks
Overdue Gold Loan from members	38,90,249	48,52,184	Gold Loans Outstanding for more than 1 year.
Sundry Receivables	1,21,647	16,34,467	Dues pending post auction of gold
Covid Loan Overdue	9,20,588	11,72,417	

The Society has the following dues payable

(In Rs.)

Particulars	2024-25	2023-24
Interest payable to its members	19,92,533	16,46,607
Other Dues to members	1,43,400	1,43,400
Members Help Age Fund	14,99,660	10,72,264

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

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.

Sujeet Kumar



5. The Registrar of Cooperative Societies rejected the proposed amendments in the Bye-Laws as approved by the last AGM and EGM held during the year on the basis of insufficient quorum in the meeting. The Society has filed an appeal before the Honorable High Court of Telangana against the Order. Pending finality in the said matter of proposed amendment of increase in authorized capital from Rs. 2.50 crores, the money received from members is still shown under Share Application Money over and above the existing Authorized Capital.

6. Deferred Tax Liability

Particulars	2024-25	2023-24
On account of property, plant and equipment	1,51,087	1,53,200

7. 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	6,29,18,209	6,15,00,000	6,29,18,209		6,15,00,000
Provision for sub standard Assets	Nil	5,45,270	Nil	Nil	5,54,270
Provision for Doubtful Assets upto 1 year	Nil	33,640	Nil	Nil	33,640
Provision for Doubtful Assets (1-3 years)	Nil	48,224	Nil	Nil	48,224
Provision for Doubtful Assets (More than 3 years)	Nil	9,20,588	Nil	Nil	9,20,588
Provision for Gratuity	64,88,822	10,30,174	Nil	Nil	75,18,996

Sujeet Pokum



8. Classification of assets and provisions held as at March 31, 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

9. Interest on Income Tax Refunds of Rs. 64.62 lakhs is on account of refund received from Income Tax Department against completed assessments in the last few years, which have not been actually received but adjusted against the existing demands raised by the Income Tax Department for various years.
10. Explanatory notes 1 to 23 form an integral part of the Balance Sheet and Statement of Profit and Loss and are duly authenticated.

Sujeet P. Kumar



**THE ADVOCATES' MUTUALLY AIDED CO-OPERATIVE SOCIETY LTD.
DETAILS OF FIXED DEPOSITS IN VARIOUS BANKS AS ON 31.3.2025**

FIXED DEPOSITS IN NATIONALISED AND COMMERCIAL SCHEDULED BANKS SECTOR		
NAME OF BANK	AMOUNT	PERCENTAGE
FIXED DEPOSIT WITH CANARA BANK - LB NAGAR (444 DAYS)	2,23,04,807	
FIXED DEPOSIT WITH CANARA BANK - LB NAGAR(444 DAYS)	1,00,01,000	
FIXED DEPOSIT WITH CANARA BANK - S.D.ROAD (444 DAYS)	1,00,01,000	
FIXED DEPOSIT WITH CANARA BANK - S.D.ROAD (444 DAYS)	1,00,01,000	
FIXED DEPOSIT WITH CANARA BANK- S.D.ROAD (444 DAYS)	1,99,00,000	
FIXED DEPOSIT WITH CENTRAL BANK OF INDIA-DESHMUKH (444 DAYS)	1,00,00,001	
FIXED DEPOSIT WITH CENTRAL BANK OF INDIA-NAARM (555 DAYS)	1,00,01,000	
FIXED DEPOSIT WITH DBS BANK - MADHAPUR (400 days)	4,00,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM (12M 1 DAY))	1,65,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(12M 1D)	1,85,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(12M 1D)	1,00,01,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(12M 1D)	1,00,01,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(12M 1D)	1,70,00,000	
FIXED DEPOSIT WITH DCB - GADDI ANNARAM(12M 1D)	1,80,00,000	
FIXED DEPOSIT WITH DCB BANK - CHAITANYAPURI	1,50,00,000	
FIXED DEPOSIT WITH DCB BANK CHANDANAGAR	7,08,57,140	
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 DCB- GADDIANNARAM (12 M 1 DAY)	5,00,00,000	
FIXED DEPOSIT WITH DCB- GADDIANNARAM (12 M 1 day)	5,00,00,000	
FIXED DEPOSIT WITH DCB- GADDIANNARAM (12 Months)	5,00,00,000	
FIXED DEPOSIT WITH DCB -GADDIANNARAM(12 M 1 DAY)	1,00,00,100	
FIXED DEPOSIT WITH DCB -GADDIANNARAM(12 M 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH DCB -GADDIANNARAM(12M)	5,00,00,000	
FIXED DEPOSIT WITH DCB -GADDIANNARAM(12M 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM (12 M 1D)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM (12 M 1D)	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 DCB-GADDI ANNARAM(12 M 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDI ANNARAM(12 M 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (1 YEAR 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (12 MONTHS 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (12M 1D)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM (12M 1D)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM(12 M 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH DCB-GADDIANNARAM(12 M 1 DAY)	1,00,01,000	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI (1 YR 1 DAY)	3,00,00,000	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI (400 DAYS)	2,00,00,000	
FIXED DEPOSIT WITH FEDERAL BANK-MALKAJGIRI (1 YR)	3,00,00,000	
FIXED DEPOSIT WITH INDIAN BANK CHIKHADAPALLI (400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH INDIAN BANK KAKATIYA NAGAR (400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH INDIAN BANK KAKATIYA NAGAR (400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH INDIAN BANK MMD-IND SUPER(400 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH IOB- BACHUPALLY (444 DAYS)	25,00,000	
FIXED DEPOSIT WITH IOB- BANJARAHILLS (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH PNB-GANDHI NAGAR	1,00,00,001	
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 - 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 SBI - R R C (2 Years)	1,00,01,000	

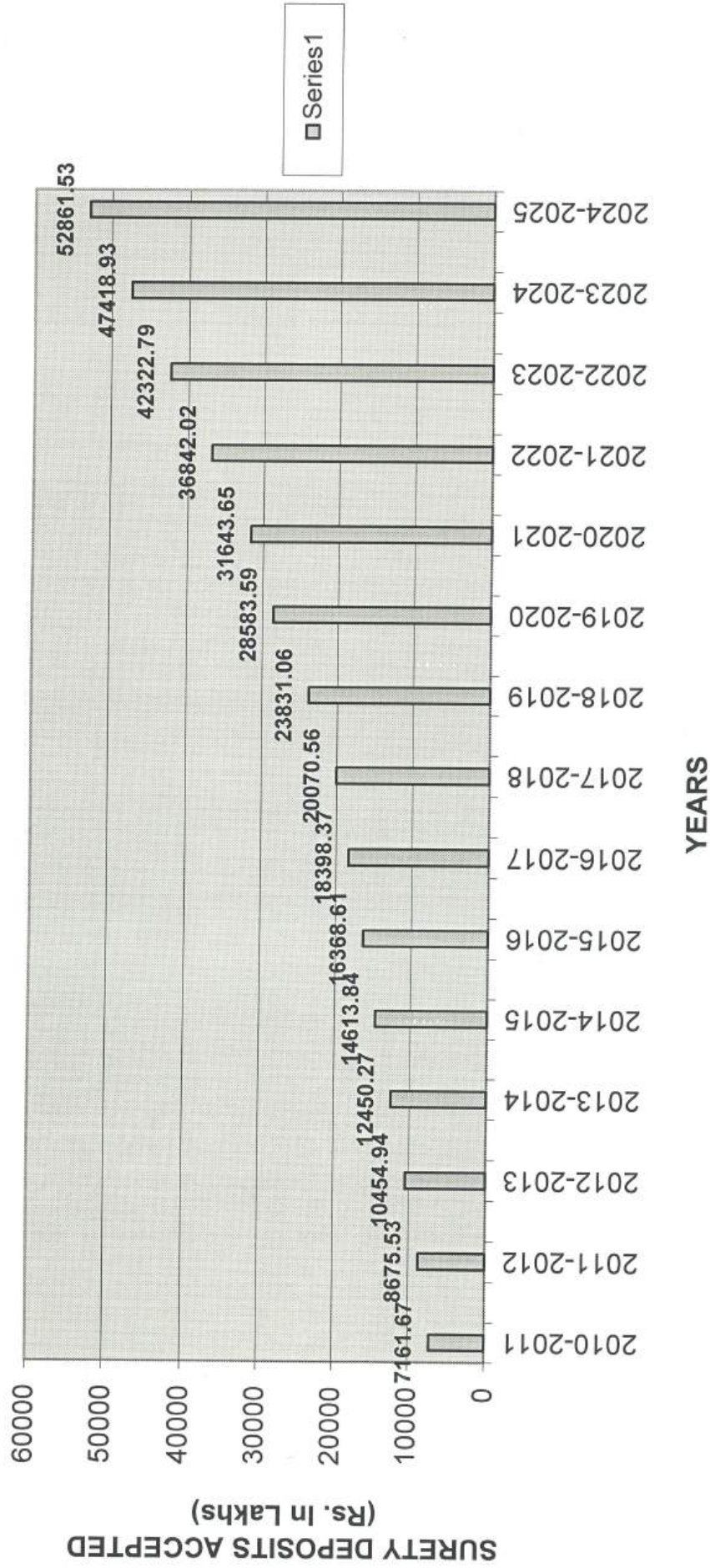
contd P-2

NAME OF BANK	AMOUNT	PERCENTAGE
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 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)	1,99,00,000	
FIXED DEPOSIT WITH SBI- CCC (2 YEARS)	1,02,00,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,50,00,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- CCC(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- MCC (2 YEARS) NAMPALLY	1,99,00,000	
FIXED DEPOSIT WITH SBI- R R (2 YEARS)	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 SBI- RR (2 YEARS)	1,99,99,000	
FIXED DEPOSIT WITH SBI- RR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- RR (2 YEARS) RANGAREDDY	1,99,00,000	
FIXED DEPOSIT WITH SBI- RR(2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- SOMAJIGUDA BR (2 YEARS)	1,00,01,000	
FIXED DEPOSIT WITH SBI- Y JUNCTION (444DAYS)	1,00,00,000	
FIXED DEPOSIT WITH SBI-CCC (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH SBI-CCC PREMISES BRANCH (444 DAYS)	1,50,00,000	
FIXED DEPOSIT WITH SBI-CCC PREMISES BRANCH (444 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH SBI-MCC (2 YEARS)	1,99,00,000	
FIXED DEPOSIT WITH SBI-SOMAJIGUDA (444 DAYS)	1,25,00,000	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (18 MONTHS 1 DAY)	1,00,00,000	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (18 MONTHS 1 DAY)	1,99,99,999	
FIXED DEPOSIT WITH SBM BANK(INDIA) LTD (391 DAYS)	2,00,00,000	
FIXED DEPOSIT WITH UBI - ANAND BAGH	13,14,38,500	
FIXED DEPOSIT WITH UBI - KOTHAPET	14,58,68,743	
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 UBI - KRISHNA NAGAR BR	3,00,00,000	
FIXED DEPOSIT WITH UBI - Labour Office	12,52,35,850	
FIXED DEPOSIT WITH UBI - MLA COLONY	10,20,37,151	
FIXED DEPOSIT WITH UBI - NAGOLE-II	18,16,00,000	
FIXED DEPOSIT WITH UBI - SECBAD STN RD	11,54,00,000	
FIXED DEPOSIT WITH UBI - SRINIVASAPURAM	10,02,00,000	
FIXED DEPOSIT WITH UBI-ASHOK NAGAR	10,00,00,100	
FIXED DEPOSIT WITH UBI-JAMMIKUNTA	3,00,01,000	
FIXED DEPOSIT WITH UBI-KOTHAPET	1,00,00,000	
FIXED DEPOSIT WITH UBI-KOTHAPET MICRO FINAN (456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-KOTHAPET MICRO FINAN (456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-KOTHAPET MICRO FINAN (456 DAYS)	1,00,00,000	
FIXED DEPOSIT WITH UBI-LANGER HOUSE	10,00,01,000	
FIXED DEPOSIT WITH UBI-MALAKPET	10,00,00,100	
FIXED DEPOSIT WITH UBI-NAMPALLY (1 YEAR)	3,00,00,000	
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 UNITY SMALL FINANCE BANK(501 DAYS)	50,00,000	
FIXED DEPOSIT WITH UNITY SMALL FINANCE BANK(501 DAYS)	50,00,000	
TOTAL	2,82,44,64,692	46.09%

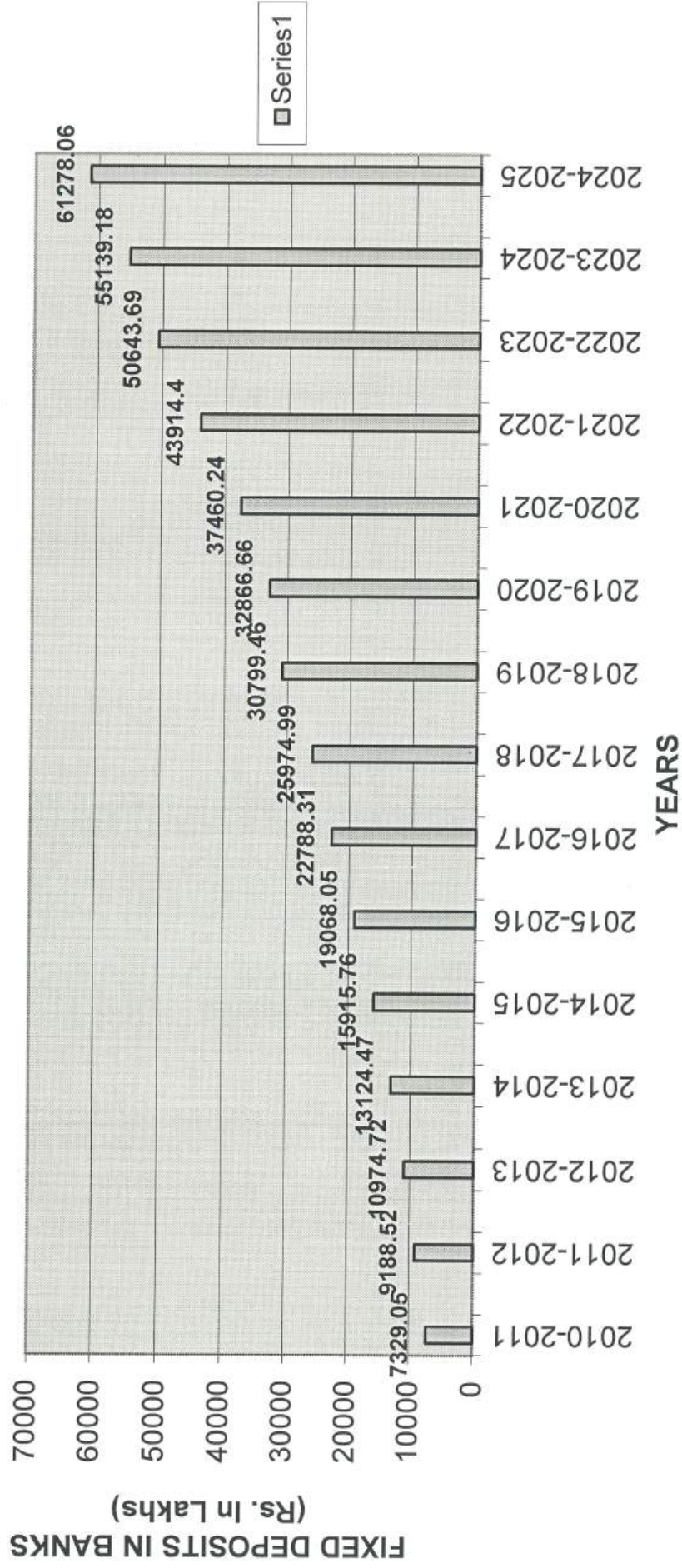
FIXED DEPOSITS IN RRB SECTOR		
NAME OF BANK	AMOUNT	PERCENTAGE
FIXED DEPOSIT WITHAPGVB - ASHOKNAGAR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB - ASHOKNAGAR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB - ASHOKNAGAR	14,59,74,255	
FIXED DEPOSIT WITHAPGVB - DUBBAK	1,00,00,000	
FIXED DEPOSIT WITHAPGVB - SARASWATI NAGAR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB- DUBBAKA	1,00,00,000	
FIXED DEPOSIT WITHAPGVB- SHADNAGAR BRANCH	1,00,00,000	
FIXED DEPOSIT WITHAPGVB- SHANTINAGAR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB- TUDUKURTHY	1,00,00,000	
FIXED DEPOSIT WITHAPGVB- VANGAPALLY	1,00,00,000	
FIXED DEPOSIT WITHAPGVB- VANGAPALLY	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-BURGULA	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-CHITYALA	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-CHOWDARIGUDEM	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-CHOWDARIGUDEM	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-DAMERA	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-GOKARAM NALGONDA	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-KANAGAL	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-KOLKULAPALLY	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-MALKAPUR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-NARAYANPUR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-NARAYANPUR	1,50,00,000	
FIXED DEPOSIT WITHAPGVB-NARAYANPUR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-NARAYANPUR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-RAJAPET	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-SHANTI NAGAR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-SHANTI NAGAR	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-SINGARAJUPALLI	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-THURKAPALLY	1,00,00,000	
FIXED DEPOSIT WITHAPGVB-YADGIRGUTTA	1,00,00,000	
FIXED DEPOSIT WITHTGB - ASHOKNAGAR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITHTGB - CHEEKATIMAMIDI (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITHTGB- GANGAPUR	1,00,00,000	
FIXED DEPOSIT WITHTGB- IBRAHIMPATNAM	1,00,00,000	
FIXED DEPOSIT WITHTGB- KILLAGHANPUR	1,00,00,000	
FIXED DEPOSIT WITHTGB- MARIYALA	1,00,00,000	
FIXED DEPOSIT WITHTGB- MARIYALA	1,00,00,000	
FIXED DEPOSIT WITHTGB- SANJEEVAREDDY NAGAR	1,00,00,000	
FIXED DEPOSIT WITHTGB- TELLAPUR	1,00,00,000	
FIXED DEPOSIT WITHTGB- VANGAPALLY	1,00,00,000	
FIXED DEPOSIT WITHTGB-ADDAGUDURU	1,00,00,000	
FIXED DEPOSIT WITHTGB-BAGHAMBERPET	4,58,08,320	
FIXED DEPOSIT WITHTGB-BALAPUR	2,00,00,000	
FIXED DEPOSIT WITHTGB-BALAPUR	3,50,00,000	
FIXED DEPOSIT WITHTGB-BODAKONDA	1,00,00,000	
FIXED DEPOSIT WITHTGB-DADAPUR	1,00,00,000	
FIXED DEPOSIT WITHTGB-DADAPUR	1,00,00,000	
FIXED DEPOSIT WITHTGB-DANDUMAILARAM	1,00,00,000	
FIXED DEPOSIT WITHTGB-DANDUMAILARAM	3,00,00,000	
FIXED DEPOSIT WITHTGB-DILSUKHNAGAR	4,06,04,741	
FIXED DEPOSIT WITHTGB-ELIMINEDU	1,00,00,000	
FIXED DEPOSIT WITHTGB-ELIMINEDU	3,00,00,000	
FIXED DEPOSIT WITHTGB-GUNGAL	1,00,00,000	
FIXED DEPOSIT WITHTGB-HAYATHNAGAR	1,01,41,308	
FIXED DEPOSIT WITHTGB-HAYATHNAGAR	2,00,00,000	
FIXED DEPOSIT WITHTGB-HIMAYATH NAGAR	1,00,00,000	
FIXED DEPOSIT WITHTGB-HIMAYATH NAGAR	7,45,45,622	
FIXED DEPOSIT WITHTGB-HIMAYATH NAGAR	5,00,00,000	
FIXED DEPOSIT WITHTGB-HIMAYATH NAGAR	5,09,53,905	
FIXED DEPOSIT WITHTGB-IBRAHIMPATNAM	2,00,00,000	
FIXED DEPOSIT WITHTGB-IBRAHIMPATNAM	1,50,00,000	
FIXED DEPOSIT WITHTGB-IBRAHIMPATNAM	1,00,00,000	
FIXED DEPOSIT WITHTGB-IBRAHIMPATNAM	2,00,00,000	
FIXED DEPOSIT WITHTGB-MIYAPUR	1,50,00,000	
FIXED DEPOSIT WITHTGB-MOOSARAMBAGH	1,52,03,562	
FIXED DEPOSIT WITHTGB-MUNAGANOR	1,00,00,000	
FIXED DEPOSIT WITHTGB-NAGARAM	2,00,00,000	
FIXED DEPOSIT WITHTGB-NAGARAM	1,00,00,000	
FIXED DEPOSIT WITHTGB-NARAYANPUR (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITHTGB-RAMNAGAR	1,00,00,000	
FIXED DEPOSIT WITHTGB-RC PURAM	1,00,00,000	
FIXED DEPOSIT WITHTGB-SHANTI NAGAR (364 DAYS)	1,00,00,000	
FIXED DEPOSIT WITHTGB-TARNAKA	1,00,00,000	
FIXED DEPOSIT WITHTGB-THIRUMALGHERRY	2,00,00,000	
FIXED DEPOSIT WITHTGB-THUDKURTHY	1,00,00,000	
FIXED DEPOSIT WITHTGB-TIRUMALGHERRY	1,00,00,000	
FIXED DEPOSIT WITHTGB-TURKAPALLY	1,00,00,000	
FIXED DEPOSIT WITHTGB-UPPAL	1,50,00,000	
FIXED DEPOSIT WITHTGB-UPPAL	1,00,00,000	
FIXED DEPOSIT WITHTGB-VENKIRYALA (FORMERLY APGVB)	1,00,00,000	
FIXED DEPOSIT WITHTGB-YADGIRGUTTA	1,00,00,000	
FIXED DEPOSIT WITHTGB-YELLA REDDY PET	3,00,00,000	
TOTAL	1,33,82,31,713	21.84%

FIXED DEPOSITS IN CO-OPERATIVE SECTOR		
NAME OF BANK	AMOUNT	PERCENTAGE
FIXED DEPOSIT WITH AGRASEN BANK	4,38,65,480	
FIXED DEPOSIT WITH AGRASEN BANK	15,01,973	
FIXED DEPOSIT WITH AGRASEN BANK	5,38,04,269	
FIXED DEPOSIT WITH AGRASEN BANK	55,00,000	
FIXED DEPOSIT WITH AGRASEN BANK	4,84,09,447	
FIXED DEPOSIT WITH AGRASEN BANK	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	2,00,00,000	
FIXED DEPOSIT WITH AGRASEN BANK	5,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	1,20,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	65,54,330	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	5,34,873	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	1,75,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	10,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - MALAKPET	1,00,00,000	
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 - RICABGUNJ	1,10,00,000	
FIXED DEPOSIT WITH AGRASEN BANK - RICABGUNJ	1,15,00,000	
FIXED DEPOSIT WITH AGRASEN BANK (555 DAYS)	6,00,000	
FIXED DEPOSIT WITH AGRASEN BANK ,MAIN BR	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-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-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 BRANCH	1,25,00,000	
FIXED DEPOSIT WITH AGRASEN BANK-MALAKPET BRANCH (55	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN-HO	1,00,00,000	
FIXED DEPOSIT WITH AGRASEN-HO	1,00,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR	25,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR	25,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR	1,00,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR (444 DA	50,00,000	
FIXED DEPOSIT WITH GAYATRI BANK-DILSUKH NAGAR (444 DA	50,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	1,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	1,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	5,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	5,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	3,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	5,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	5,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	2,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	2,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	2,00,00,000	
FIXED DEPOSIT WITH HYDERABAD DIST CENTRAL CO-OP BANK	1,00,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN	10,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN	40,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN	25,00,000	
FIXED DEPOSIT WITH THE CHAITANYA CO-OPERATIVE URBAN	25,00,000	
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)	5,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	1,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	3,36,68,852	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	1,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	25,00,00,000	
FIXED DEPOSIT WITH TSCAB - TROOPBAZAR (HO)	31,89,70,363	
TOTAL	196,51,10,251	32.07%

FUNDS ANALYSIS

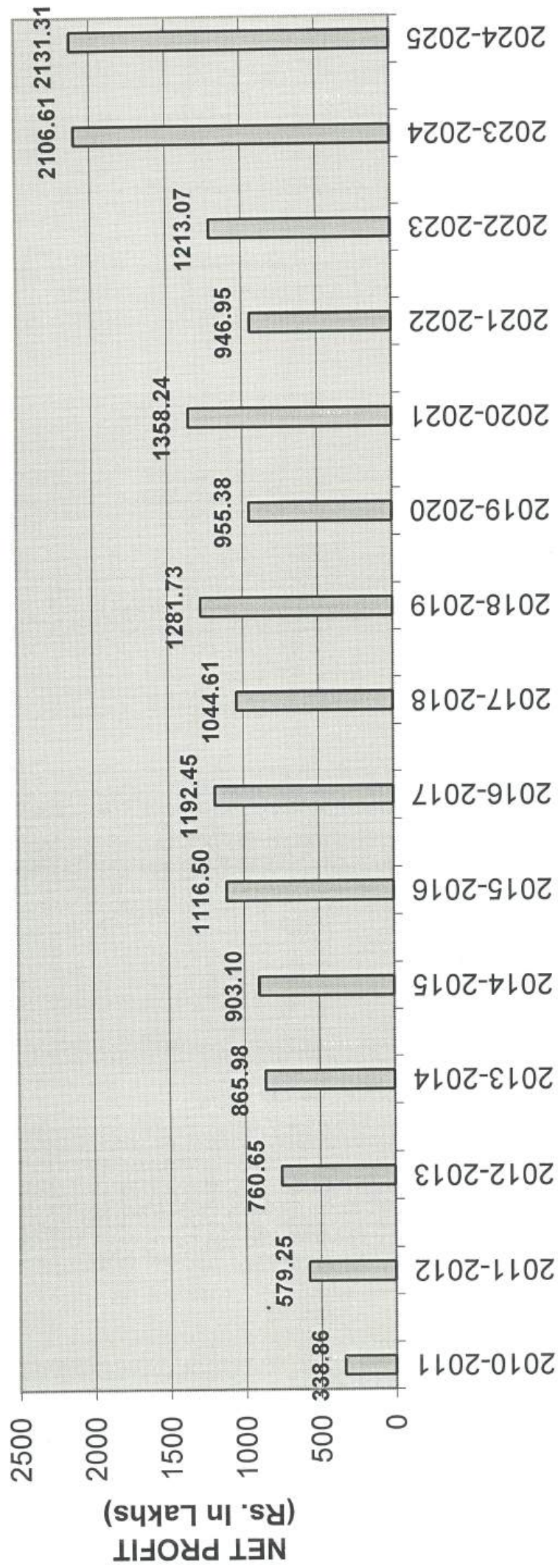


FUNDS ANALYSIS



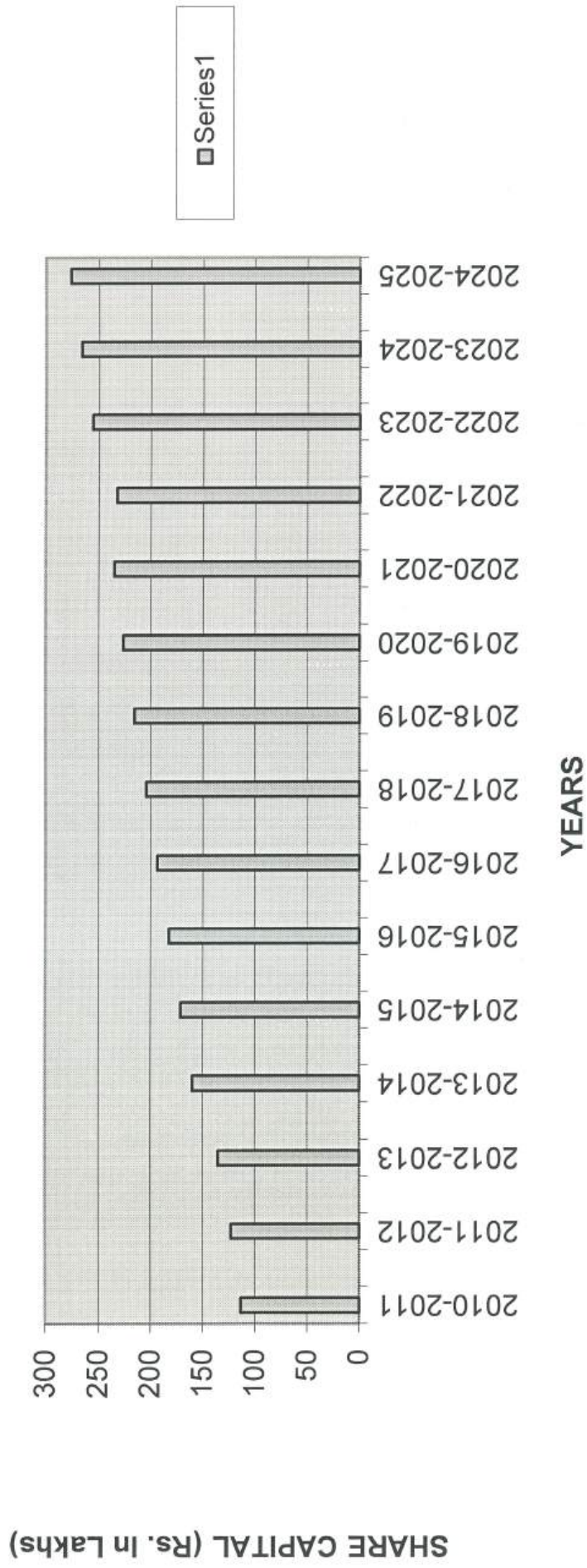
NET PROFIT ANALYSIS

Series1



YEARS

SHARE CAPITAL ANALYSIS



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 2025-26				(Amount in Rupees)
INCOME	Budget Amount for 2025-26	EXPENDITURE	Budget Amount for 2025-26	
By Interest Income on Fixed Deposits	52,00,00,000	To Interest Expenses on Deposits	13,50,00,000	
By Commission on Postal Stamps	5,00,000	To Computer Maintenance	3,50,000	
By Commission on Stamps & Labels	30,00,000	To Conveyance	3,00,000	
By Other Income	25,00,000	To Meeting Expenses	2,00,000	
By Interest On Gold Loan	4,90,00,000	To Staff Welfare	3,50,000	
By Income from Stationery	45,00,000	To Telephone Charges	4,50,000	
		To Salaries	2,75,00,000	
		To Annual General Body Meeting Expenses	15,00,000	
		To Consultancy Charges	13,00,000	
		To Mediclaim Insurance Charges	5,00,00,000	
		To AMC charges	5,00,000	
		To Advertisement Expenses	2,00,000	
		To Audit fees	5,00,000	
		To Printing & Stationery	6,00,000	
		To Water Charges	2,00,000	
		To General Expenses	2,00,000	
		To Calender printing Charges	8,50,000	
		To Seminar Cultural Meet & Sports Expenses	32,00,000	
		To Business Development Expenses	50,00,000	
		To Insurance Charges	3,00,000	
		To Professional charges	36,00,000	
		To Electricity charges	1,50,000	
		To Members Death Benefit Expenses	3,00,00,000	
		To Members Funeral Expenses	25,00,000	
		To Medical camp Expenses	1,00,000	
		To Accident Insurance Charges	15,00,000	
		To Office Expenses	7,00,000	
		To Postage & Telegram	50,000	
		To Repairs & Maintenance	15,00,000	
		To Depreciation	9,00,000	
		To Net Profit	31,00,00,000	
TOTAL	57,95,00,000	TOTAL	57,95,00,000	

SD/-
SRINATH PILLARISETTY
PRESIDENT

SD/-
SRIDHAR TADAKANTI
SECRETARY

SD/-
GIRI TORNALA
TREASURER

Place: Hyderabad
Date: 07.07.2025