दि कराड अर्बन
को-ऑपरेटिव्ह बँक लि. कराड
(शेड्यूल्ड बँक)

SINCE - 1917

|| सकल जनांसी आधारु ||

डिजिटल सेवा...

डिजिटल युवा...

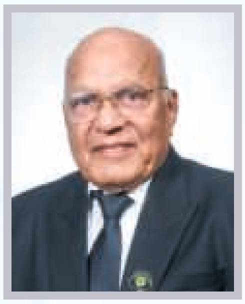
१०९ वा

वार्षिक अहवाल

सन २०२५-२६

दि कराड अर्बन को-ऑपरेटिव्ह बँक लि. कराड

(शेड्यूल्ड बँक)



सुभाषराव जोशी
माजी अध्यक्ष व
व्यवस्थापन मंडळ सदस्य

डॉ. सुभाष एरम
अध्यक्ष (दि. २०.०९.२०२५ पर्यंत)
व व्यवस्थापन मंडळ सदस्य

समीर जोशी
अध्यक्ष (दि. ०९.१०.२०२५ पासून)
व व्यवस्थापन मंडळ सदस्य

शशांक पालकर
उपाध्यक्ष
(दि. ०९.१०.२०२५ पासून)

सीए. धनंजय शिंगटे
मुख्य कार्यकारी अधिकारी

सीएस. स्वानंद पाठक

प्रा. अनिल बोधे

श्रीरंग ज्ञानसागर

डॉ. राहूल फासे

महिपती ठोके

SINCE : 1917

॥ सकल जनांसी आधारु ॥

संचालक मंडळ
2022 - 2027

डॉ. विनित एरम

महादेव शिंदे

चंद्रकुमार डांगे

उल्हास शेठ
(दि. ०४.१२.२०२५ पासून)

राजेश खराटे

राजेंद्र कुंडले

सौ. रश्मी एरम

सुनिता जाधव

श्रीकांत पाटील

सीए. अतुल दोशी

• व्यवस्थापन मंडळ •

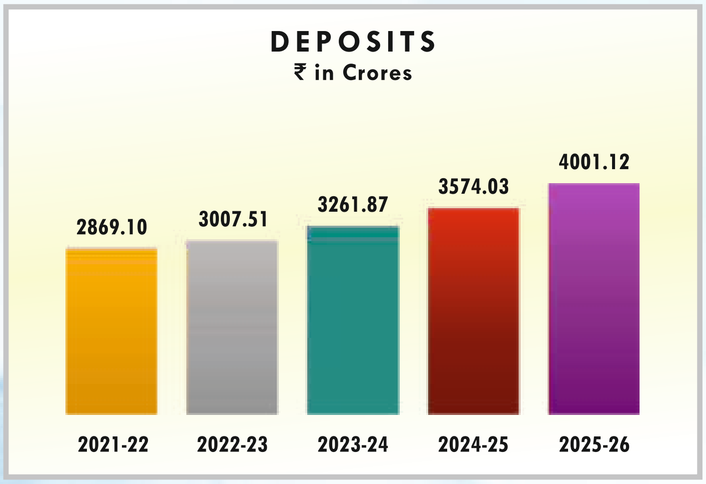
डॉ. अनिल लाहोटी
अध्यक्ष

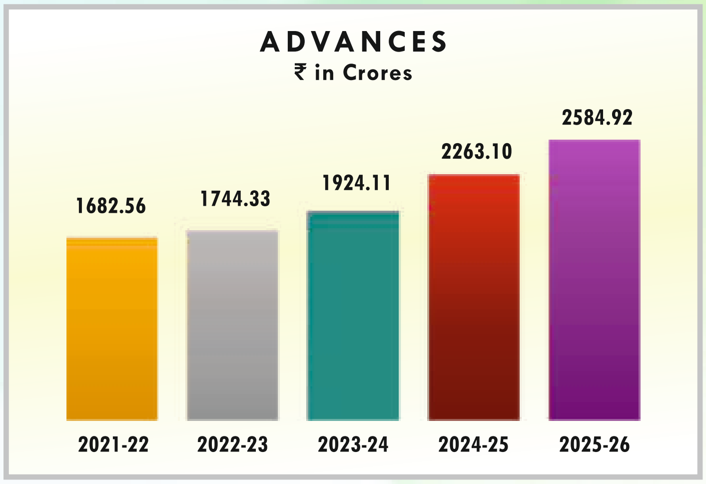
अनिल इनामदार
सदस्य

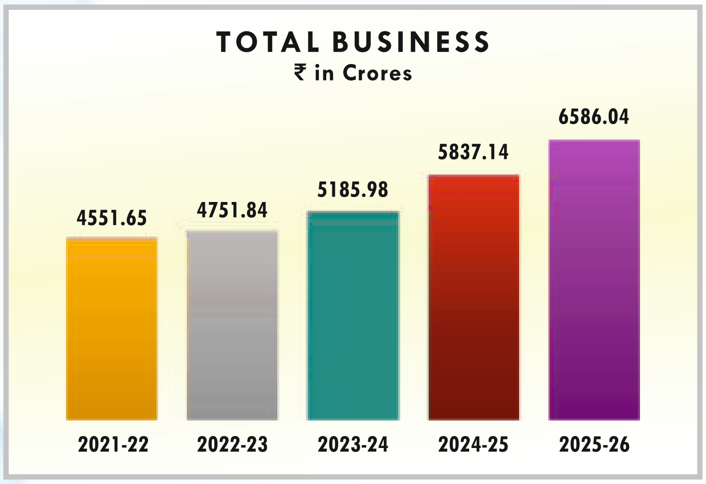
लक्ष्मीनारायण सरलाया
सदस्य

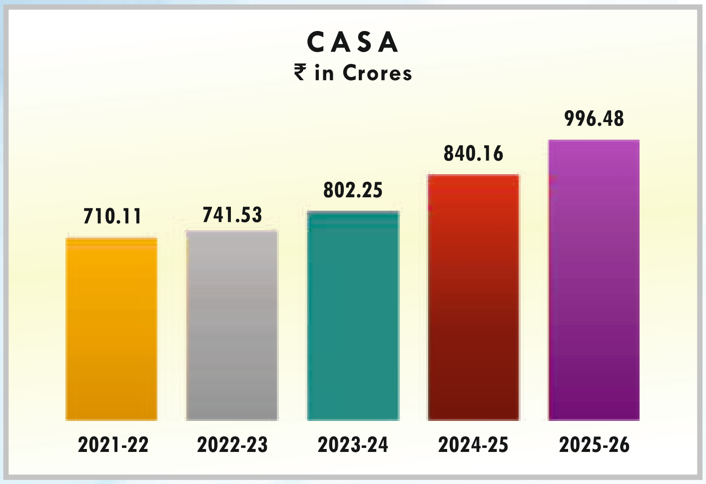
मंगेश टोके
सदस्य

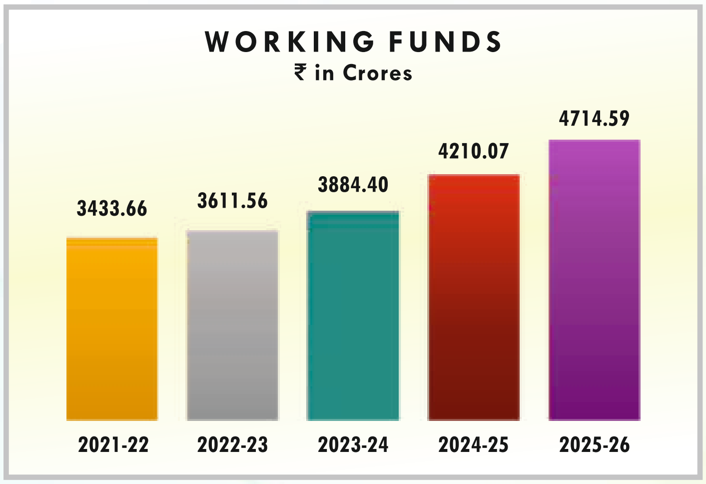
KEY PERFORMANCE INDICATORS











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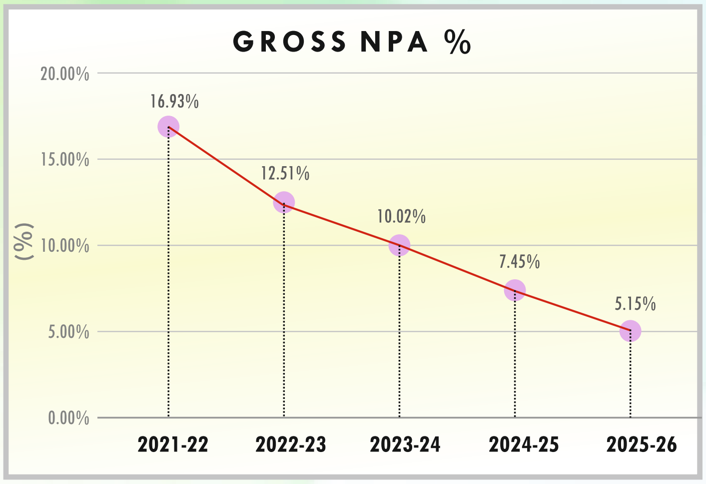

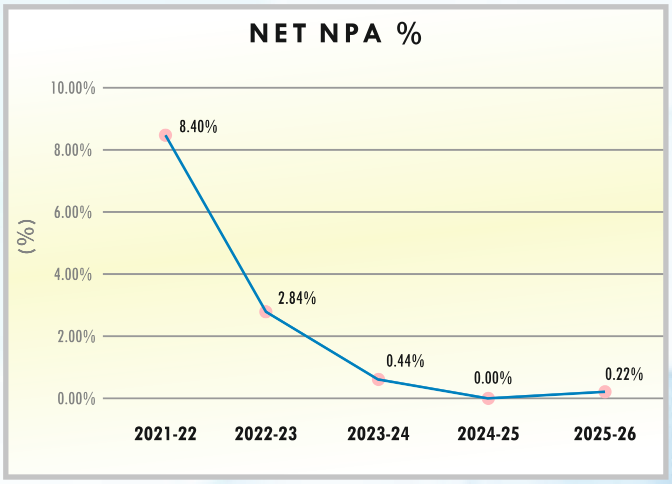

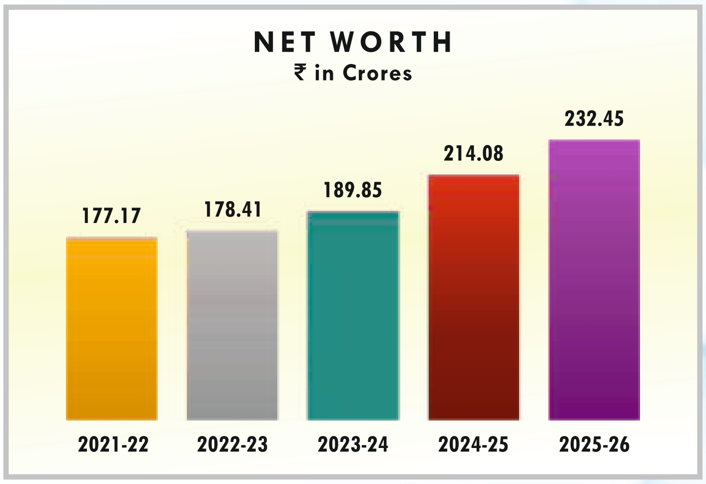

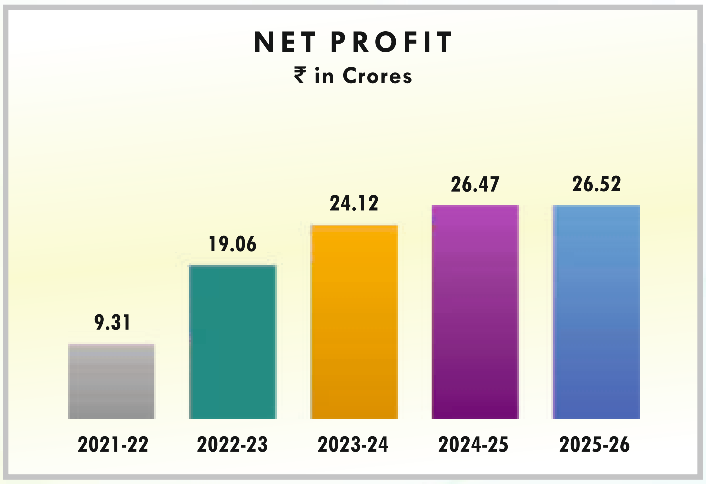

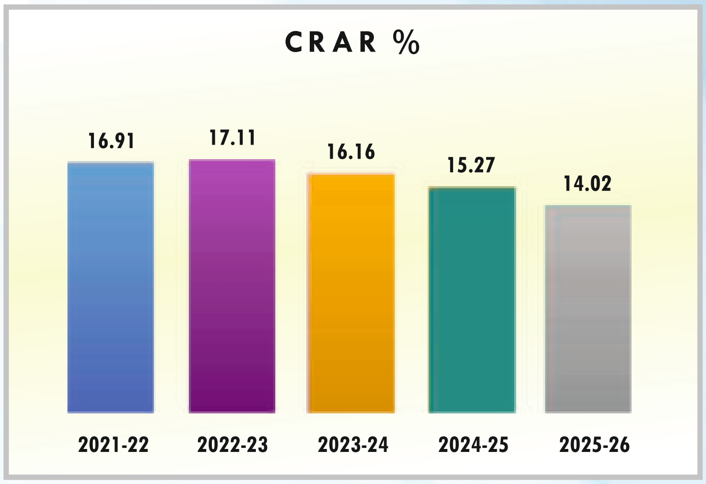

दि कराड अर्बन को-ऑपरेटिव्ह बँक लि. कराड
(शेड्यूल्ड बँक)

१०९ व्या वार्षिक सर्वसाधारण सभेची सूचना

(फक्त सभासदांसाठी)

दि कराड अर्बन को-ऑपरेटिव्ह बँक लि., कराड ची १०९ वी वार्षिक सर्वसाधारण सभा **मंगळवार, दिनांक २८ जुलै २०२६ रोजी सकाळी ११.३० वाजता** पंकज मल्टीपर्पज हॉल, हॉटेल पंकजच्या मागे, शनिवार पेठ, कराड, जि. सातारा येथे घेण्यात येणार आहे. सभेत खालील विषयांच्या अनुषंगाने कामकाज होईल.

सभेपुढील विषय

१) दि. २० जुलै २०२५ रोजी झालेल्या १०८ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
२) सन २०२५-२०२६ वर्षाच्या बँकेच्या कामकाजाबद्दलचा अहवाल, लेखापरिक्षीत नफा-तोटा पत्रक व ताळेबंद पत्रक मंजूर करणे.
३) सन २०२५-२०२६ च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
४) सन २०२४-२०२५ च्या वैधानिक लेखापरिक्षण अहवालाच्या दोषदुरूस्ती अहवालाची नोंद घेणे.
५) सन २०२५-२०२६ च्या नफा वाटणीस संचालक मंडळाने शिफारस केल्यानुसार मान्यता देणे.
६) सन २०२५-२०२६ चे अंदाजपत्रक व प्रत्यक्ष स्थिती याची नोंद घेणे आणि सन २०२६-२०२७ चे आर्थिक अंदाजपत्रक व तदनुषंगिक योजनांना मान्यता देणे.
७) सन २०२६-२०२७ या आर्थिक वर्षाकरिता वैधानिक लेखापरीक्षक म्हणून संचालक मंडळाने केलेल्या शिफारशीनुसार व रिझर्व्ह बँकेने दिलेल्या निर्देशानुसार मे. काळे चौगुले ठिगळे अँड कं. यांच्या फेरनेमणुकीस मान्यता देणे.
८) संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
९) वैधानिक लेखापरिक्षकांनी प्रमाणित केल्यानुसार एकरकमी / सामोपचार पद्धतीने थकीत कर्ज रक्कमा भरण्यासाठी व्याजात दिलेल्या सुटीस मंजुरी देणे.
१०) वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यानुसार थकीत व बुडीत कर्जे निर्लेखित (Written Off) करण्यास मंजुरी देणे.
११) अहवाल सालात इमारत खरेदी-विक्री व तदनुषांगिक व्यवहारांचा आढावा व वाढीव खर्च तसेच पुढील वर्षातील प्रस्तावित इमारत बांधकाम, खरेदी-विक्री तदनुषंगिक व्यवहार इत्यादी साठी मंजुरी देणे.
१२) मुख्य कार्यकारी अधिकारी यांच्या नेमणुकीस रिझर्व्ह बँक ऑफ इंडिया यांची मान्यता मिळालेबाबत.
१३) सेवक आकृतिबंध (Staffing Pattern) ला मंजुरी देणेबाबत.
१४) सन २०२६-२०२७ मधील सभासद प्रशिक्षण कार्यक्रमास मंजुरी देणे व गतवर्षाचा आढावा घेणे.
१५) १०९ व्या वार्षिक सर्वसाधारण सभेस उपस्थित नसणाऱ्या सभासदांची अनुपस्थिती क्षमापित करणे.
१६) माननीय अध्यक्षांच्या परवानगीने ऐनवेळी येणाऱ्या विषयावर चर्चा करणे.

सदर सभेस बँकेच्या सर्व सभासदांनी उपस्थित रहावे अशी नम्र विनंती आहे.

मा. संचालक मंडळाच्या आदेशानुसार

स्थळ : कराड
दिनांक : १३ जुलै २०२६.

सीए. धनंजय अ. शिंगटे
मुख्य कार्यकारी अधिकारी

टीप :

१) संचालक मंडळाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक हे बँकेच्या नोंदणीकृत मुख्य कार्यालयात व सर्व शाखांमधून सभासदांसाठी पूर्वसूचनेनुसार उपलब्ध करून देण्यात येईल.
२) बँकेची वेबसाईट https://www.karadurban.bank.in वर संचालक मंडळाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक प्रसिध्द केला आहे.
३) गणपूर्तीअभावी सभा तहकूब झाल्यास त्याच दिवशी त्याच ठिकाणी पूर्वघोषित वेळेनंतर अर्ध्या तासाने बँकेच्या पोटनियम क्रमांक ३५ मधील तरतुदीनुसार घेतली जाईल. या सभेस गणसंख्या नसली तरी वरील सूचनेत नमूद केल्याप्रमाणे विषयांवर विचार केला जाईल.
४) सभासदांना विषयपत्रिकेत नमूद केलेल्या विषयांच्या अनुषंगानेच लेखी प्रश्न विचारता येतील.
५) लेखी प्रश्न विचारायचे असल्यास दि. २०/०७/२०२६ पूर्वी मुख्य कार्यकारी अधिकाऱ्यांकडे कार्यालयीन वेळेत तशी लेखी विचारणा करावी; म्हणजे माहिती देणे शक्य होईल.
६) सभासदांनी पत्ता, मोबाईल क्र., ई-मेल आयडी. इ. तपशीलाची अद्ययावत माहिती लेखीस्वरूपात शेअर्स विभाग, मुख्य कार्यालय, ५१६ / २, शनिवार पेठ, शाहू चौक, कराड येथे द्यावी, म्हणजे आपल्याशी जलद संपर्क साधता येईल.
७) सभासदांना सभेस उपस्थित राहिल्याबद्दलचे उपस्थिती प्रमाणपत्र देण्यात येणार आहे. सदर उपस्थित प्रमाणपत्र सभा सूचनापत्राचा भाग असल्याने सभेची सूचना प्रत व फोटो असणारे ओळखपत्र बरोबर असल्याशिवाय सभागृहात प्रवेश दिला जाणार नाही याची कृपया नोंद घ्यावी.
८) सभासदांसाठी सभेनंतर भोजनाची व्यवस्था करण्यात आलेली आहे.

परिशिष्ट 'अ'

बँकेचे नाव	:	दि कराड अर्बन को- ऑप. बँक लि., कराड. (शेड्यूल्ड बँक)
मुख्य कार्यालय पत्ता	:	५१६/२, शनिवार पेठ, शाहू चौक, कराड - ४१५ ११०, जि. सातारा
नोंदणी क्र./दिनांक	:	१३०९/२४.०१.१९१७
रिझर्व्ह बँक लायसेन्स नंबर	:	यु.बी.डी./एम.एच./८८५ पी. दि. १५.१०.१९८७

Inclusion in Second Schedule to RBI Act 1934 : Date : 29-01-2000
GST No. : 27AAAAT3981A1ZN

कार्यक्षेत्र
संपूर्ण महाराष्ट्र राज्य

अध्यक्षीय मनोगत...

सन्माननीय सभासद बंधू-भगिनींनो,
सादर सस्नेह नमस्कार,

दि. ३१ मार्च २०२६ अखेर संपलेल्या आर्थिक वर्षामध्ये झालेल्या कामकाजाचा तसेच सांपत्तिक स्थितीचा आढावा आपल्यासमोर संचालक मंडळाच्या वतीने १०९ व्या वार्षिक सर्वसाधारण सभेत सादर करताना मला अतिशय आनंद होत आहे.

अर्थव्यवस्था व बँकिंग क्षेत्र - सद्यस्थिती

जागतिक पातळीवर रशिया-युक्रेन युद्ध आणि वर्षअखेरीस सुरु झालेले अमेरिका, इस्त्राईल - इराण अशा युद्धांमुळे एकंदरीतच संपूर्ण जगाचे लक्ष वेधणारे भू-राजकीय धोके आणि परिणामस्वरुप इंधन बाजारातील अनिश्चितता, कच्च्या तेलाच्या पुरवठ्यामधील अनिश्चिता अशा अनेक व्यापक परिणाम करणाऱ्या घटनांचा मोठा प्रभाव गत दोन आर्थिक वर्षांमध्ये पाहावयास मिळाला. अमेरिकेने जाहीर केलेली नवीन कर प्रणाली, रुपयाच्या तुलनेत डॉलरमधील वृद्धी, जागतिक शेअर बाजारातील घसरणीचा प्रतिकूल परिणाम असला तरीसुद्धा सन २०२५-२६ मध्ये भारतीय अर्थव्यवस्था वेगाने वाढणाऱ्या प्रमुख अर्थव्यवस्थांपैकी एक राहिली.

रिझर्व्ह बँक ऑफ इंडियाने सन २०२५-२०२६ साठी सकल राष्ट्रीय उत्पन्नवाढीचा दर ६.५ % तर महागाई निर्देशांक ४ % अपेक्षित धरला होता. मार्च २०२६ अखेर सकल राष्ट्रीय उत्पन्नवाढीचा दर प्रत्यक्षात ७.७० % तर महागाई निर्देशांक ३.४०% इतका राहिला. चालू आर्थिक वर्षात रिझर्व्ह बँकेने रेपो दरात १०० बेसिस पॉइंटची कपात केली. तर रोख राखीव प्रमाणात १% ने घट करुन ३% करण्यात आले. बाजारात तरलता वाढविणे, कर्ज पुरवठा सुलभ करणे आणि गुंतवणुकीला प्रोत्साहन देणे हा यामागे प्रमुख उद्देश होता. अर्थव्यवस्थेतील स्थैर्य कायम ठेवण्यासाठी व महागाईवर नियंत्रण राहावे या उद्देशाने एप्रिल २०२६ मध्ये रिझर्व्ह बँकेने रेपो दर ५.२५ % वर कायम ठेवला. आंतरराष्ट्रीय पातळीवर कच्च्या तेलाच्या वितरण व्यवस्थेतील अडचणींमुळे ॲल्यूमिनिअम, खते, गॅस यामध्ये झालेल्या किंमतवाढीचा परिणाम महागाई वाढीत झाला.

संकल्पसिद्धी व वाटचाल :

बँकेचे व्यवसायवृद्धीची गतवर्षाची परंपरा कायम राखत यंदाही बँकेच्या आजवरच्या इतिहासातील विक्रमी म्हणजेच रु. ७४८ कोटींची व्यवसायवाढ सप्टेंबर २०२५ नंतर, म्हणजेच केवळ सहाच महिन्याच्या कालावधीत अतिशय नियोजनबद्धरीत्या वाटचाल करत साध्य केली आहे. एकूण ठेव व्यवहारांनी रु. ४००० कोटींचा टप्पा ओलांडला, असा टप्पा ओलांडणाऱ्या सहकारी बँकांत आपल्या बँकेचा २१ वा क्रमांक आहे. कर्जव्यवहार रु. २५८५ कोटींचे राहिले असून कर्जावरील व्याजदर अतिशय स्पर्धात्मक ठेवल्यामुळे कर्जव्यवहारातदेखील रु. ३०० कोटींपेक्षा अधिक वाढ झाली.

भारतीय सरकारी कर्जरोख्यांच्या बाजारावर युध्दजन्य परिस्थिती, कच्चे तेल वितरण पुरवठा साखळीतील विस्कळितपणा, परिणामी झालेली दरवाढ यांचा अत्यंत प्रतिकूल परिणाम झाला. परिणामस्वरुप रोखे बाजारात वर्षअखेरीस मोठ्या वेगाने घसरण नोंदविली गेली. त्यामुळे सरकारी रोखे बाजारातील दहा वर्षीय मार्कचे यील्ड ६.५० % वरुन ७ % झाले. बँकेकडे असणाऱ्या सरकारी कर्जरोख्यांच्या मूल्यामध्येदेखील रु. ४१.३९ कोटींची मूल्यघसरण झाली, पैकी रु. ५ कोटींचा गुंतवणूक घसारा निधी असल्याने उर्वरित रु. ३६.३९ कोटींची तरतूद करावी लागली. बँकेस रोखे खरेदी-विक्रीच्या व्यवहारातून कोणतेही नुकसान झालेले नसून घसारा तरतुदींच्या व्यावहारिक जमाखर्चाचा हा भाग आहे. अशा प्रतिकूल परिस्थितीतदेखील बँकेने आपली नफाक्षमता सिद्ध करीत गतवर्षापेक्षा अधिक निव्वळ नफा मिळवला आहे, ही लक्षणीय बाब आहे.

त्याचबरोबर, सन २०२६-२०२७ या नव्या आर्थिक वर्षाच्या सुरुवातीसच बँकेचे आठ जिल्ह्यांपुरते मर्यादित असलेले कार्यक्षेत्र 'संपूर्ण महाराष्ट्र राज्य' करण्यास रिझर्व्ह बँक व सहकार खात्याची मान्यता मिळाली आहे. येत्या दोन तीन वर्षात व्यवसायाच्या संधी असणाऱ्या महत्त्वाच्या जिल्ह्यांच्या ठिकाणी बँकेने शाखाविस्तार करण्याच्या दृष्टीने नियोजन केले आहे. अहवाल सालात सातत्यपूर्णरीतीने प्रभावी वसुली प्रक्रिया राबविल्याने ढोबळ एन.पी.ए. च्या प्रमाणात २.३०% ने घट नोंदवित हे प्रमाण ५.१५% म्हणजेच ५% च्या समीप आणण्यात यश प्राप्त झालेले आहे. त्यामुळे गतवर्षी केलेल्या महत्त्वपूर्ण संकल्पाची अतिशय उत्तम पूर्ती झाल्याचे समाधान आहे.

गतवर्षाच्या वार्षिक सर्वसाधारण सभेमध्ये विषयपत्रिकेनुसार, रिझर्व्ह बँकेकडे नवीन मुख्य कार्यकारी अधिकारी पदी सीए.धनंजय शिंगटे यांच्या नियुक्तीबाबत विचाराधीन असलेल्या प्रस्तावास ऑगस्ट २०२५ मध्ये मान्यता मिळाली. सीए. धनंजय शिंगटे हे चार्टर्ड अकौंटंट असून त्यांना सरकारी व सहकारी बँकांच्या तसेच अन्य सर्व प्रकारच्या लेखापरीक्षणांचा दहा वर्षांपेक्षा अधिक काळाचा अनुभव आहे. बँकेचे लेखापरीक्षक म्हणूनदेखील त्यांनी कामकाज केले असून सन २०१९ पासून बँकेच्या हिशेब विभागाचे प्रमुख म्हणून त्यांनी कामकाज पाहिले आहे. त्यामुळे बँकेच्या कामकाजाशी आणि अर्बन संस्कृतीशी ते सुपरिचित आहेत. त्यांना मुख्य कार्यकारी अधिकारी म्हणून गतवर्षी अत्यंत कमी कालखंड मिळाला असला तरी अल्पावधीतच त्यांनी बँकेच्या कामकाजावर आपली उत्तम पकड बसवली असून अल्पावधीतले प्रगतीचे आकडे याची प्रचीती देतात.

बँकेच्या भविष्यकालीन वाटचालीमध्ये मुख्य कार्यकारी अधिकारी कसा असावा याद्दष्टीने व्यवस्थापनाने चिंतन करून एक निश्चित असा दृष्टीकोन ठरविला आहे. त्यामध्ये आपल्या बँकेतील अनुभव, अर्बन संस्कृतीशी असणारा परिचय, सर्वांना सामावून घेण्याची क्षमता, बँकिंगमधील ज्ञान व दूरदर्शीपणा, निर्णयक्षमता, व्यवसायवाढीसाठीच्या कल्पना आणि सर्वात महत्वाचे म्हणजे, प्रत्येक निर्णयामध्ये फक्त 'बँके'च्या हिताचाच विचार करण्याची क्षमता अशा विविध निकषांचा विचार केला आहे. जुन्या चुकांची पुनरावृत्ती होणार नाही याची दक्षता घेण्यात आलेली आहे. नवनियुक्त मुख्य कार्यकारी अधिकारी या सर्व निकषांना पात्र ठरले असून त्यांच्याकडून अतिशय नव्या जोमाने आणि उत्तम प्रकारे कामकाज सुरु आहे.

व्यवस्थापनातदेखील संचालक मंडळाने केलेल्या नियोजनानुसार काही बदल अहवाल सालात करण्याचे नियोजित होते. त्यास अनुसरुन, गत २२ वर्षे अध्यक्षपदाची धुरा सांभाळणारे डॉ. सुभाषराव एरम यांनी बँकेच्या अध्यक्षपदाचा राजीनामा दिला आणि माझी (समीर जोशी) अध्यक्ष म्हणून व शशांक पालकर यांची उपाध्यक्ष म्हणून एकमताने निवड करण्यात आली. डॉ. एरम यांनी त्यांच्या प्रदीर्घ अध्यक्षीय पदाच्या कारकीर्दीत बँकेला अत्यंत संतुलित, प्रभावी, अभ्यासू आणि सर्वांना एकदिलाने बरोबर घेऊन जाणारे नेतृत्त्व देत त्या पदाची आणि पर्यायाने बँकेच्या नावलौकिकात सातत्याने वृद्धी केली. त्यांच्या कारकीर्दीत रु. ३५० कोटींचा असणारा व्यवसाय आज रु. ६५०० कोटींच्या पलिकडे पोहोचला आहे. त्यांच्या कार्याचे मोजमाप करण्यासाठी हे आकडेच पुरेसे बोलके आहेत. सभासद आणि संचालक मंडळातील माझ्या सहकाऱ्यांच्यावतीने त्यांच्या कार्याप्रती मी कृतज्ञता व्यक्त करतो. रिझर्व्ह बँकेने स्वीकारलेल्या नव्या धोरणानुसार सहकारी बँकिंग प्रणालीत उत्तराधिकारी व्यवस्थापनास अत्यंत महत्त्व आहे आणि त्याद्दष्टीने ही सर्व वाटचाल अधोरेखित केलेली आहे.

बँकिंग विशेषत: सहकारी बँकिंग क्षेत्रात होत असलेल्या आणि होऊ घातलेल्या बदलानुसार बँकेच्या भविष्यकालीन वाटचालीचे 'व्हिजन' ठरवावे लागेल. रिझर्व्ह बँक ऑफ इंडियाच्या नागरी सहकारी बँकांविषयीच्या भूमिकेचा विचार केला तर, बँकांच्या संचलनामध्ये व्यावसायिकता आणणे, राजकीय हस्तक्षेप व सहभागास प्रतिबंध करणे, सहकारी बँकांना अन्य खाजगी बँकांच्याप्रमाणे कामकाज करण्यास प्रवृत्त करणे, डिजीटल माध्यमांचा जास्तीत जास्त वापर करणे, सहकारी बँकांना नवनवीन व अद्ययावत संगणकीय तसेच सायबर विषयक तंत्रज्ञान स्वीकारण्यासाठी तयार करणे आणि सहकारी बँकांच्या कामकाजपद्धतीत आमूलाग्र बदल करणे असे उद्देश आहेत. त्याचप्रमाणे हे बदल करण्यासाठी सहकारी बँकांच्या व्यवस्थापनात म्हणजेच संचालक मंडळातदेखील याद्दष्टीने पूरक ठरणारे बदल व सुधारणा करण्यासाठी रिझर्व्ह बँकेने अनेक पावले उचलली आहेत. बँकेच्या संचालक मंडळाने या सर्व बाबींचा साकल्याने विचार करून याद्दष्टीने आपले धोरण सुनिश्चित केले आहे.

गत दशकापासून संचालक मंडळामध्ये विविध क्षेत्रात कार्यरत असणाऱ्या तंत्रज्ञानाची जाण असणाऱ्या तरुण, बुद्धिमान, डिजिटल युगाशी सुसंगत नाविन्यपूर्ण कल्पना व नवविचार असणाऱ्या तसेच सामाजिक कार्याची आवड असणाऱ्यांचा समावेश करण्याचे धोरण आपण राबविले होते. आता येथून पुढे आपण 'GEN-Z' मधील तरुणांचादेखील संचालक मंडळात समावेश करणार आहोत. अहवाल सालात बदल झालेल्या तरुण नेतृत्वानेदेखील पूर्वीच्या पारंपरिक बँकिंगपेक्षा बँकेच्या कामकाजपद्धतीच्या त्यांच्या आधुनिक विचारशैलीतून अभ्यास व विचार करुन बँकिंग क्षेत्रात डिजीटल व्यवहारांचा वाढता वापर विचारात घेऊन, स्थिर खर्चात बचत होण्याच्याद्दष्टीने अतिशय कमी जागेत उत्तम अंतर्गत रचना करून शाखा कशा तयार करता येतील, त्याचप्रमाणे एकंदर बँकेच्या विविध खर्चामध्ये कशाप्रकारे बचत करता येईल याद्दष्टीनेदेखील अत्यंत बारकाईने कामकाज केले असून त्याची अंमलबजावणीदेखील सुरु केली आहे. खर्चातील बचतीद्वारे नफाक्षमतेत वाढ होणार असून सभासदांना सातत्यपूर्णरीतीने उत्तम लाभांश देणे शक्य होणार आहे.

अहवाल सालासाठी गतवर्षीपेक्षा १ टक्का अधिक म्हणजेच ९ टक्के लाभांश देण्याचे प्रस्तावित केले असून आपण सर्वजण या ठरावास मान्यता द्याल अशी अपेक्षा बाळगतो. बँकेच्या वाटचालीचे आरेखन करताना अनेक धोरणे तयार करावी लागतात आणि यामध्ये संचालक सदस्यांचा सक्रिय सहभाग सातत्याने वाढतो आहे ही बाब विशेषत्वाने नमूद करतो.

'अकौंट ॲग्रीगेटर' या संकल्पनेमुळे इतर बँकामधील ग्राहकांची माहिती मिळवणे सोपे झाले आहे. खाजगी बँकांकडून मार्केटिंगसाठी, ग्राहकसेवेसाठी अनेक नवीन कल्पनांबरोबर तंत्रज्ञानाचा अगदी आर्टिफिशिअल इंटेलिजन्स वापरलेल्या सॉफ्टवेअरचादेखील सर्रास वापर केला जातो, त्यासाठी मोठा खर्चदेखील करावा लागतो. याचाही अवलंब प्रभावीपणे कसा करता येईल याचा विचार करून त्याच्या अंमलबजावणीसाठी प्रयत्न चालू आहेत. याचाच एक भाग म्हणून कर्ज निर्मिती प्रणाली अर्थात् Loan Origination System चा अवलंब करण्याची प्रक्रिया चालू केली आहे. यामध्ये कर्ज अर्ज देण्यापासून ते कर्ज परतफेडीपर्यंतच्या सर्व प्रक्रिया या एका सॉफ्टवेअरद्वारे संचलित होणार आहेत. कर्जदाराने दिलेल्या कागदपत्रांमधील माहितीचे पृथक्करण, विश्लेषण आणि विविध सरकारी वेबसाईटशी आपोआप संवाद साधत त्याची सत्यासत्यता पडताळणी करून संबंधिताला किती कर्ज देता येईल, त्याच्या जमेच्या तसेच नकारात्मक बाजू कोणत्या इथपर्यंतची उत्तरे यातून प्राप्त होणार आहेत. त्यामुळे सर्वात किचकट व वेळखाऊ समजली जाणारी कर्ज छाननी प्रक्रिया अतिशय जलद होणार असून त्यात कमालीची अचूकता येण्यास मदत होणार आहे. बँकेने यासाठीचे सॉफ्टवेअर निवडले असून त्याबाबतचे कामकाज अंतीम टप्प्यात आले आहे.

मोठमोठ्या खाजगी बँकांप्रमाणेच आपल्या कार्यपद्धतीत गतिमानता आणि अचूकता येण्यासाठी तसेच, ग्राहकसेवेसाठी लागणाऱ्या वेळेत बचत आणि त्यात नेमकेपणा येण्यासाठीदेखील आपण प्रयत्न करतो आहोत. बँकिंग क्षेत्रात होणाऱ्या बदलाचा यशस्वीपणे स्वीकार करून दहा हजार कोटींच्या व्यवसायाचे लक्ष्य गाठण्यासाठी 'सहकारा'बरोबरच 'कार्पोरेट' संस्कृतीचा अंगीकार केला पाहिजे आणि आपण तो टप्प्याटप्प्याने करतो आहोत. आपली बँक ही कोणत्याही विशिष्ट समाजाशी संबंधित नाही. आपण राजकारण विरहितता जोपासली असल्याने आपले सभासदत्त्व खऱ्या अर्थाने खुले आहे; परिणामी सभासद संख्येने ९०००० + आकडा गाठला आहे. 'सकल जनांसी आधारु' या आपल्या ब्रीदवाक्याबरोबरच आपली वाटचालदेखील आपण सुसंगत ठेवली आहे.

सहकारी बँकिंगमध्ये अगदी सुरुवातीच्या काळात बँकेने संगणकीय तंत्रज्ञानाच्या वापरास प्रारंभ केला आणि आजदेखील बँकिंग क्षेत्रात येणाऱ्या प्रगत तंत्रज्ञानाधिष्ठीत विविध अद्ययावत सॉफ्टवेअरचा वापर करणे या मुख्य सूत्रानुसारच आपली वाटचाल सुरु आहे.

सन २०२४ पासून मोबाईल बँकिंग सेवा कार्यान्वित करण्यात आली. दिवसेंदिवस बँकेच्या विविध डिजिटल सेवांचा विस्तार होत असून मोबाईल बँकिंग प्रणालीद्वारे ग्राहक घरबसल्या सेवांचा लाभ घेत आहेत. दररोज यू.पी.आय.द्वारे व्यक्तिगत ५० हजाराहून अधिक व्यवहार होत असून व्यापारी वर्गदेखील याचा लाभ घेत आहे. गत आर्थिक वर्षात बँक यूपीआय ॲक्वायरर झाल्याने बँकेचे स्वत:चे यूपीआय हँडल @okkucb या नावाने कार्यरत राहील. अशाप्रकारचे स्वत:चे यूपीआय हँडल असणाऱ्या काही मोजक्याच बँकांमध्ये आपल्या बँकेचा समावेश झाला आहे. तसेच, बँकेचा स्वत:च्या क्यूआर कोडचे देखील कार्यान्वयन झाले असून काही पुरवठादारांकडून ग्राहकांना 'साऊंड बॉक्स'ची सुविधादेखील देण्यास प्रारंभ केला आहे. येत्या आर्थिक वर्षात जास्तीत जास्त सभासद तसेच ग्राहकांना या डिजीटल सेवांची माहिती देऊन त्याचा सुरक्षित वापर कसा करावा यासाठी जागृती करण्यात येईल.

शाखा विस्तार :

सन २०२५-२०२६ मध्ये हडपसर, चाकण, शिरवळ, इचलकरंजी, नातेपुते अशा पाच नूतन शाखा ग्राहकसेवेमध्ये कार्यरत झाल्या असून त्या शाखांच्या माध्यमातून रु.५० कोटींचा व्यवसाय व १५०० + ग्राहक बँकेशी व्यवहारांमुळे नव्याने जोडले गेले आहेत. रिझर्व्ह बँकेने अहवाल सालात परिपत्रकीय सूचनांद्वारे नमूद केल्याप्रमाणे सीबीएस चे कार्यान्वयन पूर्ण असणाऱ्या, सी.आर.ए.आर. १३% पेक्षा अधिक, नेट एन.पी.ए. ३% चे आत, सलग दोन वर्षे नफ्यात असणाऱ्या, मागील दोन वर्षात रिझर्व्ह बँकेची कोणतीही बंधने (SAF, PCA) नसणाऱ्या आणि दोन तांत्रिक संचालक नियुक्त असणाऱ्या नागरी सहकारी बँका Eligibility Criteria for Branch Authorisation (ECBA) या कक्षेत आणल्या असून त्यांना स्वत:हून सध्याच्या कार्यरत असलेल्या शाखांच्या १०% पर्यंत शाखा सुरु करण्याचे स्वातंत्र्य दिलेले आहे. आपली बँक ECBA निकषांची पूर्तता करीत असून चालू आर्थिक वर्षात बँकेने नवीन शाखा विस्ताराचे नियोजन केले आहे.

गतवर्षीच्या वार्षिक सर्वसाधारण सभेमध्ये व्यवसायवाढीच्या दृष्टीने बँकेचे कार्यक्षेत्र संपूर्ण महाराष्ट्र राज्य करण्यानुषंगाने उपविधीमध्ये दुरुस्तीबाबत मंजुरी देण्यात आली होती. रिझर्व्ह बँक ऑफ इंडिया आणि सहकार खाते, महाराष्ट्र राज्य, पुणे यांनी सदर पोटनियम दुरुस्तीस मंजुरी दिली असल्याने बँकेचे कार्यक्षेत्र 'संपूर्ण महाराष्ट्र' झाले आहे.

नवनियुक्त अध्यक्ष व उपाध्यक्ष तसेच संचालक मंडळातील सदस्यांनी विविध माध्यमातून ग्राहक, सेवक यांच्याशी संपर्क व संवाद सातत्याने वाढवत नेला आहे. त्यामुळे ग्राहकांच्या नेमक्या गरजा, अडचणी, मागण्या, सूचनांची वेळेत दखल घेणे शक्य झाले आहे. त्यामुळे बँकेचा कारभार अधिक ग्राहकाभिमुख होत आहे. अध्यक्ष, उपाध्यक्ष व मुख्य कार्यकारी अधिकारी हे सर्वजण ग्राहकांच्या भेटीसाठी मुख्यालयात सहज उपलब्ध आहेत. कर्जप्रकरणांची छाननी प्रक्रियादेखील अत्यंत तंत्रशुद्ध पद्धतीने कार्यप्रणाली विकसित करून करत असल्याने कर्जाच्या गुणवत्तेत चांगलीच प्रगती झाली आहे. त्यामुळे ऑनगोइंग थकबाकीचे प्रमाण अत्यल्प राहत आहे.

चालू आर्थिक वर्षात बँकेच्या सर्व सेवकांच्या पगाराचे तसेच त्यांच्या सूचनांचे अवलोकन व अभ्यास करून बढती, बदली, पगार वाढ इत्यादीबाबत अत्यंत सकारात्मक विचार करून निर्णय घेण्यात आले. सध्याच्या वाढत्या महागाईचा विचार करून सुरक्षा रक्षक, शिपाई व लिपिक वर्गवारीतील कमी वेतन असणाऱ्या सेवकांना यातून दिलासा मिळावा याद्दष्टीने व्यवस्थापनाने स्वत:हून निर्णय घेत, वेतन रचनेनुसार तीन व दोन अशा अतिरिक्त क्रमिक वेतनवाढी दिल्या आहेत. यामुळे या वर्गवारीतील सेवकांच्या पगारात दरमहा रु. ८०० ते रु. ३५०० रुपयांची वेतनवाढ झाली आहे.

सेवकांच्या सर्व नोंदी अद्ययावत ठेवता याव्यात तसेच, त्यांची उपस्थिती, रजा, पगार, अन्य लाभ इत्यादी बाबतीत पेपरलेस काम करता यावे यासाठी तांत्रिकदृष्ट्या अत्यंत प्रगत असे सॉफ्टवेअर बँकेने घेतले आहे. त्यामुळे सेवकांना मोबाईलद्वारे उपस्थिती तसेच अन्य एच.आर. सेवा-सुविधा ऑनलाईन मिळणार आहेत.

आपल्या बँकेकडून KYC-AML साठी मागील ३-४ वर्षांपासून विविध बँकांना इत्यंभूत प्रशिक्षण देण्यात येत होते. याची दखल घेत अहवाल सालात FIN CRIME EXPERT या संस्थेने स्पेशल ज्युरी ॲवॉर्ड देऊन बँकेचा गौरव केला.

तसेच, महाराष्ट्र अर्बन को-ऑप. बँकस् फेडरेशन, मुंबई यांच्यावतीने ठेवी रु. २५०० ते रु. ५००० कोटी असणाऱ्या गटातून ‘सर्वोत्कृष्ट बँक’ वर्गवारीतून तृतीय क्रमांकाने सन्मानित करण्यात आले.

भविष्यकालीन वाटचाल :

बँकेने रु.६५०० कोटींचा व्यवसायाचा टप्पा ओलांडला असून सर्व डिजीटल सेवा आता ग्राहकांना उपलब्ध झालेल्या आहेत. बँकिंग क्षेत्रात होणाऱ्या माहिती तंत्रज्ञान व अन्य बदलाचा मागोवा घेत बँकेने येत्या आर्थिक वर्षात खालील उद्दिष्टे निश्चित केलेली आहेत.

- इंटरनेट बँकिंग सुविधेचा शुभारंभ.
- कर्ज निर्मिती प्रणालीचे पूर्णपणे विकसन करून संपूर्ण कर्ज व्यवहार (कर्ज अर्ज देण्यापासून ते कर्ज परतफेडीपर्यंत सर्व प्रक्रिया) या प्रणालीच्या माध्यमातून कार्यान्वित करणे.
- ढोबळ अनुत्पादक जिंदगीचे प्रमाण ३ टक्क्यांचे आत आणणे आणि
- व्यवसाय प्रारुप आराखड्यानुसार नियोजनबद्ध वाटचाल करीत व्यवसायवाढीत सातत्य ठेवत वाटचाल करणे.

कृतज्ञता :

बँकेने स्थापनेपासून बँकिंगबरोबरच समाजाभिमुख कार्य करण्याचा वारसा कृतिशीलतेने जपला आहे. शतकोत्तर वाटचालीत पहिल्या दशकाची सांगता चालू आर्थिक वर्षात होत आहे आणि दशकभराच्या वाटचालीवर नजर टाकली तर, दशकाच्या सुरुवातीचा कालखंड हा नक्कीच आव्हानात्मक होता मात्र दशकपूर्तीच्या शेवटच्या टप्प्यात आपला प्रवास अधिक शाश्वत व सातत्यपूर्ण प्रगतीकडे होतो आहे. सहकारी बँकिंग क्षेत्रात व्यवस्थापन व बँकिंग सुविधांचे डिजीटलायझेशन आणि त्याचा सातत्यपूर्ण होणारा विस्तार प्रगतीसाठी नवा आयाम देणारा आहे आणि यामध्ये आपली बँक सक्षम व आश्वासक वाटचाल करते आहे. गेल्या ११० वर्षांपासून बँकेच्या वाटचालीत सभासद, ग्राहक, संचालक व सेवक अशा प्रत्येक घटकांनी दिलेल्या योगदानाचे हे फलित आहे. बँकेची ‘विश्वासार्हता’, ‘पारदर्शकता’ आणि ‘तंत्रस्नेही’ असणारी वेगळी ओळख जनमानसात रुजली आहे. आपण सर्व सभासद, ग्राहक अन् हितचिंतक असेच बँकेच्या प्रगतीत एकसंघपणे आपले योगदान देत राहू अशी अपेक्षा बाळगतो...

सक्षम सहकार... समृध्द सहकार...

संचालक मंडळाच्या वतीने,

समीर सुभाष जोशी
अध्यक्ष

From the Chairman's Desk

To,
The Honorable Members,

Greetings & Good Wishes to everyone !!!

It gives me immense pleasure to present before you the review of the Bank's operations and financial position for the financial year ended 31 March 2026 during this 109th Annual General Meeting on behalf of all my team of the Board of Directors,

Economy and Banking Sector – Current Scenario

The global economy continued to face several challenges during the year. The Russia–Ukraine conflict and the more recent tensions involving the United States, Israel-Iran created uncertainty in international markets. These geopolitical developments affected global trade, energy prices, inflation, and financial stability across the world.

The Reserve Bank of India had anticipated 6.5% G.D.P growth rate & 4% Inflation rate for the F.Y 2025-26; however, the actual G.D.P growth rate turned out to be 7.70% whereas the inflation rate was actually 3.40%. This depicts despite these challenges, the Indian economy displayed resilience and continued to grow steadily. The Reserve Bank of India therefore retained the repo rate at 5.25% in April 2026 therefore adopting a balanced monetary policy to maintain price stability while supporting economic growth. The Indian banking sector also remained strong, with improvements in asset quality, profitability, and capital adequacy.

Bank's Business Performance – A Record Year

I am delighted to share that our Bank has once again continued its tradition of sustained business growth year on year. The Bank crossed a significant business milestone during the year, reaching a record level of total business of ₹ 6500+ Crores.

- This is especially noteworthy that post regime change within, after September 2025 within a span of 6 months the business grew by ₹ 748 Crores.
- The Total deposits of the bank have crossed ₹ 4,000 crore, making our Bank one of the leading Urban Co-operative Banks to achieve this landmark.
- The loan portfolio also registered healthy growth & stood at ₹ 2585 Crores. Competitive lending rates and customer-friendly credit policies resulted in an increase of more than ₹ 322 crore in advances during the year.

These achievements reflect the confidence reposed in us by our customers, the dedication of our employees and the visionary guidance of my team of Board of Directors.

The year also presented several challenges in treasury and investment management due to external unforeseen factors. Due to global uncertainties, rising crude oil prices, and changing interest-rate expectations, Government Security (G-Sec) markets experienced considerable volatility. The increase in government bond yields led to a decline in the market value of investments held by banks. The yield of these government securities witnessed the decades highest decline from 6.50% to 7%. Therefore, the investment portfolio valuation of the bank declined by ₹ 41.39 Crores. As per regulatory requirements, our Bank created the necessary depreciation provisions on investments wherever applicable. These provisions were purely prudential in nature and did not arise from any actual loss on the sale of securities.

Despite these adverse market conditions, the Bank maintained strong operational efficiency and succeeded in earning a higher net profit than in the previous year. This achievement clearly demonstrates the Bank's sound financial management, prudent investment strategy and resilience even during challenging times.

Expansion Beyond Existing Operational Area

I am pleased to inform you that at the start of the financial year 2026–27, our Bank has received approval from the Reserve Bank of India and the Maharashtra State Co-operative Department to extend its area of operations from the existing eight districts to the entire State of Maharashtra. Taking advantage of this historic opportunity, the Bank has prepared a strategic expansion plan to establish branches in important business centres across Maharashtra in upcoming years.

NPA management

The Bank's Gross NPA has been reduced by 2.30% and now stands at 5.15%- hovering around the 5% mark reflecting the sustained improvement in asset quality. This is a matter of great satisfaction for all of us. This achievement is the result of our consistent financial discipline and prudent management.

Appointment of the New Chief Executive Officer

As resolved in the Annual General Meeting held last year, the proposal for appointing CA Dhananjay Shingate as the Bank's new Chief Executive Officer which was sent; received regulatory approval in August 2025. CA Dhananjay Shingate is a qualified Chartered Accountant with over a decade of rich experience in statutory audits, co-operative banking and financial management. He was associated with the bank earlier in auditor capacity and later having served in the Bank's Accounts Department since 2019 and later as its Head of the Department. He possesses an in-depth understanding of the Bank's operations, systems, and organisational culture. Although he has had only a short tenure as CEO so far, he has already established a firm grip over the Bank's functioning. The encouraging progress achieved during this brief period itself reflects his capability, dedication, and able leadership.

Leadership for the Future

We believe the role of a Chief Executive Officer extends far beyond day-to-day administration. The CEO must possess vision, sound judgment, decision-making ability, organisational leadership, and the capacity to guide the institution through changing circumstances while always safeguarding the interests of the "Bank" only.

The newly appointed CEO possesses these essential qualities. We are confident that, under his leadership, the Bank will continue its journey with renewed energy, innovative thinking, greater operational excellence & overall improvement on all fronts.

Changes in the Board of Directors

As part of the succession plan adopted by the Board, certain changes in leadership were carried out during the year. After successfully serving as Chairman of this Bank for 22 years, Dr. Subhash Erram voluntarily stepped down from the position. Subsequently, I (Sameer Joshi) was unanimously elected as Chairman, while Mr. Shashank Palkar was elected as Vice-Chairman.

During Dr. Subhash Erram's two-decade long tenure, the Bank achieved remarkable stability, sustained growth, and significant expansion. Under his guidance, the Bank's business has grown from approximately ₹ 350 crore to nearly ₹ 6,500 crore today. Truly only numbers cannot justify his leadership and the sphere of relentless activities he has undertaken for this bank. On behalf of the General Body, the Board of Directors, and all employees, I express my sincere gratitude for his invaluable contribution. The Reserve Bank of India stance on having "succession planning" in all spheres of banking is truly underlined here with a clear vision from the top.

Vision for the Future of Co-operative Banking

The co-operative banking sector is undergoing rapid overall transformation. To remain competitive, Urban Co-operative Banks must embrace professionalism, strengthen governance, minimise external interference, adopt advanced technology, expand digital banking services, modernise their operational processes, and continuously improve customer service. Therefore, the bank needs a clear "Vision" encompassing all these objectives. Recognising these changing realities, our Bank has already initiated several important reforms. After carefully studying these developments, the Board has formulated policies that will ensure sustainable growth while preserving the co-operative character and values of the institution.

Encouraging Young Leadership

For the past decade, the Bank has consciously inducted talented, educated, socially committed, and dynamic young professionals into its Board of Directors. Going forward, we intend to further strengthen this approach by providing opportunities to members of what is called as the "Gen-Z" generation, whose technological expertise, innovative thinking, and digital orientation will help shape the Bank's future. Their modern outlook will support greater adoption of digital banking, improve operational efficiency, reduce costs, and enhance customer convenience while maintaining financial discipline at the same time. The Bank is expected to continue providing better returns to all its members through sustained growth in profit.

Dividend

For the current financial year, the Board has proposed increasing the dividend from last year's 8% to 9%, and we hope all the members will approve this proposal. While charting the future course of the Bank, several policies need to be formulated, and I would like to specifically mention that the active participation of the Board of Directors in this process has been consistently increasing.

Emerging Banking aspects

The concept of “Account Aggregator” AA has made it easier to obtain customer information from other banks. Private banks are increasingly using software based on Artificial Intelligence (AI) for marketing, customer service, and several other innovative functions. Accordingly, our Bank has also initiated efforts to adopt such advanced technologies.

Loan Origination System

As part of these efforts, the Bank has started implementing a Loan Origination System (LOS) for the loan sanction process. Under this system, the entire process from submission of the loan application to loan disbursement will be managed through a single software platform. The system will verify the information provided in loan documents, conduct analysis, and interact automatically with various government websites to validate the authenticity of the information. It will also generate insights regarding the borrower's creditworthiness, repayment capacity, and possible risk factors. As a result, the loan appraisal process will become significantly faster, enabling quick and timely loan decisions while reducing manual intervention. The software has already been selected, and its implementation is in the final stage.

Just as private commercial banks strive to improve efficiency and reduce delays in their operations, we too are making continuous efforts to save both time and money for our customers. We have accepted the challenges of the banking sector and adopted a cooperative-corporate culture with the goal of achieving a business volume of ₹ 10,000 crore in the future. Our Bank is not associated with any particular community or group. Since we have always remained free from political interference, our membership has remained open to everyone. As a result, the Bank's membership has crossed 90,000+ & we are slowly inching towards One Lakh Member Count. Along with our guiding principle of "Support Each & Everyone", we have continued this journey successfully.

Among cooperative banks, our Bank was early adopters in modern computer technology, and our progress has always been guided by the principle of embracing the latest advancements in banking technology.

Wide Spectrum of Technology offerings

The Bank introduced Mobile Banking in 2024 & UPI services subsequently. Since then, the range of digital banking services has continued to expand, and customers are increasingly using these services from the comfort of their homes. Through UPI, customers are now carrying out transactions exceeding 50,000 per day. During the current financial year, the Bank attained acquirer license and launched its own UPI Handle **@okkucb** which is now operational. We are amongst the few Co-operative banks in the country to have their own UPI handle. The Bank has also deployed through other service providers soundbox facility for its own QR Code, as a digital value add on solution. During the coming financial year, the Bank will conduct awareness programmes to educate members and customers about digital banking services and their safe usage as a responsible financial institution.

Branch Expansion

During 2025–2026, five new branches were started at Hadapsar, Chakan, Shirwal, Ichalkaranji, and Natpute, and they have become operational strengthening customer outreach & service. Through these branches, the Bank has added business worth ₹ 50 crore and enrolled 1500+ new to bank customers into the system.

As per the Reserve Bank of India guidelines thresholds, the Bank has fully complied with CBS implementation, maintains a CRAR of over 13%, Net NPA below 3%, has remained profitable for the last two consecutive years, and has not been subjected to any regulatory restrictions such as SAF/PCA during the last two years as well as has two qualified technical directors. Therefore, under the Eligibility Criteria for Branch Authorisation (ECBA), the Reserve Bank has permitted the Bank to open up to 10% new branches across Maharashtra. Since the Bank fulfils all ECBA criteria, a phased expansion plan for opening new branches has been prepared.

The newly elected Chairman, Vice-Chairman, and members of the Board of Directors have continued to strengthen communication and engagement with customers and employees through various channels. As a result, it has become easier to understand customers' changing needs, difficulties, expectations, and suggestions in a timely manner. This has made the Bank's operations more customer-centric. The Chairman, Vice-Chairman, and the Chief Executive Officer remain easily accessible to customers. The Bank is also making efforts to modernize its working methods through technological advancements, resulting in improved operational efficiency. Consequently, customer satisfaction has increased significantly.

Employee Welfare

The Bank has carefully reviewed all employee service conditions and their suggestions regarding transfers, promotions, salary revisions, and other service matters. Keeping in view the prevailing inflation and the financial well-being of employees, the Management has independently decided to grant additional annual increments to security guards, peons, and clerical staff whose salaries were comparatively lower. Accordingly, employees in these categories have received salary increases ranging from ₹ 800 to ₹ 3,500 per month.

To improve employee administration, the Bank has introduced advanced software for maintaining service records, attendance, leave, salary, and other HR-related matters without paperwork. As a result, employees can now mark attendance and avail HR-related services online through their mobile phones.

Awards & Accolades

For the last 3–5 years, our Bank has been conducting training programmes on KYC-AML for various banks. Recognising this contribution, FINCRIME EXPERT has honoured our Bank with the "Special Jury Award" for Training Initiatives at grassroots level.

Further, The Maharashtra Urban Co-operative Banks' Federation, Mumbai has recognised the Bank with the third rank in the "Best Bank" category among banks having a deposits size between ₹ 2,500 crore and ₹ 5,000 crore.

At the recently held 10th All India Co-operative Banking Summit in Pune, the digital initiatives of the bank were awarded under Tier III UCB Category testament to the growing digital outreach of the bank.

Way Ahead

The Bank has crossed the milestone of ₹ 6,500+ crore in business and has now made all digital banking services available to customers. Keeping in view the rapid technological developments and changing expectations in the banking sector, the Bank has set the following objectives for the coming financial year:

- Commencement of Internet Banking services.
- Full implementation of the Digital Loan Origination System, enabling the entire loan lifecycle-from loan application to loan disbursement - to be processed through a single digital platform.
- Reduce the Gross NPA's below 3%
- Continue sustainable business growth in accordance with the Bank's approved business plan.

Acknowledgements

Since its establishment, the Bank has carried forward the legacy of combining banking services with social responsibility. The current financial year marks the conclusion of the first decade of the Bank's centenary journey. Looking back over this decade, the initial years were undoubtedly challenging, but the final phase has witnessed a stable and continuous path of progress.

Digitalisation of banking services and the expansion of technology in the co-operative banking sector are opening new avenues for growth. We are confident that our Bank is fully capable of embracing these opportunities and moving forward successfully.

The achievements of the past 110 years have been possible because of the valuable contributions of every stakeholder-members, customers, directors, and employees. The Bank has earned a reputation for trust, transparency, and technological excellence. With your continued support, we are confident that the Bank will continue its remarkable journey of progress.

With your cooperation, collective prosperity is what we aspire,

Together we can. Together we will !!!

For and on behalf of the Board of Directors,

Sameer Subhash Joshi
Chairman

वार्षिक अहवाल (२०२५-२०२६)

आर्थिक प्रगती

अहवाल वर्षातील आर्थिक स्थिती :

(रक्कम रु. कोटीत)

अ.क्र.	तपशील	दि. ३१.०३.२०२६	दि. ३१.०३.२०२५	वाढ /घट (%)
१	ठेवी	४००१.१२	३५७४.०३	४२७.०९
२	कर्जे	२५८४.९२	२२६३.१०	३२१.८२
३	एकूण व्यवसाय	६५८६.०२	५८३७.१३	७४८.९१
४	ढोबळ नफा	७०.०४	४४.६५	२५.३९
५	निव्वळ नफा	२६.५२	२६.४७	०.०५
६	स्वनिधी	२३२.४५	२१४.०८	१८.३७
७	ढोबळ अनुत्पादीत कर्जे	५.१५%	७.४५%	(२.३०%)
८	निव्वळ अनुत्पादीत कर्जे	०.२२%	०.००%	०.२२%
९	भांडवल पर्याप्तता	१४.०२%	१५.२७%	(१.२५%)

ठेवी :

ठेव व्यवहारांचा पाया भक्कम व विस्तृत करण्याच्या धोरणाचा भाग म्हणून बँकेने गेल्या ३/४ वर्षांपासून संस्थात्मक ठेवी कमी करत वैयक्तिक ठेव व्यवहार वाढविण्याचे धोरण जाणीवपूर्वक अवलंबिले आहे. अहवाल साली बँकेने नवीन CTD योजना सुरु केली होती त्याला उत्तम प्रतिसाद लाभला. बँकेच्या एकूण ठेवीमध्ये रु. ४२७.०९ कोटींनी वाढ होऊन त्या रु. ४००१.१२ कोटी झाल्या असून ठेव वाढीचे प्रमाण ११.९५% राहिले.

रिझर्व्ह बँक ऑफ इंडिया यांचे पतधोरण आणि बँकिंग क्षेत्रातील ठेव व्याजदराचा कल विचारात घेऊन बँकेनेही ठेव व्याजदरामध्ये कपात केली. परिणामी गतवर्षीच्या ५.९३% या ठेव उभारणीच्या व्याजदरात ०.०४ टक्क्यांनी घट होऊन तो ५.८९% राहिला.

कर्जे :

मार्च २०२५ अखेर कर्जव्यवहार रू.२२६३.१० कोटी होता; त्यामध्ये रू. ३२१.८२ कोटींची वाढ होत मार्च २०२६ अखेर एकूण कर्जव्यवहार रु. २५८४.९२ कोटी इतका झाला. अहवाल सालात मुदत ठेव तारण कर्जे सोडून रु. ८२७.६७ कोटींची नवीन कर्जे वितरित करण्यात आली; पैकी रु. २१८.८१ कोटींपेक्षा अधिक कर्ज वितरण हे अर्बन कुटुंबात पूर्णपणे नव्याने समाविष्ट झालेल्या २५००+ ग्राहकांना करण्यात आले.

रिझर्व्ह बँकेच्या निर्देशाप्रमाणे, लहान कर्जांचे प्रमाण मार्च २०२६ अखेर एकूण कर्जव्यवहारापैकी ५०% कर्जे गाठण्याचे उद्दिष्ट निर्धारित होते. प्रती कर्जदार रु. २५ लाख किंवा Tier 1 कॅपिटलच्या ०.४०% व कमाल रु. ३ कोटी यापैकी कमाल रक्कमेच्या मर्यादेच्या आत (म्हणजेच आपल्या बँकेच्या बाबतीत रु. ९८ लाखांच्या आत) असणे गरजेचे आहे. सन २०२२ पासून बँकेने लहान कर्जे वाढविण्यासाठी प्रत्येक सेवकाला कर्जाचे उद्दिष्ट देऊन केलेल्या नियोजनबद्ध व सांघिक प्रयत्नांमुळे आपण हे प्रमाण मार्च २०२५ मध्येच पूर्ण केले असून यंदा हे प्रमाण ५१.६८ % ठेवत, या निकषाच्या पूर्तीमध्ये सातत्य राखले आहे. लहान रक्कमेच्या कर्ज वितरणाअंतर्गत वर्षभरात ३०००+ खातेदारांना रु. ५३५.९२ कोटींची कर्जे मंजूर करण्यात आली.

याचबरोबर अग्रक्रम क्षेत्रास ६०% कर्जपुरवठ्याचे रिझर्व्ह बँक ऑफ इंडियाने निर्धारित केलेले उद्दिष्ट ७२.३३ टक्क्यांची पूर्तता करून साध्य केले आहे. दुर्बल घटकांसाठी १२% कर्जपुरवठ्याचे उद्दिष्ट १२.३० टक्क्यांची पूर्तता करून आणि सूक्ष्म उद्योगांसाठी ७.५०% कर्जपुरवठ्याचे उद्दिष्ट २९.३६ टक्क्यांची पूर्तता करत साध्य केले आहे. त्याचप्रमाणे केंद्र व राज्य सरकारच्या सबसिडी मिळणाऱ्या विविध ११+ कर्ज योजना बँकेमध्ये कार्यान्वित असून त्यामध्ये आण्णासाहेब पाटील आर्थिक विकास महामंडळ, प्रधानमंत्री रोजगार निर्मिती कर्ज योजना, प्रधानमंत्री सूक्ष्म अन्न प्रक्रिया उद्योग, कर्ज आधारीत भांडवली अनुदान आणि नाबार्डच्या विविध योजनांचा अंतर्भाव आहे. सबसिडीच्या या योजनांद्वारे आतापर्यंत रु. २० कोटींपर्यंतचे अनुदान ग्राहकांना वितरित झाले आहे. तसेच, शेतकऱ्यांना शेतीसंदर्भातील कारणांसाठी देण्यात येणाऱ्या रु. २ लाखांपर्यंतच्या कर्जासाठी सरकारने मुद्रांक शुल्क माफ केले आहे. अशा योजनांचा जास्तीत जास्त फायदा पात्र कर्जदारांनी जरूर घ्यावा.

केंद्र शासनामार्फत 'प्रधानमंत्री आवास योजना - अर्बन २.० (PMAY- U 2.0) सुधारित बदलांसह पुन्हा कार्यान्वित झाली असून त्याअंतर्गत रु. १.८० लाखांपर्यंतचे व्याज अनुदान मिळू शकते.

बँकेने अहवाल सालात विविध नवीन कर्ज योजना सुरु केलेल्या असून त्यामध्ये गृह कर्ज, वाहन कर्ज, सोलर कर्ज, शैक्षणिक कर्ज, सूक्ष्म, लघु व मध्यम उद्योजकांसाठी कर्ज योजना तसेच, तारणी कर्जाच्या विविध योजनांचा त्यामध्ये समावेश आहे. सध्याच्या कर्ज योजनांचे व्याजदरही अन्य बँकांच्या तुलनेत स्पर्धात्मक ठेवले आहेत. सदर नवीन कर्ज योजना, कमी केलेले कर्जांचे व्याजदर, बँकेने वेळोवेळी केलेली कामगिरी यांची जाहिरात करणेसाठी डिजिटल मिडीया व सोशल मिडीया यांचा प्रभावी वापर केल्यामुळे बँकेच्या कर्ज योजना या जास्तीत जास्त ग्राहकांपर्यंत पोहोचविण्यात आल्या.

रिझर्व्ह बँकेने अग्रक्रम क्षेत्र, दुर्बल घटक आणि सूक्ष्म उद्योगांना पतपुरवठ्याचे उद्दिष्ट पूर्ण करणेसाठी मार्च २०२६ अखेर मुदत वाढ दिलेली होती. अग्रक्रम क्षेत्र व दुर्बल घटक याबाबतची माहिती खालीलप्रमाणे -

	निर्धारित प्रमाण (दि ३१.३.२०२६ अखेर उद्दिष्ट)	**मार्च २०२६ अखेर उद्दिष्टपूर्ती**
अग्रक्रम क्षेत्र	६०%	७२.२३%
दुर्बल घटक	१२%	१२.३०%
सूक्ष्म उद्योग	७.५०%	२९.३६%

मार्च २०२६ अखेर रिझर्व्ह बँकेने निर्धारित केलेले अग्रक्रम, दुर्बल घटक व सूक्ष्म उद्योग कर्जांचे उद्दिष्ट बँकेने पूर्ण केलेले आहे. अहवाल सालात दुर्बल घटक क्षेत्रातील कर्जे पूर्ण करण्यासाठी बँकेने विशेष प्रयत्न केले. खास महिलांसाठी विनातारणी कर्जांची योजना सुरु करण्यात आली, त्याअंतर्गत रु. २ लाखांपर्यंतचा कर्जपुरवठा महिला संचलित विविध उद्योगव्यवसायाच्या उभारणीसाठी सवलतीच्या व्याजदरामध्ये करण्यात आला. त्याचप्रमाणे महाराष्ट्र शासन पुरस्कृत महिला केंद्रित 'कराड अर्बन महिला पर्यटन' (आई) कर्ज योजना कार्यान्वित करण्यात आली. बँकेने सूक्ष्म, लघु व मध्यम उद्योगांसाठी एकूण रु. १५१५.२९ कोटी (५८.६२%) इतका कर्जपुरवठा केला आहे. त्याचप्रमाणे युद्धजन्य परिस्थितीमुळे इलेक्ट्रिक वाहनांच्या तसेच वीजनिर्मिती करणाऱ्या सोलर खरेदीसाठीच्या कर्जांना मागणी वाढती आहे; बँकेने या संधीचा विचार करून कमी व्याजदराच्या योजना सुरु केल्या आहेत.

रिझर्व्ह बँक ऑफ इंडियांच्या निर्देशानुसार, एकूण रिअल इस्टेट क्षेत्रास जास्ती जास्त गतवर्षाच्या एकूण कर्जाच्या ५% इतका महत्तम कर्जपुरवठा करता येतो. बँकेने हे प्रमाण ४.५७ % इतके मर्यादित राखले आहे. नवीन कर्जांना मागणी असली तरी रिझर्व्ह बँकेच्या नियमानुसार नवीन कर्जे देतांना काही प्रमाणात मर्यादा येणार आहेत.

दक्षता व जोखीम व्यवस्थापन (Vigilance & Risk Management) :

गत दोन वर्षातील व्यवसायवाढीचा विचार करता, चालू आर्थिक वर्षात बँकेच्या मालमत्ता व जिंदगी रु.५००० कोटींचा टप्पा ओलांडतील. रिझर्व्ह बँकेच्या याबाबतच्या परिपत्रकीय सूचनांचा विचार करता, बँकेला 'मुख्य जोखीम अधिकारी' (Chief Risk Officer) नेमणे अनिवार्य होईल.

जोखीम निर्धारित (Risk Based Internal Audit) लेखापरीक्षणाअंतर्गत आढळून येणाऱ्या विविध जोखिमांच्या आधारे शाखेच्या कामकाजाचे मूल्यमापन करण्यात येत आहे आणि अधिक जोखीम क्षेत्रांतील जोखीम नियंत्रित करण्यासाठी निश्चित उपाययोजना केल्या जात आहेत. बँकेची जोखीम पेलण्याच्या (Risk Appetite) क्षमतांचे विश्लेषण केले जात आहे.

दक्षता विभागामार्फत शाखांना अचानक भेटी देवून बँकेचे अंतर्गत नियम व मार्गदर्शक तत्वांचे पालन केले जाते का? याबाबत शहानिशा केली जाते. तसेच या विभागामार्फत सेवकांच्या खात्यातील व्यवहारांची तपासणी करून यामधून कर्मचाऱ्यांच्या चुका, निष्काळजीपणा यांचे विश्लेषण करून त्याची पुनरावृत्ती टाळण्यासाठी मार्गदर्शन केले जाते.

कर्जदारांची पत गुणवत्ता निर्धारण :

कर्जदारांची पत व गुणवत्ता वाढविण्यासाठी बँकेच्या ज्या कर्जदारांचे व्यावसायिक कर्ज रु. ५० लाख किंवा त्याहून अधिक आहे, अशा खात्यांबाबत योग्य तपासणी करून त्यातील योग्य खात्यांचा समावेश क्रेडिट रेटिंगसाठी करण्यात आला. यासाठी आवश्यक पात्रता पूर्ण करणाऱ्या आणि आर्थिक व्यवहारांमध्ये सातत्यपूर्ण नियमितता राखणाऱ्या ग्राहकांना क्रेडिट रेटिंगच्या माध्यमातून व्याजदरामध्ये ०.५०% ते ४.२५% पर्यंतची सवलत देण्यात आली.

सन २०२५-२६ मध्ये ३४० व्यावसायिक कर्जखाती क्रेडिट रेटिंगसाठी पात्र ठरली आणि विशेष म्हणजे, यासर्व पात्र खात्यांचे यशस्वीरीत्या रेटिंग पूर्ण करण्यात आले आहे; ज्यामधील एकूण येणे रक्कम रु. ४८५.५६ कोटी एवढी आहे. कर्जदारांना यासाठीच्या निकषांची माहिती देऊन तसेच त्यांच्याशी प्रत्यक्ष संवाद साधून, जास्तीत जास्त खाती या रेटिंगच्या मुख्य प्रवाहात आणण्यासाठी प्रयत्न करण्यात आले.

सर्व कर्जखात्यांचे वर्गीकरण करून, प्रत्येक खाते दर्जेदार राहण्याच्या दृष्टीने विशेष लक्ष देण्यात येत आहे; यामुळेच नियमित कर्ज परतफेडीचे प्रमाण (Collection Efficiency) ८० % च्या वर राखण्यात बँकेस यश मिळाले आहे.

रिझर्व्ह बँकेचे धोरण व सरकारी कर्जरोखे व्यवहार :

रिझर्व्ह बँक ऑफ इंडियाने सन २०२५-२०२६ साठी सकल राष्ट्रीय उत्पन्नवाढीचा दर ६.५ % तर महागाई निर्देशांक ४ % अपेक्षित धरला होता. मार्च २०२६ अखेर सकल राष्ट्रीय उत्पन्नवाढीचा दर प्रत्यक्षात ७.७० % तर महागाई निर्देशांक ३.४०% इतका राहिला. चालू आर्थिक वर्षात रिझर्व्ह बँकेने रेपो दरात वेळोवेळी बदल करत एकूण १०० बेसिस पॉइंटची कपात केली. तर रोख राखीव निधीच्या प्रमाणात टप्प्याटप्प्याने एकंदर १% ची घट करून ३% करण्यात आले.

बाजारात तरलता वाढविणे, कर्ज पुरवठा सुलभ करणे आणि गुंतवणुकीला प्रोत्साहन देणे हा यामागे प्रमुख उद्देश होता. अर्थव्यवस्थेतील स्थैर्य कायम ठेवण्यासाठी व महागाईवर नियंत्रण राहावे या उद्देशाने एप्रिल २०२६ मध्ये रिझर्व्ह बँकेने रेपो दर ५.२५ % वर कायम ठेवला. आंतरराष्ट्रीय पातळीवर कच्च्या तेलाच्या वितरण व्यवस्थेतील अडचणींमुळे ॲल्युमिनिअम, खते, गॅस यामध्ये झालेल्या किंमतवाढीचा परिणाम महागाई वाढीत झाला.

भांडवल पर्याप्तता प्रमाण :

बँकेच्या आर्थिक सुदृढतेचा आणि संरक्षणाचा भक्कम पाया म्हणून भांडवल पर्याप्तता प्रमाणाकडे पाहिले जाते. सन २०२५-२६ या आर्थिक वर्षाच्या अखेरीस बँकेचे Tier-1 भांडवल रु. २४५.५६ कोटी आणि Tier-2 भांडवल रु. ५३.८८ कोटी इतक्या भक्कम पातळीवर पोहोचले आहे. रिझर्व्ह बँकेने निश्चित केलेल्या सुरक्षा निकषांनुसार, सक्षम बँकेसाठी किमान १२% भांडवल पर्याप्तता प्रमाण राखणे अनिवार्य आहे. दि. ३१ मार्च २०२६ अखेर आपल्या बँकेने हा निकष पूर्ण करत १४.०२% इतके भांडवल पर्याप्तता प्रमाण साध्य केले आहे. रिझर्व्ह बँकेने निर्धारित केलेल्या किमान मर्यादेपेक्षा हे प्रमाण २.०२% ने अधिक राखले आहे.

अनुत्पादित कर्जे (NPA) :

अहवाल सालात देखील संभाव्य थकबाकीदार खात्यांचा पूर्वानुभव आणि उपलब्ध असलेल्या सर्व कायदेशीर पर्यायांचा विचार करून, बँकेने उत्कृष्ट नियोजन करून गतीशील व नियोजनबद्ध वसुली मोहीम हाती घेतली. रिझर्व्ह बँकेने वसुलीवर देखरेख ठेवण्यासाठी कर्ज खात्यांची SMA 0 (० ते ३० दिवस), SMA 1 (३० ते ६० दिवस), SMA 2 (६० ते ९० दिवस) अशी वर्गवारी करणे अनिवार्य केले आहे.

बँकेच्या वेबसाईटवर याचा सविस्तर तपशील सभासद, ग्राहकांच्या माहितीसाठी दिलेला आहे. यामुळे ऑनगोईंग एन.पी.ए.वर सुद्धा प्रभावी नियंत्रण मिळविणे शक्य झाले आहे. कर्जखात्याचा हप्ता देय झालेल्या तारखेपासून याची गणना होत असल्याने वसुली प्रक्रियेवर अत्यंत

काटेकोरपणे देखरेख ठेवण्याची जबाबदारी बँकांवर आहे. शाखापातळीवर आपण पालकत्त्व संकल्पना पूर्वीपासून राबविली आहे; त्याचा वसुलीसाठीदेखील अतिशय चांगला उपयोग होतो. यामुळे नवीन खाती एन.पी.ए. मध्ये जाण्यापूर्वी वेळीच पाठपुरावा करण्यात आला, परिणामी नव्या थकबाकीदार खात्यांची संख्यादेखील कमीत कमी राहिली आहे. याचबरोबर थकबाकी वसुलीसाठी सिक्युरिटायझेशन (Securitisation) कायदा, महाराष्ट्र सहकारी अधिनियम कलम १०१/९१ अंतर्गत कारवाई, फौजदारी दावे (Criminal Cases), एकरकमी कर्जपरतफेड योजना (OTS) या कायदेशीर मार्गांचा अवलंब योग्य प्रकारे करण्यात आला. तसेच बँकेच्या ताळेबंदामध्ये नेमकेपणा आणण्याच्या उद्दीष्टाने वसुलीस कठिण असणारी रू. २०.४९ कोटी इतर खर्चासह रकमेची थकित कर्जे निर्लेखित करण्यात आली. मार्च २०२६ अखेर ढोबळ एन.पी.ए. च्या प्रमाणात गतवर्षीच्या तुलनेत २.३० % ने घट होत हे प्रमाण ५.१५% इतके राहिले. तर निव्वळ एन.पी.ए.चे प्रमाण शून्यतम पातळीवर येत केवळ ०.२२% इतकेच राहिले आहे. ४१ शाखांनी ग्रॉस एन.पी.ए. शून्य राखला. ५२ शाखांनी नेट एन.पी.ए. शून्य ठेवण्यात यश मिळवले तर एकही खाते नव्याने एन.पी.ए.मध्ये जाऊ न देणाऱ्या ५७ शाखा आहेत.

मानव संसाधन :

बँकेच्या सर्वांगीण प्रगतीमध्ये सेवक महत्वाचा घटक आहे. मार्च २०२६ रोजी एकूण ८३६ सेवक कार्यरत असून त्यात ७०७ कायम व १२९ प्रोबेशनरी सेवकांचा समावेश आहे. त्यापैकी महिला सेवकांचे प्रमाण १९.३८% आहे व चतुर्थश्रेणी सेवकांचे प्रमाण २६.५६% आहे. गत आर्थिक वर्षात २८ सेवानिवृत्त, २ मयत, १८ सेवकांनी राजीनामा तर २ सेवकास बडतर्फ केल्यामुळे एकूण ५० सेवक कमी झाले आणि ४३ सेवकांना विविध पदावर पदोन्नती देण्यात आली आहे. मनुष्यबळ व्यवस्थापन करताना अनेक घटक त्यावर परिणाम करत असतात, त्याबाबतची वाटचाल नेमकेपणाने होण्यासाठी मानव संसाधन धोरण तयार केले असून त्याच्या चौकटीत याविषयीचे कामकाज केले जात आहे.

मार्च २०२६ अखेर प्रती सेवक उत्पादकता रु. ७.८८ कोटी आहे. बँकिंग क्षेत्रामध्ये घडणाऱ्या नवनवीन बदलांची कल्पना सेवकांना व्हावी या उद्देशाने रिझर्व्ह बँकेने आयोजित केलेल्या विविध प्रशिक्षण कार्यक्रमास बँकेतील वरिष्ठ अधिकाऱ्यांना नामनिर्देशित केले जाते. अहवाल सालात ३८ प्रशिक्षण कार्यक्रमांमधून १९३ सेवकांना प्रशिक्षणासाठी बाहेरील संस्थांमध्ये पाठविण्यात आले.

लेखापरीक्षण :-

बँकेची अंतर्गत प्रणाली व प्रक्रियांवर देखरेख करण्यासाठी वेगवेगळ्या प्रकारचे लेखापरीक्षण अत्यंत महत्त्वाची भूमिका बजावत असते.

१) समवर्ती लेखापरीक्षण :

आर्थिक वर्षात मुख्य कार्यालय व १२ शाखांचे दरमहा व ५९ शाखांचे तिमाही समवर्ती लेखापरीक्षण, व्यावसायिक चार्टर्ड अकौंटंट फर्मसद्वारे करण्यात आले. तसेच ५ नवीन शाखांचे तिमाही लेखापरीक्षण बँकेच्या ऑडीट व इन्स्पेक्शन विभागामार्फत करण्यात आले. मुख्य कार्यालय, शाखांचे समवर्ती लेखापरीक्षण आणि गुंतवणूक व्यवहाराचे लेखापरीक्षण वेळेत पूर्ण केलेले आहे.

२) जोखीम आधारित अंतर्गत लेखापरीक्षण :

भारतीय रिझर्व्ह बँकेच्या दि. ३ फेब्रुवारी २०२१ रोजीच्या परिपत्रकानुसार ऑडीट विभागातील कर्मचारी जोखीम आधारित शाखांचे व विविध विभागांचे लेखापरीक्षण करीत असतात. अहवाल कालावधीत ऑडीट विभागामार्फत ४९ शाखांचे व मुख्य कार्यालयातील ४ विभांगाचे जोखीम आधारित लेखापरीक्षण करण्यात आलेले आहे.

३) वैधानिक लेखापरीक्षण :

सन २०२५-२६ चे वैधानिक लेखापरीक्षण मे. काळे चौगुले ठिगळे ॲण्ड कंपनी (चार्टर्ड अकौंटंट) इचलकरंजी यांनी पूर्ण केले असून दि. २२ जून २०२६ रोजी सर्व आर्थिक पत्रके, प्रमाणपत्रके बँकेस सादर केली आहेत. वैधानिक लेखापरिक्षकांनी बँकेच्या एकंदरीत कामकाजाबाबात समाधन व्यक्त केले असून सन २०२५-२६ या आर्थिक वर्षासाठी बँकेस लेखापरीक्षणात ‘अ’ वर्ग प्राप्त झालेला आहे.

रिझर्व्ह बँकेच्या परिपत्रकीय सूचनांनुसार वैधानिक लेखापरीक्षकांच्या नियुक्तीस रिझर्व्ह बँकेची पूर्वमान्यता घ्यावी लागते. सन २०२६-२७ या आर्थिक वर्षासाठी मे. काळे चौगुले ठिगळे ॲण्ड कंपनी (चार्टर्ड अकौंटंट) इचलकरंजी यांचा फेरनेमणुकीसाठी रिझर्व्ह बँकेकडे सादर करण्यात आलेल्या प्रस्तावास मान्यता मिळाली आहे. त्यास अनुसरून वार्षिक सर्वसाधारण सभेपुढे ठराव सादर केला आहे.

४) **इतर लेखापरीक्षण :**

❖ रू. १ कोटीवरील हायपोथिकेशन कॅश-क्रेडीट कर्ज खात्याचे स्टॉक अँड डेटर्स लेखापरीक्षण व्यावसायिक चार्टर्ड अकौंटंट फर्मस्मार्फत करण्यात आले. कॅश-क्रेडीट खात्यावर परिणामकारक नियंत्रण ठेवण्याच्या दृष्टीने याचा चांगला उपयोग होत आहे. या व्यतिरिक्त बँकेने क्रेडीट पोर्टफोलिओ ऑडीट, इन्फॉर्मेशन सिस्टीम ऑडीट, व्ही.ए.पी.टी व स्टोरेज ऑफ पेमेंट सिस्टीम डाटा ऑडीट, तसेच कम्प्लायन्स व्हेरिफिकेशन ऑफ CSITEG रिझर्व्ह बँक अॅडव्हायजरीज, फंक्शनल ऑडीट ऑफ इंटरनेट बँकिंग ॲप्लीकेशन इत्यादी कामकाज वेळेत पूर्ण केलेले असून याबाबतचे अहवाल मुदतीत प्राप्त झालेले आहेत.

❖ **रिझर्व्ह बँक तपासणी :**

दि. ३१ मार्च २०२५ रोजी संपलेल्या आर्थिक परिस्थितीवर आधारित ३९ वे रिझर्व्ह बँक ऑफ इंडिया इन्स्पेक्शन दि. १५ सप्टेंबर २०२५ ते ३ ऑक्टोबर २०२५ या कालावधीत पूर्ण झाले. त्याचा अहवाल दि. ०४.०३.२०२६ रोजी प्राप्त झाला असून दोष-दुरुस्ती अहवाल दि. ११.०५.२०२६ रोजी योग्य पूर्तता करून विहित मुदतीत पाठविण्यात आला आहे.

❖ **अनुपालन कार्य** (Compliance Function)

भारतीय रिझर्व्ह बँकेच्या दिनांक १९ सप्टेंबर २०२२ रोजीच्या परिपत्रकानुसार आपली बँक ३१.०३.२०२३ च्या आर्थिक स्थितीवर आधारित Tier-3 श्रेणीमध्ये येत असल्याने कामकाजाच्या सर्व क्षेत्रांमध्ये अनुपालन समर्पित लक्ष केंद्रित व सुनिश्चित करण्यासाठी, १ ऑक्टोबर २०२३ पासून मुख्य कार्यालयात स्वतंत्र अनुपालन कक्ष (Compliance Cell) स्थापन करण्यात आला असून स्वतंत्रपणे मुख्य अनुपालन अधिकारी (CCO) यांची नेमणूक केलेली आहे.

माहिती तंत्रज्ञान :-

ग्राहकांना अधिक सुरक्षित, सुलभ व आधुनिक बँकिंग सुविधा उपलब्ध करून देण्याच्या उद्देशाने बँकेने खालील नवीन डिजिटल सेवा सुरु केल्या आहेत :

❖ E-Mandate (आधार OTP आधारित, नेट बँकिंग व स्पॉन्सर मँडेट) सुविधा सुरू करण्यात आली असून, ग्राहकांना विविध आवर्ती देयके (Recurring Payments) व इतर व्यवहारांसाठी डिजिटल माध्यमातून सुरक्षित व सुलभ पद्धतीने संमती (Mandate) नोंदविण्याची सुविधा उपलब्ध झाली आहे.

❖ ITR - Account Validation सेवा कार्यान्वित करण्यात आली असून, आयकर विभागाकडून मिळणाऱ्या परताव्यासह (Income Tax Refund) इतर संबंधित व्यवहारांसाठी ग्राहकांच्या बँक खात्याचे प्रमाणीकरण जलद, अचूक व सुरक्षितपणे करता येत आहे.

❖ UPI 2.0 - Merchant QR सेवा सुरु करण्यात आली असून, बँकेच्या व्यापारी ग्राहकांना @okkucb या UPI QR Handle च्या माध्यमातून विविध UPI ॲप्सद्वारे सुरक्षित, जलद व अखंड डिजिटल देयके स्वीकारण्याची सुविधा उपलब्ध झाली आहे.

❖ व्यापारी ग्राहकांच्या डिजिटल व्यवहारांना अधिक गती व पारदर्शकता प्रदान करण्यासाठी Merchant QR सोबत Soundbox सुविधा उपलब्ध करून देण्यात आली आहे. या सुविधेमुळे प्रत्येक यशस्वी UPI व्यवहाराची त्वरित ध्वनीद्वारे (Voice Confirmation) पुष्टी मिळत असल्याने व्यवहार अधिक सोयीस्कर, विश्वासार्ह व कार्यक्षम झाले आहेत.

❖ धनादेश वटविण्याची प्रक्रिया अधिक जलद व कार्यक्षम करण्याच्या उद्देशाने बँकेमध्ये Continuous Cheque Truncation System (CTS) कार्यान्वित करण्यात आली आहे. या प्रणालीमुळे धनादेशांचे क्लिअरिंग अधिक वेगवान, सुरक्षित व वेळेवर होण्यास मदत झाली असून ग्राहकांना अधिक परिणामकारक सेवा उपलब्ध होत आहे.

इतर व्यवसाय :

१) **विमा कार्पोरेट एजन्सी :-**

बँकेने सभासद व ग्राहकांच्या संरक्षणासाठी विम्याच्या सर्व सुविधा एका छत्राखाली उपलब्ध करून दिल्या आहेत. विमा सेवा देत असताना बँकेने ग्राहकांची विश्वासार्हता प्राप्त केलेल्या विमा कंपन्या निवडल्या असून त्यांच्या सोबत कार्पोरेट एजन्सीद्वारे व्यावसायिक करार केला आहे. लाईफ इन्शुरन्स व जनरल इन्शुरन्ससाठी काही कंपन्यांशी करार केले आहेत. त्याव्दारे ग्राहकांना उत्तम सेवा दिली जात असून बँकेस आर्थिक वर्षात लाईफ इन्शुरन्सपासून रू. २६ लाख इतके तर जनरल इन्शुरन्सपासून रू. ३१ लाख असे एकूण रू. ५७ लाख इतके उत्पन्न मिळाले आहे.

२) ट्रस्टी अँड एक्झिक्युटरशिप :-

ट्रस्टी अँड एक्झिक्युटरशिप या सेवेस मूर्त स्वरूप प्राप्त झालेले आहे. ट्रस्ट उभारणी व व्यवस्थापन, इच्छापत्र तयार करणे व त्याची अंमलबजावणी करणे, इच्छापत्र सेफ कस्टडीमध्ये ठेवणे, स्थावर मिळकतीचे व्यवस्थापन इ. सेवा दिल्या जात आहेत. आज अखेर २३ ट्रस्ट व्यवस्थापनासाठी आणि १४ इच्छापत्रे सेफ कस्टडी व अंमलबजावणीसाठी दाखल झालेली आहेत. यातून बँकेस रू. ९४,२३३/-एवढे उत्पन्न मिळाले आहे. सातारा, सांगली, कोल्हापूर या जिल्ह्यांतून अशी परिपूर्ण सेवा देणारी आपली एकमेव बँक आहे.

३) प्रधानमंत्री विमा योजना :-

सन २०१५-१६ पासून भारत सरकारने सुरु केलेल्या प्रधानमंत्री जीवनज्योती विमा योजना व प्रधानमंत्री सुरक्षा विमा योजनांमध्ये बँकेने योजनेच्या सुरुवातीपासूनच उत्स्फूर्तपणे सहभाग घेतला आहे.

अ) प्रधानमंत्री जीवनज्योती विमा योजना -

अहवाल सालात प्रधानमंत्री जीवनज्योती विमा योजनेअंतर्गत २१०७ ग्राहकांनी विमा कवच घेतले असून यातून बँकेस रू. २४,४९१/- इतके उत्पन्न मिळाले आहे. सन २०१५ पासून आज अखेर बँकेच्या ६५ मयत ग्राहकांच्या वारसांना प्रत्येकी रू. २ लाख या योजने अंतर्गत अदा करण्यात आले आहे. सबब मयत ग्राहकांच्या वारसांना आजअखेर एकूण रू. १.३० कोटी इतकी विमा संरक्षण रक्कम एल.आय.सी.कडे आवश्यक तो पाठपुरावा करून मिळवून दिली आहे.

ब) प्रधानमंत्री सुरक्षा विमा योजना :

प्रधानमंत्री सुरक्षा विमा योजनेअंतर्गत ४८३७ ग्राहकांनी या योजनेत सहभाग घेतला आहे. या योजनेअंतर्गत सन २०१५ पासून आज अखेर बँकेच्या ०७ मयत ग्राहकांच्या वारसांना प्रत्येकी रू. २ लाख प्रमाणे एकूण रू. १४ लाख इतकी विमा संरक्षण रक्कम दि युनायटेड इंडिया इन्शुरन्स कंपनी लि., कडे आवश्यक तो पाठपुरावा करून मिळवून दिली आहे.

संचालक मंडळ व समिती सभा :

अहवाल सालात पुढीलप्रमाणे एकूण ६४ सभा झालेल्या आहेत.

समितीचे नाव	एकूण सभा	समितीचे नाव	एकूण सभा
संचालक मंडळ	२०	जोखीम व्यवस्थापन समिती	०३
व्यवस्थापन मंडळ	१५	प्रशासकीय समिती	०२
कायदा समिती	०३	गुंतवणूक समिती	०४
ऑडीट समिती	०५	रिकव्हरी अँड सेटलमेंट समिती/ओ.टी.एस.	०७
अफरातफर/गैरव्यवहार नियंत्रण समिती	०१	माहिती तंत्रज्ञान समिती	०४

संचालक मंडळाच्या सभेस संचालकांची सक्रिय उपस्थिती ८६.१८% इतकी आहे.

कार्यालयीन पातळीवरील समित्या :

अहवाल सालात पुढीलप्रमाणे एकूण २५ सभा झालेल्या आहेत.

समितीचे नाव	एकूण सभा
सायबर सुरक्षा समिती	१२
विलफूल डिफॉल्टर आयडेंटीफिकेशन समिती	०१
वरिष्ठ अधिकारी सभा/ मालमत्ता देयता समिती सभा	१२
विलफूल डिफॉल्टर रिव्ह्यू समिती	००

व्यवस्थापन मंडळ :

रिझर्व्ह बँक ऑफ इंडियाच्या दि.३१ डिसेंबर २०१९ रोजीच्या मार्गदर्शक सूचनांनुसार, व्यवस्थापकीय मंडळाची (Borad of Management-BoM) रचना करण्यात आलेली आहे. सन २०२२ ते २०२७ या कालावधीसाठी दुसऱ्या व्यवस्थापन मंडळाची स्थापना दि.०१ डिसेंबर २०२२ रोजी करण्यात आली. व्यवस्थापन मंडळाच्या अध्यक्षपदी डॉ. अनिल श्रीनिवास लाहोटी यांची निवड करण्यात आली आहे. त्यांना बँकेच्या कामकाजाचा दोन दशकांहून अधिक काळाचा प्रदीर्घ अनुभव आहे. आठ सदस्यीय व्यवस्थापन मंडळामध्ये विद्यमान संचालक मंडळातील ३ सदस्य, बाहेरील ४ सदस्य तर पदसिद्ध संचालक म्हणून मुख्य कार्यकारी अधिकारी कार्यरत आहेत. अहवाल वर्षात व्यवस्थापन मंडळाच्या एकूण १५ सभा झाल्या असून त्यामध्ये सदस्यांची उपस्थिती ८९.५२% टक्के आहे. बँकेच्या कामकाजातील धोरणात्मक निर्णयात तसेच अत्यंत महत्त्वपूर्ण विषयामध्ये व्यवस्थापन मंडळाने संचालक मंडळास निर्णय घेण्याच्या प्रक्रियेमध्ये मोलाची मदत केली आहे.

संचालक व त्यांचे नातेवाईक यांची कर्जे :

अहवाल सालात संचालक व त्यांच्या नातेवाईकांना रिझर्व्ह बँकेच्या नियमांप्रमाणे मुदत ठेवीवरील कर्जाव्यतिरिक्त अन्य कर्जे नव्याने दिलेली नाहीत. सर्व कर्जे नियमित आहेत. महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५ (२) मधील तरतुदीनुसार संचालक व त्यांचे नातेवाईक यांच्या कर्जाची माहिती खालीलप्रमाणे आहे -

(रक्कम रु. लाखात)

तपशील	वर्षाच्या सुरुवातीस येणे रक्कम	अहवाल वर्षात वाढ झालेली कर्जे	अहवाल वर्षात फेड झालेली कर्जे	अहवालसाल अखेर शिल्लक कर्जे	थकबाकी
संचालक कर्जे	३५.६७	३६.२१	१९.६३	५२.२५	नाही
नातेवाईक कर्जे	१८०.५९	१४१.११	१६४.१६	१५७.५४	नाही
संस्था/प्रा.लि.कं आणि इतर	१८.८९	६.२९	४.०६	२१.१२	नाही
एकूण :	२३५.१५	१८३.६१	१८७.८५	२३०.९१	नाही

सभासद :

अहवाल वर्षात ६२०६ इतके नवीन सभासद झाले आहेत आणि १२५४ सभासद कमी होवून वर्षाखेरीस एकूण सभासद संख्या ९४९७२ इतकी झाली आहे.

वसूल भाग भांडवलामध्ये एकूण रु. ४.२४ कोटींची वाढ झाली असून रु. ३.४६ कोटींनी भाग भांडवल कमी होवून वर्षाअखेरील एकूण वसूल भाग भांडवल रु. १०३.७८ कोटी झाले आहे.

सेवक प्रशिक्षण व संशोधन केंद्र :

आपल्या बँकेच्या प्रशिक्षण केंद्राची स्थापना ११ जानेवारी १९९९ रोजी झाली असून सहकार क्षेत्रात काम करणाऱ्या अनेक सहकारी संस्था व सेवक यांना बँकिंग क्षेत्रात घडणाऱ्या विविध बदलांची माहिती प्रशिक्षणाद्वारे देण्याचे काम आपली सेवक प्रशिक्षण संस्था १९९९ पासून करीत आहे. पश्चिम महाराष्ट्रातील सहकार क्षेत्रात नावलौकिक प्राप्त केलेल्या आपल्या बँकेस महाराष्ट्र शासनाच्या दि. ०२ फेब्रुवारी २०२२ रोजीच्या आधिसूचनेनुसार राज्य शिखर प्रशिक्षण संस्था म्हणून दर्जा प्राप्त झाला आहे.

सेवक प्रशिक्षण व संशोधन केंद्राद्वारे सहकारी बँकांबरोबरीने पतसंस्था, क्रेडिट सोसायटी, सेवक पतसंस्थांच्या सभासद, पदाधिकारी (संचालक), मुख्य कार्यकारी अधिकारी, वरिष्ठ अधिकारी व इतर सर्व स्तरांवरील सेवक वर्गास विविध विषयांवर ऑनलाइन व ऑफलाइन प्रशिक्षण कार्यक्रमांचे आयोजन करण्यात येते. अहवाल सालात एकूण १४३ प्रशिक्षणाचे आयोजन करण्यात आले. यामध्ये २५,५२४ प्रशिक्षणार्थीनी सक्रिय सहभाग नोंदविला आहे. तसेच, सहकारी संस्था सक्षमपणे चालविण्यासाठी सभासद देखील प्रशिक्षित होणे गरजेचे आहे; याउद्देशाने आयोजित केलेल्या सभासद प्रशिक्षण कार्यक्रमामध्ये अंदाजे ७५०० सभासदांना प्रशिक्षित केले गेले असून यामुळे सहकार साक्षरता व आर्थिक संस्थांच्या व्यवस्थापनात गुणवत्ता वाढविण्यासाठी याचा नक्कीच उपयोग होणार आहे.

सेवक प्रशिक्षण केंद्रांतर्गत सहकार क्षेत्रातील नामवंत बँकांना प्रशिक्षण देण्यात आले. या मध्ये प्रामुख्याने राजारामबापू सह. बँक लि., पेठ, कोल्हापूर अर्बन को-ऑप. बँक लि., कोल्हापूर, दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लि., महाड, आजरा जनता सह. बँक लि., आजरा, बारामती सहकारी बँक लि., बारामती, इ. बँकांचा समावेश आहे.

अहवाल सालात 'गुंतवणूक' या विषयावर आयोजित केलेल्या प्रशिक्षण कार्यक्रमाद्वारे विविध बँकांच्या सुमारे १०० सेवकांना तज्ज्ञांमार्फत प्रशिक्षण दिले. याचबरोबर कराड तालुक्यातील सर्व विकास सेवा सोसायटी यांच्या सचिव व पदाधिकारी यांच्यासाठी एक दिवसीय प्रशिक्षण कार्यक्रमाचे आयोजन करून त्यांना सहकार कायद्यातील बदलांबाबत माहिती व प्रशिक्षण दिले. सध्या घडत असलेल्या वाढत्या ऑनलाइन फसवणुकीच्या घटनांमुळे, बँकेच्या व सेवकांच्या वैयक्तिक सायबर सुरक्षतेच्या बाबी लक्षात घेता, बँकेच्या सर्व सेवकांसाठी "Cyber Security' या विषयांवर ऑनलाईन प्रशिक्षण सुरु ठेवले आहे. हे प्रशिक्षण व त्या अंतर्गत होणाऱ्या परीक्षा बँकेतील सेवकांनी यशस्वीरीत्या पूर्ण केल्या आहेत.

फेब्रुवारी २०२६ मध्ये आपल्या बँकेने FIU IND (फायनान्शियल इंटेलिजन्स युनिट), वित्त मंत्रालय, भारत सरकार यांच्या साथीने सातारा, सांगली, कोल्हापूर, सिंधुदुर्ग आणि रत्नागिरी जिल्ह्यांमधील ८० नागरी सहकारी बँकांना पी.एम्.एल्.ए. कायद्यांतर्गत बँकांनी करावयाचे अनुपालन यावर विशेष प्रशिक्षण देण्यात आले. भारत सरकारने या कार्यक्रमाकरिता नवी दिल्लीतून FIU IND तील वरिष्ठ अधिकऱ्यांना प्रशिक्षणासाठी पाठवले होते आणि अशा प्रकारचे चौथ्यांदा प्रशिक्षण कार्यक्रम आयोजित करण्याचा बहुमान मिळाला.

अंतर्गत तक्रार समिती :

कामाच्या ठिकाणी महिलांचा लैंगिक छळ (प्रतिबंध, मनाई आणि निवारण) कायदा, २०१३, अन्वये अंतर्गत तक्रार समिती बँकेने स्थापन केलेली असून कराड, सातारा, सांगली, पुणे येथे स्थापित समिती अहवाल खालीलप्रमाणे-

१)	दि. ३१ मार्च २०२६ अखेर प्राप्त तक्रारींची संख्या -	काही नाही.
२)	दि. ३१ मार्च २०२६ अखेर निकाली तक्रारींची संख्या -	लागू नाही.
३)	९० दिवसांपेक्षा जास्त कालावधीसाठी प्रलंबित असलेल्या तक्रारी	लागू नाही.
४)	सदर कायद्यान्वये आयोजित कार्यशाळांची संख्या	०२
५)	आस्थापनाने प्राप्त तक्रारी बाबत केलल्या कार्यवाहीचे स्वरुप	लागू नाही.

महिला व बाल विकास मंत्रालय, भारत सरकारच्या आदेशानुसार प्रत्येक शाखेमध्ये (जिथे १० किंवा त्यापेक्षा जास्त कर्मचारी कार्यरत आहेत) तेथे स्वतंत्र अंतर्गत तक्रार समिती स्थापन करणे बंधनकारक असल्याने बँकेच्या २० शाखा व मुख्य कार्यालय असे एकूण २१ ठिकाणी अंतर्गत तक्रार समिती (Internal Committee) ची स्थापना करुन त्यांची SHe-Box Portal नोंदणी देखील करण्यात आलेली आहे.

सामाजिक कार्ये -

- ❖ कराड शहर व परिसरातील विद्यार्थी व कलाकारांच्या सुप्त गुणांना वाव देण्यासाठी शालेय गट व खुला गट अशा प्रकारामध्ये रांगोळी स्पर्धा व प्रदर्शनाचे आयोजन करण्यात आले, यास कराड शहर व परिसरातून उत्स्फूर्त प्रतिसाद मिळाला.
- ❖ सेवकांमधील खेळाडू वृत्तीला आणि सुप्त गुणांना वाव देण्यासाठी अर्बन स्पोर्ट क्लबच्या वतीने कराड येथे इनडोअर (कॅरम, बुध्दीबळ, कराओके) व आऊट डोअर (क्रिकेट) स्पर्धेचे आयोजन करण्यात आले होते. सदर स्पर्धेमध्ये सातारा, सांगली, कोल्हापूर, पुणे, मुंबई येथील सुमारे ५०० सेवकांनी उत्स्फूर्त सहभाग नोंदवत स्पर्धा यशस्वी केल्या.
- ❖ बँकेने सेवकांचे आरोग्य सुदृढ व ताण-तणाव विरहित असावे हा उद्देश ठेवून सेवकांसाठी फिटनेस जिम सुरु केली आहे.

नफा व नफा विभागणी :

सन २०२५-२६ या अहवाल वर्षात बँकेस रु. ४१६.८१ कोटी इतके एकूण उत्पन्न मिळाले आहे. यामधून एकूण खर्च रु. ३२६.२८ कोटी, तरतूदी व निर्लेखित कर्ज रक्कम रु. ५७.४१ कोटी, आयकर व डेफरड् टॅक्स रु. ६.६० कोटी वजा जाता बँकेस रु. २६.५२ कोटी एवढा नफा झालेला आहे. गतवर्षीचा शिल्लक नफा रू. ०.०३ कोटी विचारात घेता नफा विभागणीची शिफारस खालीलप्रमाणे करण्यात आली आहे.

अ. क्र.	तपशील	रक्कम रु.	रक्कम रु.
अ)	**२०२५-२६ नफा तोटा तपशील**		
१)	बँकेचा चालू वर्षाचा नफा	२६,५१,८८,६३०.८७	
	+ गतवर्षीचा शिल्लक नफा	२,६९,३१७.६४	
	एकूण		**२६,५४,५७,९४८.५१**
ब)	**नफा विभागणी तपशील**		
१)	गंगाजळी (२५ %)	६,६२,९७,१५८.००	
२)	विशेष गंगाजळी (आकस्मित कारणाकरिता नक्त नफ्याच्या १०%)	२,६५,१८,८६४.००	
३)	इमारत निधी	६,५०,००,०००.००	
४)	विशेष निधी (आयकर कायदा 1961 U/S 36(1) viii)	७५,००,०००.००	
५)	आकस्मित निधी	७०,००,०००.००	
६)	लाभांश ९%	९,२९,०३,९३८.००	
७)	शिल्लक नफा	२,३७,९८८.५१	
	एकूण		**२६,५४,५७,९४८.५१**

रिझर्व्ह बँकेच्या निकषांचे तंतोतंत पालन करत आणि ग्राहकांच्या विश्वासाला सर्वोच्च प्राधान्य देत, आपली बँक आज एक सुरक्षित, पारदर्शक आणि प्रगतीशील बँक म्हणून यशाच्या शिखराकडे वाटचाल करीत आहे.

बँकेच्या या यशस्वी वाटचालीचे सर्व श्रेय आपल्या सभासद आणि ग्राहकांचा बँकेवर असणारा विश्वास तसेच प्रामाणिकपणे ग्राहकसेवा देणाऱ्या सेवकांच्या योगदानाचे आहे. आपला विश्वास, आपुलकी आणि प्रेम यामुळेच बँकेच्या प्रगतीचा आलेख उत्तरोत्तर उंचावत आहे.

या प्रगतीमध्ये सातत्य टिकवून ठेवत प्रगतीचा वेग कायम ठेवणे शक्य झाले. संचालक मंडळावर सभासदांनी जो अमूल्य विश्वास दाखवला त्याच जोरावर बँकेने आजची संख्यात्मक आणि गुणात्मक प्रगती साध्य करणे शक्य झाले आहे.

संचालक मंडळाच्या वतीने,

समीर सुभाष जोशी
अध्यक्ष

INDEPENDENT AUDITOR'S REPORT
for the year ended 31st March, 2026

(Under Section 31 of The Banking Regulation Act 1949 and Section 81(5B) of the Maharashtra Co-op Societies Act 1960 and Rule 69 (3) of Maharashtra Co-op Societies Rules 1961)

To,

The Members of

The Karad Urban Co-operative Bank Ltd., Karad, Dist. Satara

Report on the Financial Statements

Opinion

1. We have audited the accompanying financial statements of the 'THE KARAD URBAN CO-OP. BANK LTD.; KARAD, DIST- SATARA' which comprise the Balance Sheet as at 31st March, 2026 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 72 branches are incorporated in these financial statements. In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
   a. In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2026;
   b. In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
   c. In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis for opinion

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the consolidated Financial Statements and Auditor's Report Thereon

3. The Bank's Management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Bank's annual report is expected to be made available to us after the date of this auditor's report.

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

   In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available 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.

   When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibilities for the Financial Statements

4. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements 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.

5. In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility

6. 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 is not a guarantee

that an audit conducted in accordance with the SAs 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 decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

i. 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.
ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
iv. 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 ability of the Bank 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 Bank to cease to continue as a going concern.
v. 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 timing of the audit and significant 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.

Report on Other Legal and Regulatory Matters

7. As required by Rule 69(4) of the Maharashtra Co-Operative Societies Rules, 1961 and Subject to our comments in LFAR and annexures thereto, we report that :
   (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit subject to comments in LFAR;
   (b) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books; and
   (c) The Balance Sheet, Profit and Loss Account examined by us are in agreement with the books of accounts and returns of the bank and give true and fair view of state of affairs;
   (d) Accounting standards adopted by the bank are consistent with, those laid down by the State Government or the Institute of Chartered Accountants of India, as the case may be and has no adverse effect on the accounts and financial status of the bank

8. As required by Rule 69(6) of the Maharashtra Co-Operative Societies Rules, 1961 and subject to our comments in LFAR and annexures thereto, we report that :
   a. During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the bank;
   b. During course of audit, we have generally not come across such sums which ought to have been but have not been brought into account by the bank;
   c. There is no material impropriety or irregularity in the expenditure or in the realization of moneys due to the bank;
   d. Advances categorized as doubtful assets as per norms laid down by RBI, are of ₹ 11460.66 lakhs and loss assets of ₹ 68.63 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of ₹ 10725.84 lakhs against doubtful assets and provision of ₹ 68.63 lakhs against loss assets.
   e. To the best of our knowledge, no other matters have been specified by the Registrar of Co-op Societies, which require reporting under this Rule.

9. For the year 2025-26, Bank is awarded with "**A**" classification.

As per our report of even date
For M/s. Kale Chougule Thigale & Co.
Chartered Accountants
ICAI Firm Reg. No. - 114643W

CA. Chandrakant B. Chougule
Partner
Membership No. 119814
UDIN : 26119814JOUSMN6641
Karad: June 22, 2026

Place : KARAD
Date : 22 June, 2026

Bank Performance Highlights Since Last 5 Years

Sr. No.	Particulars	2021-22	2022-23	2023-24	2024-25	2025-26
A	**Numbers**					
1	Regular Members	77266	82160	85220	90020	94972
2	Nominal Members	4206	2949	3141	3735	3844
3	Depositors	298584	295740	292192	295713	300785
4	Borrowers	13520	14228	15403	17084	19510
5	Branches	62+1+1	62+1+1	62+1+1	67+1	72+1
6	Owned/Leased Premises	22	22	21	21	21
7	Employees	764	746	716	727	836
B	**Key Financial Indicators (Rs. In Crore)**					
1	Share Capital	98.41	100.55	101.41	103.01	103.79
2	Reserve & Surplus	304.57	394.30	400.83	404.38	400.76
3	Average Working Capital	3349.88	3425.30	3505.20	3914.68	4300.46
4	Total Assets	3441.14	3622.38	3895.50	4221.10	4716.44
5	Gross NPA	284.89	218.22	192.80	168.54	133.08
6	Net NPA	128.14	44.53	7.73	0.00	5.37
7	Priority Sector Advances	1107.93	1155.66	1233.06	1425.06	1536.31
8	Capital Funds	217.95	243.99	251.14	274.80	299.44
9	Productivity per Staff	5.96	6.37	7.24	8.03	7.88
10	Profit per Staff	0.01	0.03	0.03	0.04	0.03
11	CASA Deposits	710.11	741.53	802.25	840.16	996.48
12	Total Deposits	2869.10	3007.51	3261.87	3574.03	4001.12
13	Total Advances	1682.56	1744.33	1924.11	2263.10	2584.92
14	Mix Business	4551.65	4751.84	5185.98	5837.13	6586.04
15	Investment	1101.17	1195.49	1157.09	1128.88	1322.66
16	Total Income	271.59	283.31	289.71	324.98	416.81
17	Total Expenditure	229.13	227.73	239.40	280.33	346.77
18	Operating Profit	42.46	55.58	50.31	44.65	70.04
19	Provisions	28.04	31.73	17.45	10.70	36.92
20	Profit before Tax	14.42	23.85	32.86	33.95	33.12
21	Income Tax	5.10	4.78	8.74	7.48	6.60
22	Net Profit	9.31	19.06	24.12	26.47	26.52
C	**Key Financial Ratios (%)**					
1	CRAR	16.91	17.11	16.16	15.27	14.02
2	Gross NPA	16.93	12.51	10.02	7.45	5.15
3	Net NPA	8.40	2.84	0.44	0.00	0.22
4	Cost of Funds	5.45	5.13	5.53	5.93	5.89
5	Yield on Assets	8.45	8.47	8.44	8.53	8.47
6	Yield on Investment	6.99	6.78	7.14	7.31	7.37
7	CD Ratio	58.64	58.00	58.99	63.32	64.60
8	Growth rate of Deposits	3.18	4.83	8.46	10.45	11.95
9	Growth rate of Advances	0.66	3.67	10.31	18.33	14.22
10	Priority Sector Advances	66.28	68.43	70.69	74.06	72.23
11	Provision coverage ratio	55.02	79.59	95.99	100.00	95.96
12	Return on Assets	0.28	0.60	0.69	0.68	0.60
D	**Statutory Audit Class**	A	A	A	A	A

BALANCE SHEET
AS ON 31st MARCH, 2026

Sr. No.	Capital & Liabilities	Sch.	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
1)	Capital	1	1,037,876,880.00	1,030,053,740.00
2)	Reserve Fund & Other Reserves	2	3,742,103,818.57	3,779,013,409.05
3)	Principal/ Subsidiary State Partnership Fund Account		0.00	0.00
4)	Deposits & Other Accounts	3	40,011,241,939.67	35,740,345,347.78
5)	Borrowings	4	772,565,748.34	44,718,000.00
6)	Bills for Collection Being Bills Receivable (as per Contra)		0.00	0.00
7)	Branch Adjustments		0.00	0.00
8)	Overdue Interest Reserve on Loans & Advances (As per Contra)		1,132,747,570.90	1,452,302,462.43
9)	Interest Payable		1,228,711,635.62	1,194,359,060.53
10)	Other Liabilities	5	106,421,849.45	157,713,838.32
11)	Profit & Loss	6	265,457,948.51	264,835,224.64
	Total		**48,297,127,391.06**	**43,663,341,082.75**
	Contingent Liabilities :	**13**	**950,239,548.89**	**741,488,190.05**

As per our report of even date
For M/s. Kale Chougule Thigale & Co.
Chartered Accountants
ICAI Firm Reg. No. - 114643W

CA. Chandrakant B. Chougule
Partner
Membership No. 119814
UDIN : 26119814JOUSMN6641
Karad: June 22, 2026

Place : KARAD
Date : 22 June, 2026

Sr. No.	Property and Assets	Sch.	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
1)	Cash	7	2,292,317,707.40	2,380,697,122.71
2)	Balances with other Banks	8	3,995,227,042.36	4,092,596,044.86
3)	Money at Call and Short Notice			
4)	Investments	9	13,226,579,887.47	11,288,825,910.97
5)	"Investments out of Principal/ Subsidiary State Partnership Fund Account			
6)	Advances	10	25,849,223,629.94	22,631,041,734.43
7)	Interest Receivable			
	i. On Investments		337,510,647.58	243,563,217.25
	ii. On Loans & Advances PA		39,904,390.00	33,993,194.00
	iii. On Loans & Advances (Considered bad & doubtful for recovery - Contra)		1,132,747,570.90	1,452,302,462.43
8)	Bills Receivable Being Bills for Collection as per Contra		0.00	0.00
9)	Branch Adjustments		0.00	0.00
10)	Fixed Assets	11	1,038,123,424.00	1,027,691,302.24
11)	Other Assets	12	385,493,091.41	512,630,093.86
12)	Non- Banking Assets Acquired in Satisfaction of Claims		0.00	0.00
	Total		**48,297,127,391.06**	**43,663,341,082.75**

Vaibhav V. Gosavi
Dy. General Manager

CA. Dhananjay A. Shingate
Chief Executive Officer

Shashank A. Palkar
Vice-Chairman

Sameer S. Joshi
Chairman

Directors

S. R. Joshi
Prof. A. A. Bodhe
U. T. Sheth

Dr. S. S. Erram
M. N. Thoke
R. N. Kundale
CA. A. C. Doshi

CS. S. P. Pathak
Dr. V. C. Erram
R. V. Kharate

S. G. Dnyansagar
C. S. Dange
Mrs. R. S. Erram
S. S. Patil

Dr. R. A. Phase
M. G. Shinde
S. D. Jadhav

Place : KARAD
Date : 22 June, 2026

PROFIT & LOSS ACCOUNT
FOR THE YEAR ENDED 31st MARCH, 2026

Sr. No.	Income	Year Ended on 31-3-2026 Current Year (₹)	Year Ended on 31-3-2025 Previous Year (₹)
1)	Interest & Discount	3,394,637,109.27	3,094,973,165.91
2)	Commission	11,731,679.36	13,813,029.02
3)	Profit on Sale of Securities (Net)	24,719,070.38	28,810,788.46
4)	Other Receipts		
	i. Processing Fees	33,794,941.44	27,536,627.92
	ii. Service Charges	55,605,282.49	42,855,990.14
	iii. Profit on Sale of Assets (Net)	1,854,462.00	(1,087,472.98)
	iv. Miscellaneous Income	19,347,602.75	39,010,644.98
	v. Dividend	387,940.00	387,940.00
		110,990,228.68	**108,703,730.06**
5)	Bad Debts earlier written off, now recovered	16,648,812.00	3,457,717.00
6)	Provision towards a/c under Covid Framework reversed	24,446,500.00	16,265,500.00
7)	Excess Investment Depreciation Reserve Written Back	0.00	170,000,000.00
8)	Transfer from Bad and Doubtful Debts Reserve	204,920,644.16	43,030,667.64
9)	Excess BDDR Reverse	380,000,000.00	0.00
	Total	**4,168,094,043.85**	**3,479,054,598.09**

As per our report of even date
For M/s. Kale Chougule Thigale & Co.
Chartered Accountants
ICAI Firm Reg. No. - 114643W

CA. Chandrakant B. Chougule
Partner
Membership No. 119814
UDIN : 26119814JOUSMN6641
Karad: June 22, 2026

Place : KARAD
Date : 22 June, 2026

Sr. No.	Expenditure	Year Ended on 31-3-2026 Current Year (₹)	Year Ended on 31-3-2025 Previous Year (₹)
1)	Interest on Deposits, Borrowings, etc.	2,227,116,368.37	2,032,322,755.16
2)	Salaries and Allowances, Provident Fund	505,724,981.00	475,273,482.52
3)	Directors' and local committee members' fees and allowances	2,152,738.00	2,442,428.00
4)	Rent, Taxes, Insurance, Lighting, etc.	91,404,536.21	85,019,676.20
5)	Law Charges	2,820,192.50	1,630,985.00
6)	Postage, Telegram and Telephone charges	4,302,124.50	4,145,510.53
7)	Auditor's fees	16,381,555.00	15,501,102.00
8)	Depreciation on and repair to property	181,804,448.88	146,243,765.54
9)	Stationery, printing and advertisement, etc	10,816,439.10	15,540,924.04
10)	Loss from sale of or dealing with non-banking assets	0.00	0.00
11)	Other Expenditure :		
	i. Banker's Indemnity Insurance	188,970.00	212,542.00
	ii. Premium paid to DICGC	48,581,225.17	44,293,409.00
	iii. Cheque Processing Charges	430,694.01	481,875.03
	iv. Traveling and Conveyance	2,279,465.50	2,071,436.00
	v. Amortisation of Investments	2,057,725.37	2,842,531.64
	vi. Vehicle Expenses	5,553,864.07	6,446,489.84
	vii. Sundries	161,132,459.04	155,041,542.47
12)	Bad Debts Written Off	204,920,644.16	43,030,667.64
13)	Provisions :		
	I. Contingent Provision against Depreciation in Investments	364,717,104.10	0.00
	ii. Contingent Provision Against Standard Assets	4,500,000.00	7,000,000.00
	iii. Bad And Doubtful Debts Reserve	0.00	100,000,000.00
14)	Income-Tax Expenses :		
	i. Current Tax	3,104,923.00	73,950,000.00
	ii. Deferred Tax	62,914,955.00	869,150.00
15)	Net Profit carried to Balance Sheet	265,188,630.87	264,694,325.48
	Total	**4,168,094,043.85**	**3,479,054,598.09**

Vaibhav V. Gosavi
Dy. General Manager

CA. Dhananjay A. Shingate
Chief Executive Officer

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Vice-Chairman

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S. S. Patil

Dr. R. A. Phase
M. G. Shinde
S. D. Jadhav

Place : KARAD
Date : 22 June, 2026

SCHEDULES FORMING PART OF BALANCE SHEET

AS ON 31st March, 2026

SCHEDULE 1 - CAPITAL

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
I) Authorised Share Capital :	1,50,00,00,000.00	1,50,00,00,000.00
15,00,00,000 Shares of ₹10/- each		
(Previous year 15,00,00,000 shares)		
II) Subscribed Capital :	1,037,876,880.00	1,030,053,740.00
103787688 Shares of ₹ 10/- each		
(Previous year 103005374 Shares of ₹10/- each)		
III) Amount Called up :	1,037,876,880.00	1,030,053,740.00
103787688 Shares of ₹ 10/- each		
(Previous year 103005374 Shares of ₹10/- each)		
IV) Of the above held by :		
a) Individuals*	1,037,876,880.00	1,030,053,740.00
b) Co-operative institutions		
c) State Government		
* Under the item ''individuals'' include share held by the institutions other than co-operative institutions and state government are included as per The Banking Regulation Act 1949.		
Total	**1,037,876,880.00**	**1,030,053,740.00**

SCHEDULE 2 - RESERVE FUND & OTHER RESERVES

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Statutory Reserve	775,240,368.23	680,843,588.23
ii) Building Fund	238,138,869.36	230,638,869.36
iii) Bad & Doubtful Debts Reserve	1,277,059,230.72	1,857,979,874.88
iv) Investment Fluctuation Reserve	448,364,796.58	365,364,796.58
v) Other Funds and Reserve :		
a) Contingency Reserve	2,993,563.00	2,993,563.00
b) Contingent provision against Standard Assets	71,000,000.00	66,500,000.00
c) Revaluation Reserve	431,155,863.00	383,130,136.00
d) Provision for Restructuring other loans (Covid Framework)	1,912,900.00	3,938,500.00
e) Provision for Restructuring MSME (Covid Framework)	17,508,600.00	39,929,500.00
f) Contingent Provision against Depreciation in Investments	413,951,416.68	50,000,000.00
g) Provision for NPA A/C Charges	8,500,000.00	12,500,000.00
h) Revenue Reserve	5,872,806.00	34,789,176.00
i) Special Reserve u/s 36(1) (viii) of I.Tax Act,1961	1,000,000.00	1,000,000.00
j) BDDR2024	49,405,405.00	49,405,405.00
Total	**3,742,103,818.57**	**3,779,013,409.05**

SCHEDULE 3 - DEPOSITS & OTHER ACCOUNTS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Fixed Deposits:		
a) Individuals*	25,294,523,815.00	23,395,236,849.00
b) Central Co-op. Banks		
c) Other Societies	4,751,903,355.00	3,943,470,426.00
(I)	**30,046,427,170.00**	**27,338,707,275.00**
ii) Savings Bank Deposits :		
a) Individuals*	6,825,505,324.13	6,069,408,344.76
b) Central Co-op. Banks	0.00	0.00
c) Other Societies	5,694,534.97	9,199,951.63
(II)	**6,831,199,859.10**	**6,078,608,296.39**
iii) Current Deposits :		
a) Individuals*	2,890,104,348.02	2,150,273,231.29
b) Central Co-op.Banks	0.00	0.00
c) Other Societies	243,510,562.55	172,756,545.10
(III)	**3,133,614,910.57**	**2,323,029,776.39**
* Under the item ''individuals'' include share held by the institutions other than co-operative institutions and state government are included as per The Banking Regulation Act 1949.		
Total (i+ii+iii)	**40,011,241,939.67**	**35,74,03,45,347.78**

SCHEDULE 4 - BORROWINGS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) From the Reserve Bank of India / State / Central Co-op Bank	770,136,748.34	0.00
ii) From the State Bank of India	0.00	0.00
iii) From the State Government	0.00	0.00
iv) Loans from other sources	0.00	0.00
a) Long Term (Subordinated) Deposits - Unsecured	2,429,000.00	44,718,000.00
Total	**772,565,748.34**	**44,718,000.00**

SCHEDULE 5 - OTHER LIABILITIES

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Bills Payable	23,944,493.00	17,915,116.97
ii) Unclaimed Dividend	5,595,902.00	5,151,341.00
iii) Suspense	5,062,735.12	4,759,495.26
iv) Provision for Taxation	0.00	70,000,000.00
v) Other Payable	71,818,719.33	59,887,885.09
Total	**106,421,849.45**	**157,713,838.32**

SCHEDULE 6 - PROFIT & LOSS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Profit as per last Balance Sheet (a)	264,835,224.64	241,517,510.36
ii) Less : Appropriations of profit		
Reserve Fund	92,643,015.00	84,422,601.20
Dividend	81,422,892.00	100,954,010.00
Investment Fluctuation Reserve	83,000,000.00	50,000,000.00
Building Reserve	7,500,000.00	5,000,000.00
Special Reserve	0.00	1,000,000.00
(b)	264,565,907.00	241,376,611.20
(a)-(b)	269,317.64	140,899.16
Add : Profit for the year as per Profit & Loss Account	265,188,630.87	264,694,325.48
Total	**265,457,948.51**	**264,835,224.64**

SCHEDULE 7 - CASH

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Cash In hand	127,111,328.71	115,880,051.00
ii) Cash with Reserve Bank of India	2,105,904,123.48	2,264,079,760.79
iii) Cash with State Bank of India	59,189,866.19	549,856.80
iv) Cash with State Co-operative Banks	112,389.02	187,454.12
v) Cash with Central Co-operative Banks	0.00	0.00
Total	**2292317707.40**	**2380697122.71**

SCHEDULE 8 - BALANCE WITH OTHER BANKS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Current Deposits	614,692,134.36	453,539,539.86
ii) Savings Bank Deposits	0.00	0.00
iii) Fixed Deposits	3,380,534,908.00	3,639,056,505.00
Total	**3,995,227,042.36**	**4,092,596,044.86**

SCHEDULE 9 - INVESTMENTS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) a) **In Central and State Government Securities (at book value)**	11,566,105,227.84	9,793,401,439.28
Face Value - ₹ 115831.70 Lakh		
(Previous Year ₹ 98248.00 Lakh)		
Market Value - ₹ 111538.79 Lakh		
(Previous Year ₹ 97440.19 Lakh)		
b) **Reserve Fund Investments**		
In Central / State Govt. Securities	843,503,659.63	743,578,471.69
Face Value - ₹ 8500.00 Lakh		
(Previous Year ₹ 7500.00 Lakh)		
Market Value - ₹ 8130.38 Lakh		
(Previous Year ₹ 7349.17 Lakh)		
ii) Other trustee Securities	0.00	0.00
iii) Shares in Co-operative Institutions	6,011,000.00	3,511,000.00
(Other than item (v) below)		
iv) Bonds Issued by Public Sector Units	360,920,000.00	398,420,000.00
v) Other Investments:		
Bonds Issued by Public Sector Banks	20,00,00,000.00	20,00,00,000.00
Bonds Issued by Other Institutions	250,000,000.00	149,875,000.00
Bonds of All India Financial Institutions	40,000.00	40,000.00
Total	**13,226,579,887.47**	**11,288,825,910.97**

SCHEDULE 10 - ADVANCES

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
I) Short Term Loans, Cash Credit, Overdrafts & Bills Discounted		
i. Of which secured against :		
a) Government & Other approved Securities	23,551,080.00	26,788,829.00
b) Other Tangible Securities	4,811,344,941.06	3,797,079,643.12
ii. Personal Advances	5,192,035.60	6,369,258.60
(I)	**4,840,088,056.66**	**3,830,237,730.72**
Of the Advances, amount due from individuals*	1993831592	3,590,020,934.50
Of the Advances, amount Overdue	202,013,139.20	225,693,666.35
Considered Bad & Doubtful of recovery	183,764,307.52	195,044,233.41
II) Medium Term Advances		
i. Of which secured against :		
a) Government & Other approved Securities	54,325,236.55	37,155,691.83
b) Other Tangible Securities	4,647,225,538.79	5,121,648,804.41
ii. Personal Advances	591,871,328.09	517,509,630.68
(II)	**5,293,422,103.43**	**5,676,314,126.92**
Of the Advances, amount due from individuals*	2577168686	5,561,650,736.54
Of the Advances, amount Overdue	412,089,285.59	681,040,513.51
Considered Bad & Doubtful of recovery	408,862,328.85	661,147,160.88
III) Long Term Advances		
i. Of which secured against :		
a) Government & Other approved Securities	2,351,009.00	2,117,447.00
b) Other Tangible Securities	15,575,132,731.51	12,979,194,003.97
ii. Personal Advances	138,229,729.34	143,178,425.82
(III)	**15,715,713,469.85**	**13,124,489,876.79**
a) Of the Advances, amount due from individuals*	11105841013	13,124,489,876.79
b) Of the Advances, amount Overdue	517,302,234.23	623,485,716.49
c) Considered Bad & Doubtful of recovery	73,81,29,542.52	82,92,42,895.50
*Under the item "individuals" advances to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act,1949.		
Total (I+II+III)	**25,849,223,629.94**	**22,631,041,734.43**

SCHEDULE 11 - FIXED ASSETS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
I) LAND & PREMISES		
i) LEASEHOLD LAND		
WDV as on 01/04/2025	13,050,002.00	13,050,002.00
Add : Revaluation	2,114,571.00	0.00
Less: Sales/Adjustment during the year	0.00	0.00
	15,164,573.00	**13,050,002.00**
ii) LEASEHOLD BUILDING		
WDV as on 1/04/2025	25,956,370.00	26,879,198.00
Add : Revaluation	2,719,054.00	0.00
Less: Sales/Adjustment during the year	0.00	0.00
(a)	**28,675,424.00**	**26,879,198.00**
Less: Amortisation		
Amortisation for current year	591,471.00	591,471.00
Amortisation on Revalued Amount	354,903.00	331,357.00
(b)	**946,374.00**	**922,828.00**
Total (a-b)	**27,729,050.00**	**25,956,370.00**
iii) FREEHOLD LAND		
WDV as on 01/04/2025	26,09,23,776.00	26,09,23,776.00
Add : Revaluation	2,83,93,124.00	0.00
Less: Sales/Adjustment during the year	0.00	0.00
	28,93,16,900.00	**26,09,23,776.00**

SCHEDULE 11 - FIXED ASSETS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
ii) **FREEHOLD BUILDING**		
WDV as on 01/04/2025	277,322,133.00	281,952,154.00
Add: Revaluation	23,393,806.00	0.00
Add : Additions during the year	0.00	10,372,112.00
Less: Sales / Adjustment during the year	0.00	0.00
(a)	**300,715,939.00**	**292,324,266.00**
Less: Depreciation		
Depreciation for current year	7,363,417.00	7,599,660.00
Depreciation on Revalued Amount	8,239,925.00	7,402,473.00
Depreciation on sales	0.00	0.00
(b)	**15,603,342.00**	**15,002,133.00**
Total (a-b)	**285,112,597.00**	**277,322,133.00**
II) FURNITURE & FIXTURE		
WDV as on 01/04/2025	175,074,165.00	151,439,634.00
Add: Additions during the year	32,698,123.00	42,735,655.00
Less : Sold during the year	(565,678.00)	(1,014,107.00)
(a)	**207,206,610.00**	**193,161,182.00**
Depreciation for current year	19,924,703.00	18,087,017.00
Depreciation on sales	0.00	0.00
(b)	**19,924,703.00**	**18,087,017.00**
Total (a-b)	**187,281,907.00**	**175,074,165.00**
III) OTHER ASSETS		
i) PLANT & MACHINERY		
WDV as on 01/04/2025	24,427,495.00	22,820,390.00
Add: Additions during the year	6,749,106.00	5,671,764.00
Less : Sold during the year	(38,369.00)	(138,240.00)
(a)	**31,138,232.00**	**28,353,914.00**
Depreciation for current year	4,605,485.00	3,926,419.00
Depreciation on sales	0.00	0.00
(b)	**4,605,485.00**	**3,926,419.00**
Total (a-b)	**26,532,747.00**	**24,427,495.00**
ii) COMPUTERS		
WDV as on 01/04/2025	111,243,030.00	107,287,785.00
Add: Additions during the year	96,713,306.00	72,440,580.00
Less : Sold during the year	(830.00)	(248,271.00)
(a)	**207,955,506.00**	**179,480,094.00**
Depreciation for current year	95,308,807.00	68,237,064.00
Depreciation on sales	0.00	0.00
(b)	**95,308,807.00**	**68,237,064.00**
Total (a-b)	**112,646,699.00**	**111,243,030.00**
iii) VEHICLES		
WDV as on 01/04/2025	13,951,419.00	13,818,654.00
Add : Additions during the year	2,220,880.00	8,318,222.00
Less : Sold during the year	(593,479.00)	(175,044.00)
(a)	**15,578,820.00**	**21,961,832.00**
Depreciation for current year	8,158,870.00	8,010,413.00
Depreciation on sales	0.00	0.00
(b)	**8,158,870.00**	**8,010,413.00**
Total (a-b)	**7,419,950.00**	**13,951,419.00**
iv) ELECTRICAL FITTING		
WDV as on 01/04/2025	35,097,363.00	30,871,840.00
Add : Additions during the year	5,474,183.00	8,209,349.00
Less : Sold during the year	(581,800.00)	(332,584.00)
(a)	**39,989,746.00**	**38,748,605.00**
Depreciation for current year	3,879,194.00	3,651,242.00
Depreciation on sales	0.00	0.00
(b)	**3,879,194.00**	**3,651,242.00**
Total (a-b)	**36,110,552.00**	**35,097,363.00**
v) MISCELLANEOUS ASSET		
WDV as on 01/04/2025	84,052.24	51,394.00
Add : Additions during the year	129,698.00	118,796.24
Less : Sold during the year	(3.24)	(45,869.00)
(a)	**213,747.00**	**124,321.24**
Depreciation for current year	71,633.00	40,269.00
Depreciation on sales	0.00	0.00
(b)	**71,633.00**	**40,269.00**
Total (a-b)	**142,114.00**	**84,052.24**
vi) LEASEHOLD IMPROVEMENT		
WDV as on 01/04/2025	36,011,497.00	25,014,535.00
Add : Additions during the year	22,311,794.00	19,890,075.00
Less : Sold during the year	0.00	0.00
(a)	**58,323,291.00**	**44,904,610.00**
Amortisation for current year	13,418,956.00	8,893,113.00
Amortisation on sales	0.00	0.00
(b)	13,418,956.00	8,893,113.00
Total (a + b)	**44,904,335.00**	**36,011,497.00**
IV) CAPITAL WORK-IN-PROGRESS (PREMISES)	**5,310,000.00**	**4,425,000.00**
V) CAPITAL WORK-IN-PROGRESS (SOFTWARE)	**452,000.00**	**50,125,000.00**
Grand Total (I to V)	**1,038,123,424.00**	**1,027,691,302.24**

SCHEDULE 12 - OTHER ASSETS

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Deposit for Services	28,296,987.71	25,687,777.90
ii) Rent Receivable	0.00	0.00
iii) Stock in Hand	5,754,760.57	5,414,919.48
iv) Prepaid Expenses	16,397,599.90	14,033,473.97
v) Deferred Tax Asset (Net)	18,482,655.00	110,313,980.00
vi) Advance Income Tax	32,344,581.51	75,908,196.26
vii) Margin on Guarantee Fund (CCIL)	27,800,000.00	24,400,000.00
viii) Other dues	256,416,506.72	256,871,746.25
Total	**385,493,091.41**	**512,630,093.86**

SCHEDULE 13 - CONTINGENT LIABILITIES

Particulars	As on 31-3-2026 Current Year (₹)	As on 31-3-2025 Previous Year (₹)
i) Letters of Credit	0.00	0.00
ii) Guarantees	717,092,420.00	526,260,245.00
iii) Unclaimed Liabilities under DEAF Scheme	233,147,128.89	215,227,945.05
Total	**950,239,548.89**	**741,488,190.05**

NOTES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH 2026 AND PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2026

OVERVIEW :

The Karad Urban Co-Operative Bank Ltd. ('The Bank') was incorporated in the year 1917. The Bank has 72 branches. The area of operation is in seven districts, Mumbai and its suburbs in the State of Maharashtra. The main business is of banking services and allied business as permitted by Reserve Bank of India.

A. SIGNIFICANT ACCOUNTING POLICIES :

I. ACCOUNTING CONVENTIONS:

(a) Basis of Accounting:

The financial statements have been prepared and presented following fundamental accounting assumptions namely Going Concern, Consistency & Accrual, on historical cost convention unless otherwise stated and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act,1949, (AACS) Maharashtra Co-Operative Societies Act 1960, (MCS Act 1960) circulars and guidelines issued by the Reserve Bank of India (RBI) and under MCS Act 1960 from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

(b) Use of estimates:

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires Management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. Any revision to the accounting estimates is recognized prospectively.

(c) All accounting policies are consistently followed.

II. REVENUE RECOGNITION (AS 9):

(a) Income/Expenditure is generally accounted for on accrual basis, unless otherwise stated.

(b) Interest on performing advances is recognized on accrual basis.

(c) Income from non-performing assets is recognised to the extent realised, as per the directives issued by RBI.

(d) Interest on Government Securities, debentures and other fixed income securities is recognised on accrual basis.

(e) Locker Rent, Loan processing charges, Commission income on the bank guarantees and letter of credit is recognised as income on realisation basis.

(f) Dividend income is accounted on receipt basis.

(g) Income from distribution of insurance products is recognised on the basis of income received.

(h) Other items of income are recognized on realisation basis.

III. ADVANCES AND PROVISIONING:

(a) Advances are disclosed net of write offs.

(b) Advances include Bills purchased and discounted, Cash credits, Overdrafts, Loans repayable on demand and Term loans. These are further categorised as secured by Tangible assets (including advances against Book Debts), covered by Bank/Government Guarantees and Unsecured advances.

(c) The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time.

(d) In addition to provisions on Non-Performing Advances, general provisions are made on following categories of standard assets as per RBI guidelines, as under: Income Recognition, Asset Classification and Provisioning Directions - November 28, 2025, RBI/DOR/2025-26/286 DOR.STR.REC.205. / 21.04.048/2025-26

CATEGORY	PROVISION (%)	Construction Phase (%)	Operational Phase – after commencement of repayment of interest and principal (%)
Direct advances to Agricultural & SME Sectors	0.25%	–	--
Commercial Real Estate Sector		1.25%	1.00%
Commercial Real Estate -Residential Housing Loans		1.00%	0.75%
All other loans and advances not included above		1.00%	0.40%

(e) In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time.

(f) The overdue interest in respect of nonperforming advances is shown separately under “Overdue Interest Reserve” as per the directives issued by RBI.

(g) Recovery of written off accounts is credited to profit & loss accounts.

(h) The Bank vide RBI circulars FIDD. CO. Plan. BC. 23/ 04.09.01/2015-16 (as amended from time to time) trades in priority sector portfolio by selling or buying PSLC. In the case of a sale transaction, the Bank sells the fulfillment of priority sector obligation and in the case of a purchase transaction the Bank buys the fulfillment of priority sector obligation through RBI trading platform. There is no transfer of risks or loan assets in these transactions. The fee paid for purchase of the PSLC is treated as an ‘Expense’ and the fee received from the sale of PSLCs is treated as ‘Other Income’.

IV. INVESTMENTS :

(a) Categorisation of investments :

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

i) Held to Maturity (HTM) - Securities acquired by the Bank with the intention to hold till maturity.

ii) Held for Trading (HFT) - Securities acquired by the Bank with the intention to trade.

iii) Available for Sale (AFS) - Securities which do not fall within the above two categories are classified as ‘Available for Sale’.

(b) Classification of Investments

For the purpose of disclosure in Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:

i) Government Securities

ii) Other Trustee Securities

iii) Shares in co-operative institutions

iv) Bonds issued by public sector units and

v) Other Investments.

(c) Transfer/Shifting of investments between categories :

Transfers from/to HTM category are done once in a year at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.

(d) Valuation of Investments :

i) ‘Held to Maturity’ – These investments are carried at their acquisition cost less amortization. The premium paid, if any, on investments under this category is amortized over the remaining period to maturity.

ii) ‘Held for Trading’ - The individual scrip in the HFT category is marked to market at monthly intervals or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

iii) ‘Available for Sale’ –The individual scrip in the AFS category is marked to market at the year-end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

iv) Market value of Government Securities (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by Financial Benchmark India Private Limited (FBIL) for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.

v) In case of bonds & debentures where interest is not received regularly (i.e., overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by RBI.

vi) Investments in quoted debt/money market Mutual Fund Units are valued as per stock exchange quotations. Investments in un-quoted Mutual Fund Units are valued on the basis of the latest re-purchase price declared by the Mutual Funds in respect of each particular Scheme. Shares are valued at cost. Full provision is made for investment in shares, in case dividend is not declared or financial position is not available or which have gone into liquidation.

vii) Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition are charged to Profit & Loss Account.

viii) Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

ix) Disposal of Investments:

Investments classified under the HTM category: The Bank does not resort to sale of securities held in HTM category as per Master Direction – Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2023 dated 1st April 2023. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of the Board of Directors on a specific rationale, Profit on sale of investments from HTM category is first taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

(e) Non-Performing Investments (NPI):

I) Non-performing investments are identified and classified as per RBI guidelines.

ii) Net depreciation in respect of NPIs is not set off against appreciation in respect of other performing securities.

(f) Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF)/ Standing Deposit Facility (SDF) with the RBI):

i) The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity of Repo/ Reverse Repo transactions.

ii) Costs and revenue are accounted as interest expenditure/income.

iii) Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice. Liquidity Adjustment Facility (LAF) / Standing Deposit Facility transactions are accounted for as per RBI guidelines.

V. PROPERTY, PLANT & EQUIPMENT (PPE) (AS 10):

(a) Computers, Furniture & Fixtures, Dead Stock Plant & Machinery, Leasehold improvement and Motor Cars are stated at Written Down Value. Premises (including Freehold Land) : These are stated at the revalued amounts less depreciation. Leasehold land is stated at revalued amounts less amortization over the lease period. Cost includes incidental expenses incurred on acquisition of assets. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates. Subsequent expenditure incurred on assets put to use is capitalized only when it increases the future benefit/ functioning capability from / of such assets.

(b) Depreciation Rates

i) Furniture, Fixture, Deadstock and Misc. Assets are depreciated on written down value method @10% p.a.

ii) Plant & Machinery are depreciated on written down value method @15% p.a.

iii) Premises (excluding Freehold Land) is depreciated on written down value @5% p.a.

iv) Vehicle are depreciated on Straight Line Method @33.33%.

v) Computers are depreciated on straight line method @ 33.33% as directed by RBI.

vi) Leasehold improvements are amortized @20% on Straight Line Method.

vii) Leasehold Land is amortized over the period of lease.

(c) Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased for 180 days or more; in other cases, it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

(d) The addition to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

(e) An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.

(f) The Bank has framed its own policy for the revaluation of immovable properties, which is duly approved by its Board of Directors. Revaluations are carried out by obtaining two expert valuation reports by using applicable methods of valuations. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. Depreciation on the revalued asset is debited to Revaluation Reserve Account.

(g) The Cost of assets not put to use before such date are disclosed under "Capital work in progress".

VI. EMPLOYEE BENEFITS (AS 15):

(a) Provident Fund & Pension Fund :

The defined contribution as per Provident Fund & Pension Fund scheme is charged to Profit & Loss Account. In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at a determined rate (currently 12% of employee's Basic Salary plus eligible allowances). The Bank contributes an equal amount @ 12% of employees' Basic Salary plus eligible allowances subject to maximum of ₹ 3000.00. The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.

(b) Gratuity :

The Bank provides for gratuity to all eligible employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act,1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates.

(c) Leave Encashment :

Employee Leave Benefits in the nature of Privilege Leave is a defined benefit plan. Privilege Leave which is en-cashable is provided for on the basis of Actuarial Valuation done by an Independent Actuary as at the year-end using the Projected Unit Credit Method in accordance with the guidelines issued under AS-15 on Employee Benefits as issued by ICAI.

(d) Cost towards Staff incentives is consistently recognized on payment basis.

VII. SEGMENT REPORTING (AS-17) :

In accordance with the guidelines issued by RBI, Segment Reporting is made as under-

(a) The bank has categorized Treasury operations and other banking operations for segment reporting.

(b) Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.

(c) Treasury includes all investment portfolio, profit/loss on sale of investment. The expenses of this segment consist of interest expenses on funds borrowed from external sources and depreciation/amortization of premium on Held to Maturity category investments.

(d) Other Banking Operations includes all other operations not covered under Treasury operations.

(e) Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.

(f) Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

VIII. RELATED PARTY DISCLOSURES (AS-18) :

There are no related parties which require a disclosure under AS 18, other than the Key Management Personnel. Since Mr. CA. Dhananjay A. Shingate the Chief Executive Officer of the Bank is a single party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI Master Direction on Financial Statements – Presentation and Disclosures .

IX. OPERATING LEASES (AS-19) :

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss account.

X. EARNING PER SHARE (AS-20) :

(a) Earnings per share is calculated by dividing the net profit/ (loss) for the period after tax attributable to shareholders (before appropriation) by weighted average number of shares outstanding during the period.

(b) The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered/ forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

XI. TAXES ON INCOME (AS-22) :

(a) Tax expense comprises of current and deferred tax. Current tax is determined and provided on the basis of estimated taxable income for the year arrived at as per the provisions of Income Tax Act, 1961.

(b) Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantively enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized

(c) Deferred Tax Assets/Liabilities are reassessed at each reporting date, based upon management's judgement as to whether the realization is reasonably certain.

XII. INTANGIBLE ASSETS (AS 26) :

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. The Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software is amortized equally over the period of three years as per RBI guidelines.

XIII. IMPAIRMENT OF ASSETS (AS 28) :

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognised in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

XIV. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS 29):

A provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

When there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognised since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

XV. ACCOUNTING OF GOODS AND SERVICE TAX :

(a) Bank has collected 18% GST on eligible income and accounted as Output GST.

(b) In case of expenses, GST paid to vendor is accounted as ITC GST, eligible Input Tax Credit as Set-Off. In case Input Tax Credit remains unutilized, the same is availed as set off subsequently. The Input Tax Credit on expenses which is not allowable to be set off as per GST Law, is expense out.

(c) In case of fixed assets, eligible Input Tax Credit of GST paid to vendor is utilized against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the value of the assets i.e. same is capitalized.

B. NOTES TO ACCOUNTS :

I. CASH FLOW STATEMENTS (AS-3) :

The bank has prepared and disclosed the cash flow statement by following the indirect method, in terms of guidelines issued in AS-3.

II. PRIOR PERIOD ITEMS (AS-5) :

During the year there were no material prior period income/expenditure items.

III. EMPLOYEE BENEFITS (AS 15) :

Salaries and Allowances include an amount of ₹136.73 Lakh (Previous year ₹ 129.44 Lakh) contributed by the Bank on account of contribution towards Provident Fund and amount of ₹ 117.06 Lakh (Previous year ₹ 107.76 Lakh) contributed by the Bank on account of contribution towards Pension Fund.

Actuarial assessment of Gratuity & Leave encashment liability is as under-

(₹ in Lakh)

PARTICULARS	Gratuity		Leave Encashment	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Assumptions				
Mortality table	IALM (2012-14) ult	IALM (2012-14) ult	IALM (2012-14) ult	IALM (2012-14) ult
Discount rate	6.80%	6.90%	6.80%	6.90%
Rate of increase in compensation levels	5.50%	5.50%	5.50%	5.50%
Expected rate of return on plan assets	7.00%	7.00%	7.00%	7.00%
Expected average remaining working lives of employees (in years)	6.93	7.51	6.93	7.51
Average remaining working life (years)	10.22	9.70	10.22	9.70
Retirement Age	58 years	58 years	58 years	58 years
Withdrawal Rate				
Age upto 30 years	5.00%	3.00%	5.00%	3.00%
Age 31 - 40 years	5.00%	3.00%	5.00%	3.00%
Age 41 - 50 years	5.00%	3.00%	5.00%	3.00%
Age above 50 years	5.00%	3.00%	5.00%	3.00%
Table value showing changes in present value of obligations				
Present value of obligation as at the beginning of the period	2437.85	2327.55	768.45	711.39
Interest cost	161.77	161.14	43.68	42.00
Current service cost	120.76	124.11	49.57	45.58
Benefits paid	(186.64)	(178.90)	(270.80)	(255.98)
Actuarial (Gain) / Loss on obligations	11.96	3.95	164.44	225.46
Present value of obligation as at the end of the period	2545.69	2437.85	755.33	768.45
Table showing changes in fair value of Plan Assets				
Fair value of plan assets at the beginning of the period	2828.02	2666.55	968.33	930.61
Adjustment to opening Fair value of plan assets	22.70	21.30	5.89	11.61
Expected return on plan assets	192.81	186.58	66.08	64.61
Contributions	39.45	134.06	0.00	0.00
Mortality Charges and Taxes	0.00	0.00	0.00	0.00
Benefits paid	(186.64)	(178.90)	(48.57)	(38.49)
1Actuarial Gain / (Loss) on plan assets	1.32	(1.57)	0.41	0.00
Fair value of plan assets at the end of the period	2897.67	2828.02	992.15	968.33
Actual return on plan assets	194.13	185.01	66.50	64.61
Actuarial Gain Loss Recognized				
Actuarial (Gain) / loss for the period — Obligations	11.96	3.95	164.44	225.46
Actuarial (Gain) / Loss for the period — Plan assets	(1.32)	1.57	(0.41)	0.00
Total (Gain) / Loss for the period	10.64	5.52	164.03	225.46
Actuarial (Gain) / Loss recognised in the period	10.64	5.52	164.03	225.46

(₹ in Lakh)

PARTICULARS	Gratuity		Leave Encashment	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
The amounts to be recognized in the Balance Sheet				
Present value of obligation at the end of period	2437.85	2437.85	755.33	768.45
Fair value of the plan assets at the end of period	2828.02	2828.02	992.15	968.33
Surplus I (Deficit)	390.18	390.18	236.81	199.88
Current liability	0.00	0.00	0.00	0.00
Non-current liability	2437.85	2437.85	755.33	768.45
Net asset / (liability) recognised in balance sheet	390.18	390.18	236.81	199.88
Expenses recognised in the statement of profit & loss account				
Current service cost	120.76	124.11	49.57	45.58
Interest cost	161.77	161.14	43.68	42.00
Expected return on plan assets	(192.81)	(186.58)	(66.08)	(64.61)
Actuarial (Gain) / Loss recognised in the period	10.64	5.52	164.03	225.46
Expenses recognised in the statement of profit & loss at the end of period	100.36	104.19	191.19	248.43
Reconciliation of Net assets (liability) recognized				
Net asset / (liability) recognised at the beginning of the period	390.18	339.00	199.88	219.21
Company Contributions	39.45	134.06	0.00	0.00
Adjustment to opening Fair value of plan assets	22.70	21.31	5.89	11.61
Benefits directly paid by Company	0.00	0.00	222.24	217.49
Expense recognised at the end of period	(100.36)	(104.19)	(191.19)	(248.43)
Net asset / (liability) recognised at the end of the period	351.97	390.18	236.81	199.88

IV. The Segment Reporting Statement on the basis of Product & Services as on 31.03.2026 (AS-17): (₹ in Lakh)

PARTICULARS	TREASURY OPERATIONS	OTHER BANKING OPERATIONS	TOTAL
Revenue			
Segment Revenue	9188.61 (9214.69)	(39540.46) (32779.32)	48729.07 (41994.02)
Results	-2056.22 (1540.21)	9888.03 (5929.65)	7831.81 (7469.65)
Unallocated Expenses			4519.72 (4074.72)
Operating Profit			3312.08 (3285.73)
Income Tax			0.00 (748.19)
Extraordinary profit/loss DTL	0.00 (0.00)	(0.00) (0.00)	660.20 0.00
Net Profit			2651.89 (2646.94)

(₹ in Lakh)

PARTICULARS	TREASURY OPERATIONS	OTHER BANKING OPERATIONS	TOTAL
Other Information			
Segment Assets	134710.97 (114755.50)	(294274.74) (264211.57)	428985.72 (378967.07)
Unallocated Assets			42658.08 (43143.32)
Total Assets			471643.80 (422110.39)
Segment Liabilities	7701.37 (0.00)	413488.04 (370671.36)	421189.41 (370671.36)
Unallocated Liabilities			0.00 (700.00)
Total Liabilities			421189.41 (371371.36)

Note :

i. These segments have been reported considering the nature of products or services, different risks and returns attributable to them, organization structure and internal management information system.

ii. Types of products & services in each business segment:
   a. Strategic Business Unit (SBU) Treasury : Dealing operations in money market & fixed income products.
   b. Other Banking Operations : Corporate & Retail Banking & Allied services.

iii. Secondary Segment information : Bank caters mainly to the needs of Indian customers; hence separate information regarding secondary segment i.e. Geographical Segment is not given.

iv. Segment Liabilities exclude Capital and Reserves other than those specifically identifiable with a segment.

v. Figures in brackets represent previous year's figures.

V. OPERATING LEASE COMPRISES LEASING OF OFFICE PREMISES (AS 19):

Operating lease payments are recognized as an expense in the Profit and Loss account on a straight-line basis over the lease term. (₹ in Lakh)

PARTICULARS	31.03.2026	31.03.2025
Future lease rental payable as at the end of the year	311.85	317.76
- Not later than one year	5.91	5.91
- Later than one year and not later than five years	23.66	23.66
- Later than five years	282.28	288.19
Total of minimum lease payments recognized in the Profit and Loss Account for the year	5.91	5.91
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	0.00	0.00
Sub-lease payments recognized in the Profit and Loss Account for the year	0.00	0.00

VI. REVALUATION RESERVE :

The details of revaluation reserve are as under -

(₹ in Lakh)

PARTICULARS	31.03.2026	31.03.2025
Net Realizable Value of Land & Building	6,338.73	5,931.77
Book Value of Land & Building (Before depreciation)	1,941.22	2,023.13
Revaluation Reserve	4,397.51	3,908.64
Less: - Depreciation on Revaluation Reserve	85.95	77.34
Balance of Revaluation Reserve	4,311.56	3,831.30

VII. EARNING PER SHARE (AS-20) :

(₹ in Lakh)

PARTICULARS	31.03.2026	31.03.2025
Net Profit after taxation (₹ in Lakhs)	2651.89	2646.94
Nominal Value per Share (₹)	10.00	10.00
Weighted average No. of Shares outstanding during the period (Nos in Lakh)	1032.25	1017.91
EPS – Basic & Diluted (₹)	2.57	2.60

VIII. INCOME TAX :

The bank has decided to exercise the option of lower tax rate available under section 115BAD of the Income Tax Act, 1961 as introduced by the Finance Act 2020 w.e.f. financial year 2020-21 (Assessment Year beginning on 1st April, 2021). Accordingly, the bank has recognised provision for tax and remeasured its deferred tax assets (DTA) at 31st March, 2026 based on the tax rate prescribed in the section.

IX. DEFERRED TAX (AS-22) :

(₹ in Lakh)

PARTICULARS	31.03.2026	31.03.2025
Deferred Tax Assets :		
Provision for BDDR	1103.14	1183.71
Cost of Acquisition	0.00	0.00
Sub-Total (A)	**1103.14**	**1183.71**
Deferred Tax Liability :		
Difference in WDV of Fixed Assets & Reversal of BDDR	918.31	80.57
Sub-Total (B)	**918.31**	**80.57**
Deferred Tax Assets (A)-(B)	**184.83**	**1103.14**

Note :

Deferred Tax Asset has been recognized to the extent Management is reasonably certain of its realization.

During the year, the Bank has reversed Provision for Bad and Doubtful Debts amounting to ₹ 38.00 crore and credited the same to the Profit and Loss Account. The reversal has been effected pursuant to management's assessment that the provision available exceeded the requirement under applicable regulatory and accounting norms.

The Bank has not offered the aforesaid reversal for income-tax purposes on the basis that the reversal pertains to provisions in respect of which deduction under section 36(1)(vii a) of the Income-tax Act, 1961 was not allowed in earlier years. The tax treatment adopted is based upon management's interpretation of the applicable provisions of law. The matter may be subject to examination by the income-tax authorities and the consequential impact, if any, is presently not ascertainable.

X. INTANGIBLE OF ASSETS (AS- 26) :

Amortisation rates used for computer software @33.33% p.a. on straight-line method. (However, if useful life of software is shorter, then proportionate rates are used).

(₹ in Lakh)

PARTICULARS	31.03.2026	31.03.2025
Opening Balance as on April 1	291.05	258.04
Add: - Addition during the year	172.30	203.15
Sub-Total (A)	463.35	461.19
Less: - Deduction during the year	1.39	0.00
Less: - Amortization during the year	215.54	170.14
Sub-Total (B)	216.93	170.14
Net Carrying amount as on March 31	246.42	291.05

XI. IMPAIRMENT OF ASSETS (AS-28) :

There is no material impairment of any of assets in the opinion of the bank and as such no provision under AS 28 issued by ICAI is required.

XII. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS-29) :

(a) All letters of credit / guarantees are sanctioned to customer with approved credit limits in place. The liabilities thereon is dependent on terms of contractual obligations, devolvement, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.

The quantum of Contingent liabilities in respect of Bank Guarantees and Letter of Credit (as per Schedule 13 of the Balance Sheet) are as under :-

(₹ in Lakh)

PARTICULARS	31.03.2026	31.03.2025
Bank Guarantee	7170.92	5262.60
Letter of Credit	0.00	0.00
Total	7170.92	5262.60

All guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligations, devolvement, raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.

(b) Details of amount transferred to the Depositor Education Awareness Fund (DEA) Fund :
The following is the movement in amount transferred to the Fund -

(₹ in Lakh)

PARTICULARS	2025-26	2024-25
Opening balance of amounts transferred to DEAF	2152.28	1837.18
Add: Amounts transferred to DEAF during the year	259.71	359.86
Less: Amounts reimbursed by DEAF towards claims	80.52	44.76
Closing balance of amounts transferred to DEAF	2331.47	2152.28

(c) Claims against Bank not acknowledged as Debts :
This includes liability on account of income tax and other legal cases filed against the Bank. The bank is a party to various legal proceeding in the normal course of business and has preferred appeals with the appropriate appellate authorities. These are categorized as follows:

(₹in Lakh)

PARTICULARS	2025-26	2024-25
Income Tax	1629.31	1629.31
Legal Cases	2.21	2.21

XIII. INFORMATION UNDER MICRO SMALL AND MEDIUM ENTERPRISES (DEVELOPMENT) ACT, 2006 (MSMED Act, 2006) :

The information in respect of their registration under Micro, Small, Medium Enterprises Development, Act 2006 is not received from suppliers / service providers by the Bank. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays could not be given.

XIV. ISSUE OF FRESH CAPITAL :

During this financial year, bank has issued 42,45,669 shares with face value of ₹ 10.00 to the existing and new shareholders.

XV. OTHER NOTES :

(a) Unclaimed pay orders / pay-slips / demand drafts are transferred to Sundry Creditors under the head Other Demand Liabilities, after expiry of 3 months.

(b) The bank has tie up with the United India Insurance Company Limited, New India Assurance Company Limited, Kotak Mahindra Life Insurance Company Limited and Life Insurance Corporation of India for sale of Insurance product and commission is accounted on receipts basis.

C. DISCLOSURE IN THE FINANCIAL STATEMENTS AS PER RBI MASTER DIRECTION ON FINANCIAL STATEMENTS-PRESENTATION AND DISCLOSURES :

I. COMPOSITION OF REGULATORY CAPITAL :

(₹ in Lakh)

Sr. No.	PARTICULARS	31.03.2026	31.03.2025
i.	Paid up share capital and reserves (net of deductions, if any)	24556.26	22722.28
ii.	Other Tier 1 capital	0.00	0.00
iii.	Tier 1 capital (i + ii)	24556.26	22722.28
iv.	Tier 2 capital	5387.87	4757.33
v.	Total capital (Tier 1+Tier 2)	29944.13	27479.61
vi.	Total Risk Weighted Assets (RWAs)	213574.53	179921.51
vii.	Paid-up share capital and reserves as percentage of RWAs	11.50%	12.63%
viii.	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.50%	12.63%
ix.	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.52%	2.64%
x.	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.02%	15.27%
xi.	Percentage of shareholding of - Government of India	NIL	NIL
xii.	Amount of paid-up equity capital raised during the year	424.57	413.44
xiii.	Amount of non-equity Tier 1 capital raised during the year	NIL	NIL
xiv.	Amount of Tier 2 capital raised during the year	NIL	NIL

II. ASSETS LIABILITY MANAGEMENT :

a. Maturity pattern of certain items of assets and liabilities as on 31.03.2026

(₹ in Lakh)

PARTICULARS	Deposits	Advance	Investment	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	4949.20	493.72	9141.40	24.29	NA	NA
2 to 7 days	9381.57	3397.71	6930.99	3482.38	NA	NA
8 to 14 days	7676.70	1112.55	6626.59	0	NA	NA
15 to 30 days	12944.25	3477.68	7567.10	0	NA	NA
31 days to 2 months	10366.89	5724.23	4604.71	0	NA	NA
Over 2 months and to 3 months	12881.60	5754.23	4927.96	0	NA	NA
Over 3 months and up to 6 months	44183.75	28955.35	9388.96	4218.98	NA	NA
Over 6 months and up to 1 year	94661.66	81630.17	16901.74	0.00	NA	NA
Over 1 year and up to 3 years	192206.19	71275.92	44333.12	0.00	NA	NA
Over 3 years and up to 5 years	9015.73	45867.77	3093.20	0	NA	NA
Over 5 years	1844.88	29413.89	18750.03	0	NA	NA
Total	**400112.42**	**277103.22**	**132265.80**	**7725.66**	**NA**	**NA**

b. **Maturity pattern of certain items of assets and liabilities as on 31.03.2025**

(₹ in Lakh)

PARTICULARS	Deposits	Advance	Investment	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
Day 1	4603.83	542.41	8047.74	5.51	NA	NA
2 to 7 days	6232.09	749.55	3895.53	0.00	NA	NA
8 to 14 days	5818.05	721.98	2888.04	0.00	NA	NA
15 to 30 days	6374.41	937.34	2985.38	0.00	NA	NA
31 days to 2 months	9680.39	3633.74	4322.44	0.00	NA	NA
Over 2 months and to 3 months	18505.50	7506.92	4172.80	0.00	NA	NA
Over 3 months and up to 6 months	20082.07	9430.65	5383.69	0.00	NA	NA
Over 6 months and up to 1 year	75731.27	47557.77	15120.15	0.00	NA	NA
Over 1 year and up to 3 years	201323.39	24986.46	42673.78	1700.00	NA	NA
Over 3 years and up to 5 years	7277.22	25713.15	9207.78	0.00	NA	NA
Over 5 years	1775.23	107681.21	14190.93	0.00	NA	NA
Total	**357403.45**	**229461.18**	**112888.26**	**1705.51**	**0.00**	**0.00**

III. INVESTMENT

a. **Composition of Investment Portfolio**

i. As at 31.03.2026:

(₹ in Lakh)

PARTICULARS	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	55,170.46	0.00	0.00	0.00	0.00	0.00	55,170.46
Less : Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**55,170.46**	0.00	0.00	0.00	0.00	0.00	**55,170.46**
Available For Sale							
Gross	66,483.14	0.00	60.51	8,109.20	0.00	0.00	74,652.85
Less : Provision for depreciation and (NPI)	3997.37	0.00	0.40	0.00	0.00	0.00	3997.77
Net	**62,485.77**	**0.00**	**60.11**	**8109.20**	**0.00**	**0.00**	**70,655.08**
Held for Trading							
Gross	2442.49	0.00	0.00	0.00	0.00	0.00	2442.49
Less : Provision for depreciation and (NPI)	141.74	0.00	0.00	0.00	0.00	0.00	141.74
Net	**2300.75**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**2300.75**
Total Investment	**124096.09**	**0.00**	**60.51**	**8109.20**	**0.00**	**0.00**	**132265.80**
Less : Provision for non-performing investment (NPI)	0.00	0.00	0.40	0.00	0.00	0.00	0.40
Less : Provision for depreciation and (NPI)	4139.11	0.00	0.00	0.00	0.00	0.00	4139.51
Net	**119956.98**	**0.00**	**60.11**	**8109.20**	**0.00**	**0.00**	**128126.29**
Investment outside India	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net	**119956.98**	**0.00**	**60.11**	**8109.20**	**0.00**	**0.00**	**128126.29**

ii. As at 31.03.2025 :

(₹ in Lakh)

PARTICULARS	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	48015.54	0.00	0.00	0.00	0.00	0.00	48015.54
Less : Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**48015.54**	0.00	0.00	0.00	0.00	0.00	**48015.54**
Available For Sale							
Gross	57354.26	0.00	35.51	7482.95	0.00	0.00	64872.72
Less : Provision for depreciation and (NPI)	493.82	0.00	0.40	0.00	0.00	0.00	494.22
Net	**56860.44**	**0.00**	**35.11**	**7482.95**	**0.00**	**0.00**	**64378.50**
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Investment	**105369.80**	**0.00**	**35.51**	**7482.95**	**0.00**	**0.00**	**112888.26**
Less : Provision for non-performing investment (NPI)	0.00	0.00	0.40	0.00	0.00	0.00	0.40
Less : Provision for depreciation and (NPI)	493.82	0.00	0.00	0.00	0.00	0.00	493.82
Net	**104875.98**	**0.00**	**35.11**	**7482.95**	**0.00**	**0.00**	**112394.04**
Investment outside India	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net	**104875.98**	**0.00**	**35.11**	**7482.95**	**0.00**	**0.00**	**112394.04**

b. Movement of provisions for Depreciation and Investment Fluctuation Reserve :

(₹ in Lakh)

Sr. No.	PARTICULARS	2025-26	2024-25
i.	**Movement of provisions held towards depreciation on investments**		
a)	Opening balance	500.00	2200.00
b)	Add: Provisions made during the year	3639.51	0.00
c)	Less: Write off / write back of excess provisions during the year	0.00	1700.00
d)	Closing balance	4139.51	500.00
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	3653.65	3153.65
b)	**Add: Amount transferred during the year**	830.00	500.00
c)	Less: Drawdown	0.00	0.00
d)	Closing balance	4483.65	3653.65
iii)	**Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category**	**5.82%**	**5.63%**

c. Transfer to/from HTM Category

The bank has not sold out any securities during the current financial year from HTM category before maturity. Securities amounting to ₹ 5395.39 lakhs (Previous Year – NIL) have been transferred from HTM to AFS and securities amounting to ₹ 9697.09 lakh (Previous Year – NIL) have been transferred from AFS to HTM category at the beginning of the year in the manner as prescribed by RBI its Master Circular on Investment by Primary (Urban) Co-operative banks dated April 1, 2022 read with Master Direction- Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2023 dated April 1, 2023.

d. Non - SLR Portfolio

i. Non - performing non - SLR investments

(₹ in Lakh)

Sr.No.	PARTICULARS	2025-26	2024-25
i.	Opening balance	0.40	0.40
ii.	Additions during the year since 1 st April	0.00	0.00
iii.	Reductions during the above period	0.00	0.00
iv.	Closing balance	0.40	0.40
v.	Total Provisions held	0.40	0.40

ii. Issuer Composition of Non - SLR Investment

(₹ in Lakh)

Sr. No.	PARTICULARS	AMOUNT	EXTENT OF PRIVATE PLACEMENTS	EXTENT OF "BELOW INVESTMENT GRADE" SECURITIES	EXTENT OF "UNRATED" SECURITIES	EXTENT OF "UNLISTED" SECURITIES
i.	PSU	3609.20 (3984.20)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
ii.	FIs	0.40 (0.40)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
iii.	Banks	2000.00 (2000.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
iv.	Private Corporates	2500.00 (1498.75)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
v.	Subsidiaries / Joint Ventures	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
vi.	Others	60.11 (35.11)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
vii.	Provision held towards depreciation	0.40 (0.40)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
	Total	**8135.00 (7483.35)**	**0.00 (0.00)**	**0.00 (0.00)**	**0.00 (0.00)**	**0.00 (0.00)**

Note: Figures in brackets represent previous year's figures.

e. Repo /Reserve Repo Transactions

(₹ in Lakh)

PARTICULARS	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31st March, 2026
Securities Sold under Repo				
i) Government Securities	1017.71 (103.13)	23061.14 (17654.22)	8792.94 (6059.20)	3683.02 (0.00)
ii) Corporate Debt Securities	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
Securities Purchased under Reverse Repo				
i) Government Securities	299.95 (498.70)	11707.85 (6955.19)	636.10 (247.80)	0.00 (0.00)
ii) Corporate Debt Securities	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)

IV. ASSETS QUALITY :

a) Classification of Gross advances and provisions held

i) as on 31.03.2026

(₹ in Lakh)

PARTICULARS	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	209456.08	409.92	16374.43	69.99	16854.34	226310.42
Add : Additions during the year					1778.27	-
Less : Reduction during the year					5325.05	-
Closing balance	245184.68	1778.27	11460.66	68.63	13307.56	258492.24
*** Reductions in Gross NPAs due to :**						
i) Upgradation					84.29	–
ii) Recoveries (excluding recoveries from upgraded accounts)					3251.71	–
iii) Technical/ Prudential Write-offs					1989.05	–
iv) Write-offs other than those under (iii) above					0.00	–
Provisions (excluding Floating Provisions)						
Opening Balance and provisions held	665.00	4140.35	14309.46	69.99	18519.80	19184.80
Add : Fresh provisions made during the year					0.00	-
Less : Excess provisions received/Write-off loans					5749.21	-
Closing balance of provisions held	710.00	1976.12	10725.84	68.63	12770.59	13480.59
Net NPAs						
Opening Balance					(1665.46)	
Add : Fresh Additions during the year					1778.27	
Less : Reduction during the year					424.16	
Closing balance					536.97	
Floating Provisions						
Opening Balance						NA
Add : Additions provisions during the year						NA
Less : Amount drawn down during the year						NA
Closing balance of floating provisions						NA
Technical write-offs and the recoveries made thereon						
Opening balance of technical/prudential written-off accounts						6223.79
Add : technical/prudential written-off during the year						1989.05
Less : Recoveries made form technical/prudential written-off accounts during the year						166.49
Closing balance						8046.35

ii) as on 31.03.2025

(₹ in Lakh)

PARTICULARS	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	173128.54	2377.94	16831.28	73.02	19282.24	192410.78
Add : Additions during the year					409.92	
Less : Reduction during the year					2837.82	
Closing balance	209456.08	409.92	16374.43	69.99	16854.34	226310.42
*** Reductions in Gross NPAs due to :**						
i) Upgradation					390.96	–
ii) Recoveries (excluding recoveries from upgraded accounts)					2016.56	–
iii) Technical/ Prudential Write-offs					430.31	–
iv) Write-offs other than those under (iii) above					0.00	–
Provisions (excluding Floating Provisions)						
Opening Balance and provisions held	595.00	5615.72	12820.41	73.02	18509.16	19104.16
Add : Fresh provisions made during the year					995.00	
Less : Excess provisions reversed / Write-off loans					984.36	
Closing balance of provisions held	665.00	4140.35	14309.46	69.99	18519.80	19184.80
Net NPAs						
Opening Balance					773.08	
Add : Fresh Additions during the year					368.93	
Less : Reduction during the year					2807.47	
Closing balance					(1665.46)	
Floating Provisions						
Opening Balance						NA
Add : Additional provisions made during the year						NA
Less : Amount drawn down during the year						NA
Closing balance of floating provisions						NA
Technical write-offs and the recoveries made thereon						
Opening balance of technical/prudential written-off accounts						5828.06
Add : technical/prudential written-off during the year						430.31
Less : Recoveries made form technical/prudential written-off accounts during the year						34.58
Closing balance						6223.79

Sr. No.	Ratios (in percent)	2025-26	2024-25
i	Gross NPA to Gross Advances	5.15%	7.45%
ii	Net NPA to Net Advances	0.22%	0.00%
iii	Provision coverage ration	95.96%	109.88%

b) Sector-wise Gross Advances and Gross NPAs

(₹ in Lakh)

Sr. No.	SECTOR	2025-26			2024-25		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	2753.40	55.14	2.00%	2888.44	50.19	1.74%
b)	Advances to industries sector eligible as priority sector lending	35220.61	4027.33	11.43%	28473.65	4054.90	14.24%
c)	Services	105328.38	4962.23	4.71%	94845.92	6131.65	6.46%
d)	Personal Laons	20931.73	200.24	0.96%	16047.00	268.06	1.67%
	Sub Total (i)	**164234.12**	**9244.94**	**19.11%**	**142255.01**	**10504.80**	**7.38%**
ii)	**Non-Priority Sector**						
a)	Agriculture and allied activities	1649.48	61.58	3.73%	1219.20	63.58	5.21%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	10979.66	1546.56	14.09%	11979.16	1982.06	16.55%
d)	Personal Loans	81628.98	2454.48	3.01%	70857.05	4303.90	6.07%
	Sub Total (ii)	**94258.12**	**4062.62**	**20.83%**	**84055.41**	**6349.54**	**7.55%**
	Total (i+ii)	**258492.24**	**13307.56**	**5.15%**	**226310.42**	**16854.34**	**7.45%**

c) Details of accounts subjected to restructuring :

(₹ in Lakh)

		Agriculture and allied activities		Corporates (Excluding MSME)		Micro, Small & Medium Enterprises (MSME)		Retail (Excluding Agriculture & MSME)		Total	
		F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25
Standard	Number of borrowers	---	---	---	---	---	---	---	---	---	---
	Gross Amount	---	---	---	---	---	---	---	---	---	---
	Provision held	---	---	---	---	---	---	---	---	---	---
Sub-Standard	Number of borrowers	---	---	---	---	---	---	---	---	---	---
	Gross Amount	---	---	---	---	---	---	---	---	---	---
	Provision held	---	---	---	---	---	---	---	---	---	---
Doubtful	Number of borrowers	---	---	---	---	---	---	---	---	---	---
	Gross Amount	---	---	---	---	---	---	---	---	---	---
	Provision held	---	---	---	---	---	---	---	---	---	---

c) Details of accounts subjected to restructuring :

(₹ in Lakh)

		Agriculture and allied activities		Corporates (Excluding MSME)		Micro, Small & Medium Enterprises (MSME)		Retail (Excluding Agriculture & MSME)		Total	
		F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25	F.Y. 25-26	F.Y. 24-25
Total	Number of borrowers	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
	Gross Amount	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
	Provision held	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -

d) DIVERGENCE IN ASSET CLASSIFICATION AND PROVISIONING :

In terms of the RBI circular no. DoR/2025-26/ 289/ DoR. ACC. REC. No. 208 / 21. 04. 018 /2025-26 dated November 28, 2025, banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever either or both of the following conditions are satisfied:

(a) the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds five percent of the reported profit before provisions and contingencies for the reference period, and

(b) the additional Gross NPAs identified by RBI exceed 15 per cent of the published incremental Gross NPAs for the reference period.

No divergences have been assessed by RBI with respect to Gross NPA, Net NPA and provisions for NPA. Hence, no disclosure on divergence in asset classification and provisioning for NPAs is required.

e) DISCLOSURE OF TRANSFER OF LOAN EXPOSURE

Details of stressed loan (NPA) transferred during the year -

(₹ in Lakh)

	To ARCs		To Permitted Transferees		To Other Transferees (please specify)	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025
No. of accounts (Borrowers)	- -	- -	- -	- -	- -	- -
Aggregate Principal Outstanding of Loans Transferred	- -	- -	- -	- -	- -	- -
Weighted average residual tenor of the loans Transferred	- -	- -	- -	- -	- -	- -
Net book value of Loans Transferred (at the time of Transfer)	- -	- -	- -	- -	- -	- -
Aggregate Consideration	- -	- -	- -	- -	- -	- -
Additional consideration realized in respect of accounts transferred in earlier years	- -	- -	- -	- -	- -	- -

f) Non - Fund Based Credit Facilities :

Details of the number and amounts of frauds as well as the provisioning thereon as per template given below.

(₹ in Lakh)

	As at March 31, 2026	As at March 31, 2026	As at March 31, 2025	As at March 31, 2025
	Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I. Outstanding Guarantees	7170.92	0.00	5262.60	0.00
a.In India	7170.92	0.00	5262.60	0.00
b.Outside India	0.00	0.00	0.00	0.00
II. Acceptances, Endorsements and Other Obligations	0.00	0.00	0.00	0.00

g) Fraud Accounts -

Details of the number and amounts of frauds as well as the provisioning thereon as per template given below.

(₹ in Lakh)

Particulars	2025-26	2024-25
Number of frauds reported	0.00	0.00
Amount involved in fraud (₹ lakh)	0.00	0.00
Amount of fraud recovered (₹ lakh)	0.00	0.00
Amount of provision made for such frauds (₹ lakh)	0.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ lakh)	0.00	0.00

h) Disclosures related to Project Finance

In terms of the RBI circular no. DoR/2025-26/ 289/ DoR. ACC. REC. No. 208 / 21. 04. 018 /2025-26 dated November 28, 2025, banks are required to disclose the details of Project finance as follows;

(₹ in Lakh)

	PARTICULARS	Number of accounts	Total outstanding as on 31.12.2025	Number of accounts	Total outstanding as on 31.03.2026
1	Projects under implementation accounts at the beginning of the quarter.	15	5346.10	18	6662.11
2	Projects under implementation accounts sanctioned during the quarter.	4	715.83	4	716.57
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	187.89	7	3491.21
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	18	5874.04	15	3887.47
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	-	-	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-	-	-

I) RESOLUTION FRAMEWORK 1.0 & 2.0 :

Disclosure on Resolution Framework 1.0 for COVID-19-related Stress as per RBI circular dated August 06, 2020 and same was extended in May 2021. Disclosure with respect to Stressed Assets as per RBI circular dated August 06, 2020 as below -

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year (A)	Out of (A), aggregate debt that slipped into NPA during the year	Out of (A) amount written off during the year	Out of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	386.96	0.00	0.00	165.24	221.72
Corporate persons*	1308.88	92.42	0.00	490.74	818.14
Of which, MSMEs	1308.88	92.42	0.00	490.74	818.14
Others	1952.28	116.71	0.00	1515.81	436.47
Total	**3648.12**	**209.13**	**0.00**	**2171.79**	**1476.33**

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

V. EXPOSURES :

a) Exposure to Real Estate Sector

(₹ in Lakh)

Sr. No.	CATEGORY	2025-26	2024-25
i)	**Direct exposure**		
a)	Residential Mortgages –		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	35134.62	30484.18
	Of which (a) Individual housing loans eligible for inclusion in priority sector advances	17357.11	16465.31
b)	Commercial Real Estate –		
	Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.).	9812.53	9843.71
c)	Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
	i) Residential	0.00	0.00
	ii) Commercial Real Estate	0.00	0.00
ii)	**Indirect Exposure**		
	Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
	Total Exposure to Real Estate Sector	**27169.64**	**26309.02**

b) **Exposure to Capital Market**

(₹ in Lakh)

Sr. No.	Particulars	2025-26	2024-25
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.00	0.00
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	0.00	0.00
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	0.00	0.00
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	0.00	0.00
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	0.00	0.00
vii)	Bridge loans to companies against expected equity flows / issues;	0.00	0.00
viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	0.00	0.00
ix)	Financing to stockbrokers for margin trading;	0.00	0.00
x)	All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
	Total exposure to capital market	**0.00**	**0.00**

c) **Risk category wise country exposure**

Bank does not have exposure to country risk and hence this disclosure is not required.

d) **Unsecured advances**

(₹ in Lakh)

Sr. No.	PARTICULARS	2025-26	2024-25
i)	Total unsecured gross advances of the bank	7352.93	6677.42
ii)	Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
iii)	Estimated value of such intangible securities	0.00	0.00

e) **Factoring exposures:**

Bank does not have factoring exposures and hence this disclosure is not required.

f) **Unhedged foreign currency exposure:**

Bank does not have foreign currency exposures and hence this disclosure is not required.

g) **Loans against gold and silver collateral**

In terms of the RBI circular no. DoR/2025-26/ 289/ DoR. ACC. REC. No. 208 / 21. 04. 018 /2025-26 dated November 28, 2025, banks are required to disclose the details of loans extended against eligible gold and silver collateral as follows -

i) As on 31.03.2026 :

a. Details of loans extended against eligible gold and silver collateral -

Sr. No.	SECTOR	Loan outstanding 31/03/2026		Loan outstanding 31/03/2025		Average ticket size (₹ Lakhs)	Average LTV Ratio	Gross NPA (%)
		₹ Lakh	As % of Total Loans	₹ Lakh	As % of Total Loans			
1	**Opening balance of the FY [(a)+(b)]**	**1212.73**	**0.54%**	**974.25**	**0.51%**	**1.17**	**52.13**	**NA**
a)	Consumption loans	1168.95	0.52%	930.78	0.48%	1.15	52.11	NA
	of which bullet repayment loans	1012.77	0.45%	845.33	0.44%	1.06	54.90	NA
b)	Income generating loans	43.78	0.02%	43.47	0.02%	1.68	52.66	NA
2	**New loans sanctioned and disbursed during the FY [(c)+(d)]**	**2779.78**	**1.08%**	**1330.80**	**0.59%**	**1.47**	**56.02**	**NA**
a)	Consumption loans	2645.73	1.02%	1280.26	0.57%	1.44	55.81	NA
	of which bullet repayment loans	2206.06	0.85%	1040.71	0.46%	1.31	56.31	NA
b)	Income generating loans	134.05	0.05%	50.54	0.02%	2.49	60.65	NA
3	**Renewals sanctioned and disbursed during the FY**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**NA**
4	**Top-up loans sanctioned and disbursed during the FY**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**NA**
5	**Loans repaid during the FY [(e)+(f)]**	**1202.62**	0.47%	974.25	0.43%	**1.17**	**NA**	**NA**
e)	Consumption loans	1158.84	0.45%	930.78	0.41%	1.15	NA	NA
	of which bullet repayment loans	1002.66	0.39%	930.65	0.41%	1.06	NA	NA
f)	Income generating loans	43.78	0.02%	43.47	0.02%	1.68	NA	NA
6	**Non-Performing Loans recovered during the FY [(g) + (h)]**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**
a)	Consumption loans	NA	NA	NA	NA	NA	NA	NA
	of which bullet repayment loans	NA	NA	NA	NA	NA	NA	NA
b)	Income generating loans	NA	NA	NA	NA	NA	NA	NA
7	**Loans written off during the FY [(i) + (j)]**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**
(I)	Consumption loans	NA	NA	NA	NA	NA	NA	NA
	of which bullet repayment loans	NA	NA	NA	NA	NA	NA	NA
(j)	Income generating loans	NA	NA	NA	NA	NA	NA	NA
8	**Closing balance at the end of FY [(k) + (l)]**	**2642.08**	**1.02**	**1212.73**	**0.54**	**1.46**	**55.92**	**NA**
(I)	Consumption loans	2517.69	0.97	1168.95	0.52	1.44	55.71	NA
	of which bullet repayment loans	2156.99	0.83	1012.77	0.45	1.31	56.18	NA
(j)	Income generating loans	124.39	0.05	43.78	0.02	2.48	60.65	NA

b. Details of gold and silver collateral and auctions -

(₹ in Lakh)

Sr. No.	PARTICULARS	Amount
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0.00
(b)	Number of loan accounts in which auctions were conducted	0.00
(c)	Total outstanding in loan accounts mentioned in (b)	0.00
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0.00
(e)	Gold or silver collateral auctioned during the FY (in grams)	0.00

(f)	Recovery made through auctions during the FY (in ₹ crore)	0.00
(g)	Recovery percentage :	0.00
(h)	as % of value of gold or silver collateral	0.00
(I)	as % of outstanding loan	0.00

VI. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS :

a) Concentration of deposits : (₹ in Lakh)

Sr. No.	PARTICULARS	2025-26	2024-25
i)	Total deposits of the twenty largest depositors	33666.65	30624.43
ii)	Percentage of deposits of twenty largest depositors to total deposits of the bank	8.41%	8.57%

b) Concentration of advances: (₹ in Lakh)

Sr. No.	PARTICULARS	2025-26	2024-25
i)	Total advances to the twenty largest borrowers	40492.32	37594.22
ii)	Percentage of advances to twenty largest borrowers to total advances of the bank	16.49%	17.87%

c) Concentration of exposures : (₹ in Lakh)

Sr. No.	PARTICULARS	2025-26	2024-25
i)	Total exposure to the twenty largest borrowers/ customers	40492.32	37594.22
ii)	Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ Customers	16.49%	17.87%

d) Concentration of NPAs: (₹ in Lakh)

Sr. No.	PARTICULARS	2025-26	2024-25
i)	Total Exposure to the top twenty NPA accounts	10147.33	13190.66
ii)	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	76.25%	78.26%

VII. DERIVATIVES :

Bank have not entered into any transactions in derivatives in the current and previous years and hence this disclosure is not required.

VIII. AMOUNT TRANSFERRED TO DEAF :

Disclosure with respect to 'The Depositor Education and Awareness Fund Scheme, 2014' (DEAF) as per RBI Circular dated 27/05/2014:

(₹ in Lakh)

Particulars	2025- 26	2024- 25
Opening balance of amount transferred to DEAF	2152.28	1837.18
Add: Amount transferred to DEAF during the year	259.71	359.86
Less: Amount reimbursed by DEAF towards claim	80.52	44.76
Closing balance of amount transferred to DEAF	**2331.47**	**2152.28**

IX. DISCLOSURE OF COMPLAINTS :

a. Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)

Sr. No.		PARTICULARS	2025-26	2024-25
	Complaints received by the bank from its customers			
1.		Number of complaints pending at beginning of the year	0	0
2.		Number of complaints received during the year	35	20
3.		Number of complaints disposed during the year	35	20
	3.1	**Of which, number of complaints rejected by the bank**	0	0
4.		Number of complaints pending at the end of the year	0	03
	Maintainable complaints received by the bank from OBOs			
5.		Number of maintainable complaints received by the bank from OBOs	14	13
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	14	10
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

b. Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground 1 ATM/Debit Card	00	01	(50.00%)	00	00
Ground 3 : Electronic Banking	01	08	300.00%	00	00
Ground 8 : Loans and Advances	01	04	(55.56%)	00	00
Ground 16 : Others	01	22	214.29%	00	00
Total	**03**	**35**	**75.00%**	**00**	**00**
Previous Year					
Ground 1 ATM/Debit Card	00	02	100.00%	00	00
Ground 3 : Electronic Banking	00	02	100.00%	01	01
Ground 8 : Loans and Advances	00	09	0.00%	01	01
Ground 16 : Others	00	07	100.00%	01	00
Total	**00**	**20**	**81.82%**	**03**	**02**

X. PENALTIES :

No penalties has been imposed by Reserve Bank of India during the year ended on 31st March 2026. (Previous Year No penalties imposed)

XI. OTHER DISCLOSURES :

(₹ in Lakh)

Sr. No.	PARTICULARS	2025-26	2024-25
a.	**Business ratios**		
i.	Interest Income as percentage of Working Funds (%)	7.89%	7.91%
ii.	Non-Interest Income as percentage of Working Funds (%)	0.40%	0.39%
iii.	Cost of Deposits (%)	5.89%	5.93%
iv.	Net Interest Margin (%)	2.89%	2.90%
v.	Operating Profit as percentage of Working Funds (%)	0.67%	0.66%
vi.	Return on Assets (%)	0.60%	0.68%
vii.	Business (Deposits + Advances) per employee	787.80	802.91
viii	Profit per employee	3.17	3.64
b.	**Bancassurance business**		
I.	Commission from selling of Life Insurance polices	24.81	23.73
ii.	Commission from selling of Non-Life Insurance polices	26.05	32.51
c.	**Marketing and distributions**		
I.	Marketing and distribution	0.00	0.00
d.	**Priority Sector Lending Certificates (PSLC)**		
I)	**Details of PSLCs purchased by the bank are set out below :**		
i.	PSLC - Small & Marginal Farmar	5000.00	7500.00
ii.	PSLC - General	0.00	0.00
iii.	PSLC - Micro Enterprises	0.00	0.00
	Total	**5000.00**	**7500.00**
II)	**Details of PSLCs sold by the bank are set out below :**		
	PSLC - Small & Marginal Farmar	0.00	0.00
	PSLC - General	0.00	0.00
	PSLC - Micro Enterprises	0.00	0.00
	Total	**0.00**	**0.00**
e.	**Provisions and Contingencies**		
i.	Provision towards NPA	0.00	1000.00
ii.	Provision towards Income Tax	0.00	748.19
iii.	Towards Standard Advances	45.00	70.00
iv.	Provision towards IDR	3647.17	0.00
	Total	**3692.17**	**1818.19**
f.	**Deposit Insurance (DICGC) Premium Paid**		
I.	Payment of DICGC Insurance premium	485.81	406.36
ii.	Arrears in payment of DICGC premium	0.00	0.00

(Deposit insurance premium as applicable was paid to DICGC within prescribed time lines)

g.	**Advances to Directors & their Relatives**		
I.	**Advances to Directors**		
	a. Fund Based	52.25	34.42
	b. Non-Fund Based	0.00	1.25
ii.	**Advances to Relatives, companies/firms in which they are interested**		
	a. Fund Based	178.66	199.48
	b. Non-Fund Based	0.00	0.00
	Total	**230.91**	**235.15**

Vaibhav V. Gosavi
Dy. General Manager

CA.Dhananjay A. Shingate
Chief Executive Officer

Shashank A. Palkar
Vice-Chairman

Sameer S. Joshi
Chairman

As per our report of even date
For M/S Kale Chougule Thigale & Co.
Chartered Accountants
ICAI Firm Reg.No. FRN -114643W

CA. Chandrakant B Chougule
Partner
Membership No. 119814
UDIN: 26119814JOUSMN6641
Karad: June 22, 2026

D. Cash Flow Statement for the Year ended 31-03-2026 :

(₹ in Lakh)

Sr. No.	PARTICULARS	31.03.2026		31.03.2025	
A.	**Cash Flow Generated from Operating Activities:**				
1	**Net Profit as per profit and Loss A/c**		**2651.89**		**2,646.94**
	Add: Adjustment for				
a.	Adjustments for Depreciation / Amortisation on Fixed Assets	1654.07		1,305.94	
b.	Standard Assets Provision for moratorium granted loans	45.00		70.00	
c.	Bad and Doubtful Debt Provision	0.00		1,000.00	
d.	Amortization of Investment	20.58		28.43	
e.	BDDR Written off	2049.21		430.31	
f.	Depreciation on Investment	3647.17		0.00	
g.	Provision for Tax	31.05		700.00	
h.	Deferred Tax	629.15		8.69	
i.	Entrance Fees, Nominal Membership Fees	17.54		18.72	
j.	Fixed Assets written off/Adjustment	14.80	**8108.56**	0.00	**3562.09**
	Less:				
k.	Profit on Sale of Assets	18.89		4.71	
l.	Deferred Tax	0.00		0.00	
m.	Provision towards restructured loans written back	244.47		162.66	
n.	Reversal of IDR	0.00		1,700.00	
o.	Reversal of BDDR	3800.00		0.00	
p.	Loans Written Off	2049.21	6112.57	430.31	**2297.68**
	Operating Profit before Working Capital Changes		**4,647.78**		**3911.35**
2	**Adjustments for working Capital Changes**				
a.	(Increase)/ Decrease in Investment	(19,398.12)		2792.75	
b.	(Increase)/ Decrease in Advances	(34,231.03)		(34329.94)	
c.	Increase / (Decrease) in Borrowings	7,278.48		(1258.33)	
d.	Increase / (Decrease) in Deposits	42,708.97		31216.34	
e.	Increase / (Decrease) in Interest payable	343.53		2902.60	
f.	(Increase) / Decrease in Other Assets	(1,037.46)		642.08	
g.	Increase / (Decrease) in Other Liabilities	182.63		(625.52)	
			(4,153.00)		**1339.98**
	Net Cash Generated from Operating Activities before Tax		494.88		5251.33
	Less: - Income Tax Paid (Net)		323.45		787.36
	Less: - Income Tax (Related to Previous year)				
	Net Cash generated from Operating Activities after Tax (A)		**171.44**		**4463.97**
B.	**Cash Flow From Investing Activities:**				
a.	Fixed Assets Acquisition (Net)	(1,297.37)		(2061.79)	
	Net Cash Flow From Investing Activities (B)		**(1,297.37)**		**(2061.79)**

Sr. No.	PARTICULARS	31.03.2026		31.03.2025	
C.	**Cash Flow From Financing Activities**				
a.	Increase/(Decrease) in Share Capital	78.23		159.36	
b.	Payment of Dividend	(809.78)		(1001.21)	
	Net Cash Flow From Financing Activities (C)		**(731.55)**		**(841.85)**
D.	**Net Increase in Cash & Cash Equivalents**				
	[A+B+C]		**(1,857.49)**		**1560.33**
a.	Cash & Cash Equivalents at the beginning of the year		64732.93		63172.60
b.	Cash & Cash Equivalents at the end of the year		62875.45		64732.93
	Breakup of Cash and Cash Equivalent				
	1. Cash Balance		22923.18		23806.97
	2. Balance with other banks		39952.27		40925.96

Vaibhav V. Gosavi
Dy. General Manager

CA.Dhananjay A. Shingate
Chief Executive Officer

Shashank A. Palkar
Vice-Chairman

Sameer S. Joshi
Chairman

As per our report of even date
For M/S Kale Chougule Thigale & Co.
Chartered Accountants
ICAI Firm Reg.No. FRN -114643W

CA. Chandrakant B Chougule
Partner
Membership No. 119814
UDIN: 26119814JOUSMN6641
Karad: June 22, 2026

नवनिर्वाचित अध्यक्ष – उपाध्यक्ष निवड व अभिनंदन सोहळा.

पुणे विभागीय सहकारी बँक पदाधिकारी सभा

सातारा, सांगली, कोल्हापूर, सिंधुदुर्ग व रत्नागिरी जिल्ह्यांतील नागरी सहकारी बँकांसाठी आयोजित FIU IND कार्यशाळा.

बँकेची १०८ वी वार्षिक सर्वसाधारण सभा

ग्राहकांना वाहन वितरण

व्यवसाय संकल्पपूर्ती आनंदोत्सव सोहळा - सन २०२६

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प्रकाशक : **समीर जोशी**, अध्यक्ष

दि कराड अर्बन को-ऑपरेटिव्ह बँक लि. कराड (शेड्यूल्ड बँक)

- मुख्य कार्यालय, ५१६/२, शनिवार पेठ, शाहू चौक, कराड ४१५ ११०.
- Tel.: 02164 - 226013, 226017
- Website : https://www.karadurban.bank.in ▪ E-mail : ceo@karadurbanbank.com

✲ मुखपृष्ठ : **निर्मिती ग्राफिक्स्,** कोल्हापूर

✲ मुद्रक : **फिनिक्स प्रिंटस्,** कोल्हापूर