



AMBARNATH JAI-HINDTM CO-OP. BANK LTD.

आपुलकीने वागणारी माणसं !



A Proud Milestone in a Journey of Trust



41st Annual Report 2025-26 (वार्षिक अहवाल 2025-26)



AMBARNATH JAI-HINDTM

CO-OP. BANK LTD.

आपुलकीने वागणारी माणसं !

Vision

**"Our vision is
to be the most resilient,
vibrant and stable
techno savvy
neighborhood Bank
serving trade, commerce
and industry in the
vicinity"**

Our Motto

Growth with Compliance . . .



संचालक मंडळ

संस्थापक, अध्यक्ष	: श्री. विलास देसाई	
उपाध्यक्ष	: अॅड. नंदकुमार भोळे	
संचालक	: श्री. बाबु टिपे	सौ. रूपा देसाई जगताप
	C.A. अखिल मिश्रा	श्री. संजय भारती
	सौ. अल्पना शिंगोटे	सौ. संध्या वालावलकर
	श्री. अभिजीत जोशी	श्री. शामराव माळी
	श्री. कुंडलिक असवले	श्री. केदार जोशी
	डॉ. भरत सोनावणे	
तज्ञ संचालक	: C.A. सौरभ मराठे	श्री. यशवंत ओजाळे

व्यवस्थापन मंडळ

C.A. अखिल मिश्रा	श्री. के. आर.एस. कृष्णन
C.A. निमिष गुप्ता	श्री. अभिजीत बर्वे
सौ.रूपा देसाई जगताप	श्री. अभिजीत जोशी

कार्यकारी अधिकारी

मुख्य कार्यकारी अधिकारी	: श्री. विजय कुरणकर	
सहाय्यक सरव्यवस्थापक	: श्री. व्यंकटेश इटे	श्री. श्रीराम शेते
	श्री. संजोग कदम	
मुख्य व्यवस्थापक	: श्री. महेश मयेकर	सौ. मेधा मंडलेकर
विशेष कार्य अधिकारी (ESD)	: श्री. रिझु बठीजा	श्री. अजय कुलकर्णी
	श्री. भालचंद्र पाटील	

कन्करंट / अंतर्गत लेखापरीक्षक

मे. अमोल पाटील अॅन्ड असोसिएटस्
चार्टर्ड अकाउंटंटस्

मे. ए. जे. पाटील अॅन्ड कंपनी
चार्टर्ड अकाउंटंटस्

मे. अहिरे अॅन्ड असोसिएटस्
चार्टर्ड अकाउंटंटस्

मे. पी.पी. चित्रे अॅन्ड असोसिएटस्
चार्टर्ड अकाउंटंटस् (डिसेंबर २०२५ पर्यंत)

मे. मोनिका कुलकर्णी अॅन्ड असोसिएटस्
चार्टर्ड अकाउंटंटस् (जुलै २०२५ पासून)

मे. ए.पी.एल.ए.एन. अॅन्ड असोसिएटस्
चार्टर्ड अकाउंटंटस्

मे. एम.एस.व्ही.पी. अॅन्ड असोसिएटस्
चार्टर्ड अकाउंटंटस्

सनदी वैधानिक लेखापरीक्षक

मॅ. किर्तने अॅड पंडित एल.एल.पी.
चार्टर्ड अकाउंटंटस्



शाखा व शाखांचे पत्ते

नोंदणीकृत कार्यालय

४२, लोकमान्य टिळक पथ, नगर परिषद कार्यालया समोर,
अंबरनाथ (प.) ४२१ ५०१.
दूरध्वनी : २६८१८२६ / २६८१८१६

प्रशासकीय कार्यालय

१०३, पहिला मजला, शिवसुंदरम को.ऑप.हौ.सोसायटी.,
बाजीप्रभु देशपांडे मार्ग, वडवली सेक्शन, अंबरनाथ (पू)
दूरध्वनी : २६०५०६८/६९ / ८०८७४ ३९ ८८०

मुख्य शाखा

४२, लोकमान्य टिळक पथ, नगर परिषद
कार्यालया समोर, अंबरनाथ (प.) ४२१ ५०१.
दूरध्वनी : ०२५१ - २६८३३७८

शिवाजी नगर शाखा

शिवसुंदरम को-ऑप. हौ. सोसायटी,
वडवली विभाग, अंबरनाथ (पूर्व), ४२१ ५०१.
दूरध्वनी : २६०२३७२ / २६०३९२९

कुळगांव बदलापूर शाखा

शॉप नं-५, ६, ७ बालाजी बिझिनेस कॉम्प्लेक्स,
एफ विंग, तळमजला, बदलापूर (प)
गणेशकृपा, पहिला मजला, बी. विंग, बदलापूर
स्टेशनसमोर, कुळगांव (प), ४२१ ५०३.
दूरध्वनी : ९४०४७२१२७८

विमकोनाका शाखा

शॉप नं.३, ग्लोब बिझनेस पार्क, नेताजी पोस्ट ऑफिस
जवळ, कल्याण बदलापूर रोड, अंबरनाथ (प) ४२१५०१.
दूरध्वनी : ०२५१ - २६८३३४४

कोळसेवाडी कल्याण शाखा

शॉप नं-४, बी-सी विंग, तळमजला, जयराम माळी
कॉम्प्लेक्स, तिसगांव रोड, कल्याण(पूर्व) ४२१ ३०६.
दूरध्वनी : २३५००४४ / २३५११४४

डोंबिवली शाखा

शॉप नं.७, ८, ९, १०, तळ मजला, "बी" विंग,
तुलसीधाम बिल्डींग, गजबंधन पाथर्ली, डोंबिवली पूर्व,
जि.ठाणे-४२१२०१. दूरध्वनी : २४२६६८८/२४५३२०४

नवरे नगर शाखा

क्लासिक आर्केड, हरि ओम पार्क जवळ,
नवरे नगर, अंबरनाथ (पूर्व)
दूरध्वनी : ८६५७०५४९३१

अंबरनाथ (पूर्व) शाखा

तळमजला, जीवनदिप, सूर्योदय को-ऑप. हौ.सो.
स्टेशन विभाग, अंबरनाथ (पूर्व),
दूरध्वनी : २६०९७४९ / २६०४९८२

ठाणे शाखा

शॉप नं. १-२, तळमजला, हॅपी हाईट्स,
यशोधननगर, ठाणे (प), ४०० ६०६.
दूरध्वनी : ०२२-२५८८२५९०/२५८८२५६०

चिंचपाडा कल्याण (पूर्व) शाखा

शॉप नं. १ ते ७ ए विंग, साकेत हारमोनी,
चिंचपाडा, कल्याण (पूर्व), ४२१ ३०६.
दूरध्वनी : २२५२८९५ / २२५२८९६

वांगणी शाखा

शॉप नं. ५, तळमजला, आर प्लाझा, वांगणी
रेल्वे स्टेशन जवळ, वांगणी (प), ४२१५०३.
दूरध्वनी : २६६०१११

बदलापूर (पूर्व) कात्रप शाखा

शॉप नं. ७, ८, ९ व १० तळमजला, पनवेलकर
ऑप्टीमा, कात्रप, बदलापूर (पूर्व)
दूरध्वनी : ८४२४०३१२७१

एरंडवणा पुणे शाखा

शॉप नं. २, गोडसे भवन, मेंहेदळे गॅरेज जवळ,
गुळवणी महाराज पथ, एरंडवणा, पुणे - ४११००४
दूरध्वनी : ०२०-२५४६६०६० / २५४६६०६१

कोहोजगाव शाखा

शॉप नं. ३, ४, ५, ६, हिमालय बिल्डींग,
सिंग पॅरेडाईज, कोहोजगाव, अंबरनाथ (प),
दूरध्वनी : ७२१९६११८३१

वासिंद शाखा

शॉप नं. ३, घर नं. १५/२, दि रवातिवली वासिंद
सेवा सह. सो. लि. वासिंद, ता. शहापूर, जि. ठाणे.
दूरध्वनी : ७२१९६११८२७

धनकवडी पुणे शाखा

शॉप नं. १ व २, पुण्याईनगर,
धनकवडी पुणे - ४११०१३
दूरध्वनी : ०२०-२४३६२२१०

पिसवली कल्याण शाखा

शॉप नं. १ व २, दर्शना अपार्टमेंट, हाजी मंलग
रोड, पिसवली. कल्याण (पूर्व) ४२१३०६
दूरध्वनी : ७९००१४२२५५

नेरळ शाखा

आशिर्वाद, लोकमान्य टिळक चौक, नेरळ, माथेरान
रोड, नेरळ, ता. कर्जत, जि. रायगड-४१०१०१
दूरध्वनी : ०२१४८-२९९१९९

ए.टी.एम. सेंटर्स

- मुख्य शाखा, अंबरनाथ (प),
- शिवाजी नगर शाखा
- वांगणी शाखा
- बदलापूर (पूर्व) कात्रप शाखा
- वासिंद शाखा
- धनकवडी पुणे शाखा
- विमको नाका शाखा
- कुळगांव बदलापूर शाखा
- अंबरनाथ (पूर्व) शाखा
- एरंडवणा पुणे शाखा
- पिसवली कल्याण शाखा
- ठाणे शाखा
- चिंचपाडा, कल्याण (पूर्व) शाखा
- कोहोजगाव अंबरनाथ शाखा
- नेरळ शाखा

• ऑफ साईट ए.टी.एम. सेंटर : आनंदनगर, एम.आय.डी.सी., अंबरनाथ दूरध्वनी - ९५०३६०६७५८ Toll-free No.: 1800210699



४९ व्या वार्षिक सर्वसाधारण सभेची सूचना (फक्त सभासदांसाठी)

बँकेच्या सर्व सभासदांना कळविण्यात येते की, बँकेची ४९ वी वार्षिक सर्वसाधारण सभा रविवार दि. २८ जून, २०२६ रोजी सकाळी ठीक १०.०० वाजता, दि. एज्युकेशन सोसायटी अंबरनाथ यांचे महात्मा गांधी विद्यालयाचे डॉ भगवान चक्रदेव सभागृह, अंबरनाथ नगरपालिका जवळ, अंबरनाथ (पश्चिम) येथे खालील दिलेल्या विषयांवर विचार विनिमय करण्यासाठी आयोजित करण्यात आली आहे.

-: सभेपुढील विषय :-

- दिनांक ०६ जुलै, २०२५ रोजी झालेल्या ४० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून ते कायम करणे.
- संचालक मंडळाने सादर केलेल्या दिनांक ३१ मार्च २०२६, अखेरच्या आर्थिक वर्षाच्या अहवालास तसेच वैधानिक सनदी लेखापरीक्षकांनी प्रमाणित केलेल्या ताळेबंद व नफा-तोटा पत्रकास मंजुरी देणे व त्याची नोंद घेणे.
- सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक सनदी लेखापरीक्षण अहवालाच्या दोषदुरुस्ती अहवालाची नोंद घेणे.
- सन २०२५-२६ या आर्थिक वर्षाच्या वैधानिक सनदी लेखापरीक्षण अहवालाची नोंद घेणे.
- अ) सन २०२५-२६ या आर्थिक वर्षासाठी संचालक मंडळाने शिफारस केलेल्या नफ्याची विभागणी करण्याबाबत मान्यता देणे.
ब) सन २०२५-२६ या आर्थिक वर्षाच्या लाभांशाबाबत विचार विनिमय करणे.
- सन २०२५-२६ च्या मंजूर अंदाजपत्रकापेक्षा कमी जास्त झालेल्या उत्पन्न व खर्चास तसेच संचालक मंडळाने सुचविलेल्या सन २०२६-२७ च्या अंदाजपत्रकास मंजुरी देणे.
- सन २०२६-२७ करिता वैधानिक सनदी लेखापरीक्षणासाठी बँकेच्या संचालक मंडळाने रिझर्व बँकेला शिफारस केलेल्या सनदी लेखापरीक्षकांच्या नेमणुकी बाबत नोंद घेणे.
- दि ३१ मार्च २०२६ अखेर संचालकांना व त्यांच्या कुटुंबियांना दिलेल्या कर्जाची नोंद घेणे.
- बँकेच्या ४९ व्या वार्षिक सर्वसाधारण सभेत अनुपस्थितीत असलेल्या सभासदांच्या अनुपस्थितीची परवानगी देणे.
- मा. अध्यक्षीय समितीने सभेसमोर येणाऱ्या इतर कामकाजाचा विचार करून निर्णय घेणे.

अंबरनाथ
दि. १०/०६/२०२६

संचालक मंडळाच्या वतीने,
विजय ग. कुरुणकर
मुख्य कार्यकारी अधिकारी

विशेष सूचना : गणसंख्येच्या अभावी सभा तहकूब झाल्यास त्याच ठिकाणी अर्ध्या तासानंतर सभा घेण्यात येईल व त्या सभेस गणसंख्येचे बंधन राहणार नाही.

- सभासदांना कामकाजाबाबत अथवा हिशेबाबाबत माहिती हवी असल्यास त्यांनी त्यासंबंधी सभेपूर्वी किमान ७ दिवस अगोदर बँकेच्या प्रशासकीय कार्यालयात कार्यालयीन वेळेत लेखी पूर्व सूचना देऊन कळवणे गरजेचे आहे. आयत्यावेळी विचारलेल्या प्रश्नांची उत्तरे देण्याचे बंधन संचालक मंडळावर राहणार नाही.
- सभासदांनी मागणी केल्यास नजीकच्या शाखेत अहवालाचा अंक मिळेल तसेच वार्षिक अहवाल बँकेची वेबसाईट www.ajhc.bank.in वर सुद्धा पाहता येईल.
- ज्या सभासदांनी रु. १०००/- पेक्षा कमी भाग भांडवल घेतले आहे, त्यांनी आवश्यक त्या रकमेचा भरणा करून किमान ४० शेअर्सची (एकूण रु. १०००/- पर्यंत) रक्कम लवकरात लवकर पूर्ण करावी.
- सभासदांनी आपल्या वारसाची नोंद केलेली नसल्यास ती त्वरित करून घ्यावी व आपला पत्ता बदललेला असल्यास तो त्वरित बँकेस कळवावा तसेच KYC ची पूर्तता केली नसल्यास प्रशासकीय कार्यालयात संपर्क साधून पूर्तता करावी.
- ज्या भागधारकांनी आपल्या भागावरील सन २०२२-२३ सालचा लाभांश घेतला नसेल त्यांनी तो त्वरित घेऊन जावे अन्यथा नियमानुसार सदर रक्कम राखीव निधीत वर्ग करण्यात येईल.
- ज्या सभासदांनी अदयापर्यंत आपले भाग दाखले घेतले नसतील, त्यांनी ते बँकेच्या प्रशासकीय कार्यालय / शाखा कार्यालयातून घेऊन जावे.



अध्यक्षीय मनोगत

सन्माननिय सभासद बंधू-भगिनींनो, सप्रेम नमस्कार,
अंबरनाथ जय हिंद को-ऑप. बँकेच्या ४१ व्या वार्षिक सर्वसाधारण सभेस प्रत्यक्ष व ऑनलाईन उपस्थित असलेल्या सर्व सभासदांचे मी व्यक्तीशः व बँकेच्या सर्व संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो.

आर्थिक वर्ष २०२५-२६ हे जागतिक आणि देशांतर्गत पातळीवर अनेक आव्हाने व संधी घेऊन आले. जगभरातील भू-राजकीय घडामोडी, विविध देशातील संघर्ष पुरवठा साखळीवरील परिणाम, वाढती महागाई आणि व्याजदरामधील चढ-उतार याचा अर्थव्यवस्थेवर तसेच बँकींग सेवांवर मोठा प्रभाव पडला. प्रामुख्याने जागतिक व्यापार, उर्जा किमती आणि गुंतवणुक प्रवाहांमध्ये प्रामुख्याने G.SEC Security मधिल मोठ्या प्रमाणात चढ-उतार झाले. या परिस्थितीचा अप्रत्यक्ष परिणाम उद्योग, व्यापार आणि वित्तीय क्षेत्रावर झाला तथापि भारतीय अर्थव्यवस्थेचा मजबूत पायाभूत रचनेमुळे आणि भारतीय रिझर्व्ह बँकेच्या दूरदर्शी धोरणांमुळे बँकिंग क्षेत्राने स्थिरता कायम ठेवली.

या बदलत्या वातावरणात आपल्या बँकेने जोखीम व्यवस्थापन, ग्राहकसेवा, डिजीटल परिवर्तन आणि व्यवसाय वृद्धी यावर विशेष भर दिला. भागधारकाचा व ग्राहकांचा विश्वास संचालक मंडळाचे मार्गदर्शन आणि कर्मचारी वृंद यांची समर्पित सेवा यामुळे बँकेने एकूण व्यवसायाचा १००० कोटीचा संकल्प पूर्ण केला व कर्ज-ठेवींचे प्रमाण ५०% पेक्षा जास्त, Net NPA चे प्रमाण ०% ठेवण्यात यश मिळविले.

पुढील काळातही व तंत्रज्ञानाधारित बँकींग, सुदृढ कर्जव्यवस्थापन, नियामक अनुपालक, आणि ग्राहक सेवा केंद्रित ठेवून व येणा-या अडचणीतून संधीचा शोध घेऊन बँकेच्या सर्वांगीण प्रगतीसाठी आम्ही कटिबद्ध राहू.

अहवाल वर्षात बँकिंग फ्रंटिअर व Soft Shield Technology Pvt. Ltd. या प्रतिष्ठीत संस्थेकडून बँकेस दोन पुरस्कार प्राप्त झाले आहेत.

- १) Best Investment Transformation २) Best HR Practice

अहवाल वर्षातील प्रगतीचा संक्षिप्त आढावा

(रूपये कोटीत)

तपशील	२०२५-२६	२०२४-२५
एकूण व्यवसाय	१०६२.४५	९७३.९४
स्वनिधी	६१.०८	५८.६४
ठेवी	७०७.७३	६६४.२२
कर्जे	३५४.७२	३०९.७२
गुंतवणूक	३८७.५०	३६३.७०
ढोबळ नफा	९.९८	५.४६
निव्वळ नफा	७.४८	४.०१
ग्रॉस एन.पी.ए.	२.८८%	४.५९%
नेट एन.पी.ए.	०.००	१.१६%
भांडवल पर्याप्तता	१६.९२%	१६.२०%
नेटवर्थ	५३.६७	५०.२५

बँकेची अद्ययावत माहिती www.ajhc.bank.in या संकेत स्थळावर उपलब्ध असून सर्व सभासद / ग्राहकांनी या संकेत स्थळास भेट दयावी.



ठेवी : दि. ३१ मार्च २०२६ रोजी संपलेल्या अहवाल वर्षात बँकेच्या ठेवीमध्ये रु. ४३ कोटी ५१ लाखांची वाढ झाली. अहवाल वर्षाअखेर बँकेच्या एकूण ठेवी रु. ७०७ कोटी ७३ लाख झाल्या आहेत. ठेवीवाढीचे प्रमाण ६.५५% असून या आर्थिक वर्षात **CASA** प्रमाण ३६.३२% आहे आणि इतर सहकारी बँकांच्या तुलनेत समाधानकारक आहे. बँकेने ठेवींवरील विमा प्रीमीयमचे हप्ते DICGC कडे वेळेवर भरले असून ठेवीदारांच्या रु. ५ लाखापर्यंतच्या ठेवी सुरक्षित आहेत.

(रुपये कोटीत)

तपशील	मार्च २०२५	मार्च २०२६	एकूण ठेवींमध्ये प्रमाण % २०२५-२६
कमी खर्चाच्या ठेवी	२४१.५४	२५७.०८	३६.३२%
जास्त खर्चाच्या ठेवी	४२२.६८	४५०.६५	६३.६८%
एकूण ठेवी	६६४.२२	७०७.७३	१००%



कर्जे : दि. ३१ मार्च २०२५ अखेर बँकेची एकूण कर्जे रु. ३०९ कोटी ७२ लाख होती व दि. ३१ मार्च २०२६ अखेर बँकेची एकूण कर्जे रु. ३५४ कोटी ७२ लाख झाली आहेत. कर्जवाढीचे प्रमाण १४.५३% आहे. बँकेचा सी.डी. रेशो हा ५०.१२% असून बँकेने अग्रक्रम क्षेत्रास सरासरी २०४.३३ कोटी व दुर्बल घटकास सरासरी ४५.२५ कोटी रुपयांचा कर्ज पुरवठा केला आहे. उद्योग व्यवसायांना चालना मिळावी यासाठी विविध कर्ज योजना कार्यान्वित केल्या आहेत. यामध्ये वैयक्तिक कर्ज, व्यावसायिकांसाठी ओव्हरड्राफ्ट सुविधा, सोने तारण कर्ज व ओव्हरड्राफ्ट यांचा समावेश आहे. या योजनांमध्ये व्याजदर कमी व स्पर्धात्मक आहे. याचा फायदा निश्चितच ग्राहकांना झाला आहे.

रिझर्व्ह बँक ऑफ इंडियाच्या परिपत्रका नुसार बँकांचे सरासरी अग्रक्रम क्षेत्रांतर्गत कर्ज पुरवठा प्रमाणाचे उद्दीष्ट सन २०२५-२६ या वर्षाकरिता ६०% पर्यंत वाढविण्याचे सुनिश्चित केले आहे. त्या अनुषंगाने आपल्या बँकेचे अग्रक्रम क्षेत्राचे एकूण कर्जाशी प्रमाण ६५.९७% आहे. त्याच प्रमाणे Micro Enterprises करीता एकूण कर्जाच्या ७.५०% कर्ज वितरण करावे असे रिझर्व्ह बँकेने सुचित केले आहे. आपल्या बँकेने दुर्बल घटकास १४.६१% व Micro Enterprises करीता एकूण कर्जाच्या ३६.४३% कर्ज वितरित केले आहे. आपली बँक MSME कर्जे प्राधान्याने वितरित करीत आहे.



गुंतवणूक : बँकींग रेग्युलेशन अॅक्ट १९४९ कलम १८ व २४ मधील तरतुदीस अधीन राहून बँकेने रोकड व तरती जिंदगीचे प्रमाण योग्य राखले असून रिझर्व्ह बँकेने सूचित केलेल्या मार्गदर्शक निर्देशाचे पालन करून उपलब्ध निधीची योग्य गुंतवणूक केली आहे. आर्थिक वर्षात कर्ज व्यवहारातील झालेली वसुली व ठेवींमधील वाढ यामुळे उपलब्ध झालेल्या अतिरिक्त निधीचा योग्य प्रमाणात रोखे व बँक ठेवींच्या रुपात गुंतवणूक करून गुंतवणूक समितीने केलेल्या योग्य मार्गदर्शनामुळे गुंतवणूक व्यवहारात सरकारी रोख्यांच्या खरेदी विक्रीतून व व्याजाच्या रुपाने एकूण ढोबळ उत्पन्न २९ कोटी २४ लाख मिळाले आहे.

कर्ज वसुली व्यवस्थापन : अहवाल वर्षात वसुलीचे सुयोग्य नियोजन करण्यात आले व नविन कर्ज वाटप यामध्ये धोरणात्मक निर्णय घेण्यात आले. वसुली बाबत सातत्याने पाठपुरवठा घेण्यात आला व कर्जदारांनी चांगला प्रतिसाद दिला. त्यामुळे वसुलीत चांगले यश आले. या वर्षात ढोबळ एन.पी.ए. चे प्रमाण २.८८% आहे. निव्वळ एन.पी.ए. चे प्रमाण ० % आहे. या वर्षामध्ये निर्लेखित खात्यांमध्ये एकूण ३.१६ कोटी एवढ्या रकमेची वसुली झाली आहे.



भांडवल पर्याप्तता :

भांडवल पर्याप्तता ही स्वनिधीशी निगडीत असते, बँकेने भाग भांडवल तसेच नफा विभागणी अन्वये निधीची उभारणी केल्यामुळे बँकेचा स्वनिधी आजमितीस रु. ६१.०८ कोटी आहे. बँकेचे भांडवल पर्याप्तता प्रमाण १६.९२% आहे, या वरून बँकेची सुदृढता लक्षात येते. बदलत्या आर्थिक परिस्थितीतही आपल्या बँकेचा आर्थिक पाया भक्कम आहे.

नफा व नफा विभागणी :

बँकेने अहवाल वर्षात नफा वाढीसाठी प्रयत्न केले, ठेवीदारांना आकर्षक व्याज देण्यासोबतच कर्जदारांनाही योग्य व्याजदराने कर्ज पुरवठा केला आहे, सरकारी कर्ज रोखे व्यवहारातून चांगले उत्पन्न मिळाल्यामुळे आणि वसुली कार्यक्षमरीत्या केल्यामुळे या आर्थिक वर्षात एकूण निव्वळ नफा ७.४८ कोटी झाला आहे.

महाराष्ट्र राज्य सहकारी अधिनियम १९६० च्या अन्वये आवश्यक सर्व तरतुदी केल्यानंतर बँकेस अहवाल वर्षी ७,४८,०७,४११.२७ एवढा निव्वळ नफा झाला. या मध्ये मागील वर्षाचा शिल्लक निव्वळ नफा रु. १,५७५.८० समाविष्ट करून बँकेला ७,४८,०८,९८७.०७ हा एकूण निव्वळ नफा उपलब्ध असून, (Profit Appropriation बाबत या अहवालातील पान क्र.३४ पहावे) त्याची विभागणी खालीलप्रमाणे करावी अशी शिफारस संचालक मंडळ आपणांस करीत आहे.



सहकार वर्ष २०२५-२६ सालाकरीता निव्वळ नफा विभागणी

अ. क्र.	तपशील	रूपये
१	राखीव निधी (२५% प्रमाणे)	१,८७,०५,०००.००
२	इमारत निधी	२,४०,००,०००.००
३	लाभांश	१,४६,००,०००.००
४	जनरल रिझर्व्ह	१५,०२,०००.००
५	इन्वेस्टमेंट फ्लक्चुएशन रिझर्व्ह	१,६०,००,०००.००
	पुढील वर्षासाठी शिल्लक	१,९८७.०७
	एकूण	७,४८,०८,९८७.०७

लाभांश :

बँकींग क्षेत्रात सातत्याने तंत्रज्ञान अद्यावयत करणे आवश्यक आहे, त्यासाठी मोठ्या प्रमाणात भांडवली खर्चाची उभारणी करावी लागते. अशा परिस्थितीत बँकांनी पुरेशी भांडवल पर्याप्तता राखण्यासाठी व्याजदराशी सुसंगत लाभांश घोषित करण्याचे धोरण अवलंबिले आहे. दि. ३१-०३-२०२६ रोजी संपलेल्या आर्थिक वर्षात संचालक मंडळाने लाभांश वाटप करण्यासाठी रु. १४६.०० लाखाची तरतूद बँकेच्या निव्वळ नफ्यातून केली आहे. या वर्षाच्या लाभांश वाटपाकरीता सर्वसाधारण सभेपुढे विचार विनिमय करून १४ % लाभांश देण्याचा प्रस्ताव संचालक मंडळ ठेवत आहे.



लेखा परिक्षक व त्यांची नियुक्ती : रिझर्व्ह बँक ऑफ इंडियाच्या दि. २७-४-२०२१ रोजीच्या परिपत्रका नुसार वैधानिक लेखा परिक्षक यांची नेमणूक करण्याचा अधिकार रिझर्व्ह बँक ऑफ इंडिया यांस आहे त्यानुसार आपल्या बँकेच्या संचालक मंडळाने मेसर्स किर्तेने आणि पंडित एलएलपी (चार्टर्ड अकाउंटंट) यांची शिफारस केली होती व त्यास रिझर्व्ह बँक ऑफ इंडियाने मान्यता दिली आहे व त्यांची सन- २०२५-२६ या आर्थिक वर्षाकरिता सनदी वैधानिक लेखा परिक्षक म्हणून नियुक्ती करण्यात आली होती. मा. वैधानिक लेखा परिक्षकांनी सदरचे लेखा परिक्षण पूर्ण करून त्यांच्या अहवाला मध्ये **आपल्या बँकेस "अ" ऑडीट वर्ग प्रदान केला आहे.**

अहवाल वर्षात बँकेच्या शाखांचे कन्करंट / अंतर्गत लेखा परिक्षणाचे काम बँकेच्या पॅनलवर नेमलेल्या खालील चार्टर्ड अकाउंटंटस संस्थां मार्फत केले.

अहवाल वर्षात कन्करंट / अंतर्गत लेखा परिक्षणाचे काम केलेल्या संस्था :

मे. अमोल पाटील अँड असोसिएट्स - चार्टर्ड अकाउंटंटस्
मे. ए. जे. पाटील अँड कंपनी - चार्टर्ड अकाउंटंटस्
मे. अहिरे अँड असोसिएट्स - चार्टर्ड अकाउंटंटस्
मे. एम.एस.व्ही.पी. अँड असोसिएट्स - चार्टर्ड अकाउंटंटस्

मे. पी.पी. चित्रे अँड असोसिएट्स - चार्टर्ड अकाउंटंटस्
मे. मोनिका कुलकर्णी अँड असोसिएट्स - चार्टर्ड अकाउंटंटस्
मे. ए.पी.एल.ए.एन. अँड असोसिएट्स - चार्टर्ड अकाउंटंटस्

सर्व कन्करंट अंतर्गत लेखा परिक्षक व सनदी वैधानिक लेखा परिक्षक यांनी बँकेच्या कामकाजाबद्दल केलेले मार्गदर्शन व सूचना बँकेने अंमलात आणल्या असून त्याचा फायदा बँकेस होत आहे.

लेखा परिक्षण व तपासणी : रिझर्व्ह बँक ऑफ इंडिया च्या दि. ३/०२/२०२१ रोजीच्या परिपत्रकानुसार ज्या नागरी सहकारी बँकेची मालमत्ता रु. ५०० कोटी पेक्षा जास्त आहे, अशा सर्व नागरी सहकारी बँकांनी ३१ मार्च २०२३ पर्यंत जोखीम आधारीत अंतर्गत लेखापरिक्षण (**Risk Based Internal Audit**) पध्दत लागू करणे आवश्यक होते. त्यानुसार आपल्या बँकेने जोखीम आधारित अंतर्गत लेखापरिक्षणासाठी नव्याने ऑडिट स्कोप तयार केला असून, त्याची अंमलबजावणी बँकेच्या अंतर्गत लेखापरिक्षण विभागामार्फत सुरु केली आहे. बँकेच्या अधिका-यांमार्फत सर्व शाखा व विभाग यांचे जोखीम आधारीत अंतर्गत लेखापरिक्षण करण्यात येत आहे. सदर लेखापरिक्षणातून बँकेची जोखीम निश्चित होत असल्याने बँकेच्या कामकाजात त्याचा नक्कीच फायदा होत आहे. तसेच भारतीय रिझर्व्ह बँकेच्या नियमांचे पालन देखील होत आहे.

मानव संसाधन विकास : बँकेतील सर्व कर्मचाऱ्यांचे परस्परांशी व व्यवस्थापनाशी असलेले संबंध नेहमीच सौहार्दाचे राहिले आहेत, बँकेच्या प्रगतीमध्ये कर्मचाऱ्यांच्या परस्पर सांघिक भावनेचा फायदा होत आहे, आपल्या बँकेतील कर्मचारी वर्ग हा महत्वाचा घटक आहे.

संस्थेवरील निष्ठा आणि तत्पर ग्राहकसेवा हे आपल्या कर्मचाऱ्यांनी जपलेले ब्रीदवाक्य आहे, मी आपल्या बँकेत सेवा देणाऱ्या सर्व कर्मचाऱ्यांचे मनोभावे कौतुक करतो.

कर्मचाऱ्यांच्या व्यक्तिमत्व विकासासाठी व त्यांना बँकींग व तंत्रज्ञान यांचे ज्ञान देण्यासाठी विविध तज्ञ व्यक्तींकडून प्रत्यक्ष व ऑनलाईन प्रशिक्षण शिबीरे आयोजित करण्यात येतात. प्रत्येक वर्षी पदोन्नतीसाठी परीक्षा घेतल्या जातात, कर्मचाऱ्यांची सांघिक भावना वृद्धिंगत व्हावी म्हणून दरवर्षी विविध खेळ, स्नेहसम्मेलन व महिलांसाठी हळदीकूंकू समारंभ आयोजित करण्यात येतो, व्यावसायिक पात्रता आणि सातत्याने प्रशिक्षणाद्वारे कर्मचारी उत्पादकता वाढविण्याचा बँकेचा उद्देश आहे.



संचालक मंडळ : बँकेच्या संचालक मंडळ सदस्यांच्या विविध समित्या स्थापन करण्यात आल्या असून या समित्यांद्वारे बँकेच्या कामाची आखणी व अंमलबजावणी करण्यात येते, बँकेच्या प्रगतीसाठी संचालक मंडळ नियमितपणे आणि संघभावनेने काम करत असून त्यांचा बँकेच्या प्रगतीमध्ये मोलाचा वाटा आहे.



अहवाल वर्षात संचालक मंडळ व विविध समित्यांच्या झालेल्या सभांचा तपशील पुढील प्रमाणे :

अ. क्र.	तपशील	सभा
१	संचालक मंडळ	१३
२	व्यवस्थापन मंडळ	१२
३	व्यवस्थापकीय समिती	०९
४	औद्योगिक कर्ज समिती	४७
५	वैयक्तिक कर्ज समिती	५२

अ. क्र.	तपशील	सभा
६	गुंतवणूक समिती	१२
७	लेखापरिक्षण समिती	१२
८	अल्को समिती	०४
९	कर्ज वसुली समिती	१२
१०	माहिती, तंत्रज्ञान समिती	१२

व्यवस्थापन मंडळाची स्थापना :

रिझर्व्ह बँक ऑफ इंडियाच्या परिपत्रकानुसार नागरी सहकारी बँकांना त्यांचे व्यवस्थापन व बँकींग विषयक कार्यात व्यवसायिकता आणण्यासाठी बँकींग व इतर क्षेत्रांमधील विशेष ज्ञान व अनुभव असणाऱ्या व्यक्तींचा समावेश असलेल्या व्यवस्थापन मंडळाची स्थापना करण्यात यावी असे निर्देश देण्यात आले. त्यानुसार जुलै २०२१ पासून बँकेने व्यवस्थापन मंडळाची स्थापना केली आहे.

जोखीम व्यवस्थापन :

बँकेचा वाढता व्यवसाय लक्षात घेता संचालक मंडळाने निधी व जोखीम व्यवस्थापन यांचा योग्य पाठपुरावा व्हावा याकरिता कर्ज धोरण, गुंतवणूक धोरण, वसुली धोरण, कर्मचारी धोरण, ईडीपी धोरण, केवायसी धोरण इ. तयार केलेले आहे व त्यानुसार बँकेचे कामकाज केले जाते. तसेच तरलता जोखीम व व्याज जोखीम याची सातत्याने व्यवस्थापन व्हावे याकरिता असेट लायेबिलिटी मॅनेजमेंट कमिटी स्थापना केली आहे व त्या सभांमध्ये तरलता जोखीम व व्याज जोखीम यावर चर्चा करून निर्णय घेतले जातात.



मार्केटिंग :

सध्याचे स्पर्धेचे युग व त्या अनुषंगाने मार्केटिंग व प्रेझेंटेशन याला आलेले महत्व लक्षात घेऊन संचालक मंडळाने त्यादृष्टीने पावले उचलली असून बँकेच्या विविध प्रकारच्या देत असलेल्या बँकींग सेवांचे मार्केटिंग केले जाते. विविध संस्थानी आयोजित केलेल्या प्रदर्शन व कार्यक्रमांमध्ये आपली बँक विविध माध्यमांमधील जाहिरातीद्वारे बँक देत असलेल्या बँकींग सेवेचे मार्केटिंग करते. याशिवाय प्रसिध्द वर्तमानपत्रे, दूरदर्शन या माध्यमांद्वारे बँकेच्या विविध योजनांची जाहिरात केली जाते.





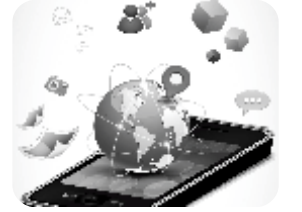
माहिती तंत्रज्ञान विकास व ग्राहकसेवा :

आधुनिक तंत्रज्ञानाचा वापर आजच्या काळाचा अविभाज्य भाग झालेला आहे. इंटरनेटच्या माध्यमातून जग अगदी जवळ आलेले आहे. समाजातील सर्वच क्षेत्रे या तंत्रज्ञानाने प्रभावित झालेली आहे. बँकींग क्षेत्रामध्ये तर अत्याधुनिक तंत्रज्ञानाचा वापर हा अनिवार्य घटक आहे, बँकेचा वाढता व्यवहार लक्षात घेता, आधुनिक तंत्रज्ञानाचा अवलंब करून संचालक मंडळ ग्राहकांना दर्जेदार सेवा देण्यासाठी सातत्याने प्रयत्नशील असते. व्यवस्थापनाने अंतर्गत नियंत्रण, अद्यावत कोअर बँकिंग सोल्युशन तसेच आय.टी. विभाग सक्षम केला असून पुढे नमुद केलेल्या सेवा बँक आपल्या ग्राहकांना देत आहे.



१) एबी ब्रॅन्च बँकींग : बँकेच्या ग्राहकाला कुठल्याही शाखेतून व्यवहार करण्याची सुविधा.

२) एस.एम.एस. बँकींग : ग्राहकाने बँकेत केलेल्या खात्यावरील व्यवहाराची त्वरीत माहिती त्याने रजिस्टर केलेल्या मोबाईलवर दिली जाते. याशिवाय बँकेच्या विविध योजनांची माहिती, डिजीटलायझेशनच्या युगात त्याने घ्यावयाची काळजी, यासारखी व इतर माहितीही एस.एम.एस द्वारे दिली जाते.



३) एबीपीएस / एनएसीएच : ग्राहकांच्या आधारसंलग्न सबसिडी, अनुदान याबाबती थेट जमा करण्याची सोय उपलब्ध करून देण्यात आली आहे.

४) ई-मेल द्वारे स्टेटमेंट : ग्राहकाने त्याच्या खात्याला रजिस्टर केलेल्या ई-मेल वर ठराविक मुदतीत त्याच्या खात्याचे स्टेटमेंट नियमीत पाठविले जाते.

५) वैयक्तिकृत धनादेश पुस्तिका : ग्राहकाचे नाव प्रिंट असलेली धनादेश पुस्तिका देण्यात येते.

६) चेक ट्रंकेशन सिस्टीम : ग्राहकांचे क्लियरिंग मार्फत जमा होणारे चेक करिता चेक ट्रंकेशन सिस्टीम सुविधा उपलब्ध केली आहे.

७) एटीएम कार्ड : ग्राहकांना देण्यात आलेल्या एटीएम कार्डद्वारे महत्वाच्या डिजीटलायझेशनच्या सुविधा उपलब्ध करून देण्यात आल्या आहेत.

८) मोबाईल बँकींग : अंबर ॲपद्वारे Online आपल्या खात्यातील व्यवहार करता येतात, पाहता येतात.

९) इंटरनेट बँकींग (क्वेरी मोड) : या द्वारे केव्हाही आपल्या खात्यातील आपल्या खात्यांचे व्यवहार बघता येतात, त्यांचे स्टेटमेंट घेता येते.

१०) आर.टी.जी.एस./ एन.ई.एफ.टी. : आपल्या बँकेस रिझर्व्ह बँकेतर्फे सेंट्रलाईज्ड पेमेंट सिस्टीम चे थेट सभासदत्व असून आर.टी.जी.एस. / एन.ई.एफ.टी. सेवा ग्राहकांसाठी कार्यान्वित आहे.

११) मुद्रांकन व्यवसाय : दस्तऐवजावर मुद्रांक शुल्क भरण्याची सुविधा बँकेने आपल्या ग्राहक तसेच इतरांनाही अंबरनाथ पूर्व शाखेत उपलब्ध करून दिलेली आहे. विमा व्यवसाया प्रमाणेच हा व्यवसाय बँकेच्या व्याज व शुल्क उत्पन्ना व्यतिरिक्त उत्पन्नाचे साधन आहे. रु.१०,०००/- पर्यंतचे दस्तावेज मुद्रांकीत केले जातात.

१२) UPI सुविधा : काळानुरूप आधुनिक म्हणजेच डिजीटल बँकींग प्रणालीचा अवलंब करून ग्राहकांना UPI (युनिफाईड पेमेंटस इंटरफेस) सेवा उपलब्ध करून दिली आहे. या सेवे अंतर्गत ग्राहकांना पेटीएम, गुगल पे, फोनपे, भिम ॲप, वॉटसअप पे या द्वारे बँक खात्यातून व्यवहार करता येतात.

१३) Positive pay system : रिझर्व बँक ऑफ इंडियाच्या परिपत्रकानुसार बँकेने खातेदारांनी दिलेल्या चेक संदर्भात पेमेंट



ची सुरक्षितता राखण्यासाठी Positive Pay System कार्यान्वित केली आहे.

१४) ई-पेमेंट सुविधा : बँकेने सर्व ग्राहकांकरीता इलेक्ट्रॉनिक टॅक्स पेमेंट सुविधा उपलब्ध करून दिली आहे. या सुविधेद्वारे बँकेचे खातेदार मोठ्या प्रमाणात त्यांचे टी.डी.एस., जी.एस.टी., इन्कम टॅक्स, प्रोफेशनल टॅक्स, सेल्स टॅक्स इत्यादी चलनांचा भरणा करून नमुद सुविधेचा लाभ घेत आहेत.

१५) क्यु.आर. कोड सुविधा: बँकेने सर्व ग्राहकांकरीता क्यु आर कोड सुविधा उपलब्ध केलेली आहे. बँकींग व्यवहार रोख न करता डिजीटली करावेत असे आवाहन मी याद्वारे करीत आहे.

१६) NDS-OM व TREPS चे सभासदत्व : बँकेने NDS-OM चे डायरेक्ट सभासदत्व RBI कडून घेतले आहे, तसेच TREPS चे सभासदत्व CCIL कडून घेण्यात आले आहे. त्यामुळे ट्रेझरीच्या उलाढालीमध्ये व उत्पन्ना मध्ये लक्षणीय वाढ होण्याची अपेक्षा आहे.

१७) CGTMSE योजना : बँकेने नॅशनल क्रेडिट गॅरंटी ट्रस्टी लिमिटेड (NCGTL) यांच्याशी आवश्यक करारनामा निष्पादित करून सूक्ष्म व लघु उद्योगांसाठीच्या क्रेडिट गॅरंटी फंड ट्रस्ट (CGTMSE) योजनेची अंमलबजावणी स्वीकारली आहे.

१८) NUCFDC चे सभासदत्व : बँकेने अहवाल वर्षात NUCFDC (Umbrella Org.) या संस्थेचे सभासदत्व घेतले.

विम्याची योजना : बँकेने आपल्या ग्राहकांना जीवन विमा उपलब्ध करून देण्यासाठी एल.आय.सी., बिली सनलाईफ या विमा कंपन्यांशी सामंजस्य करार केले आहेत. तसेच जनरल विम्याबाबत बँकेचे बजाज अलाएन्ज व क्रेडिट लाईफ इन्शुरन्स साठी ICICI Prudential Life या कंपनीशी सामंजस्य करार केला आहे.



बँकेने आपल्या सर्व ग्राहकांना केंद्र सरकारच्या “प्रधानमंत्री जीवन ज्योति योजना” व “प्रधानमंत्री सुरक्षा योजना” उपलब्ध करून देण्यात आल्या आहेत. या योजने अंतर्गत अल्पशा प्रिमियम मध्ये “जीवन विमा” व “अपघाती विमा” या सुविधांचा समावेश आहे. बँकेच्या विमा व्यवसायात वृद्धी होत असून याकरीता आपल्या सहकार्याची गरज आहे.

फायनान्शियल इनक्ल्युजन : आपल्या बँकेची निर्मिती मुळातच फायनान्शियल इनक्ल्युजनच्या पायावर आधारित आहे. या संज्ञे अंतर्गत महिलांकरीता “स्वयंसिद्धा” व “अंबर समृद्धी” या कर्ज योजना कार्यान्वीत असून या योजने अंतर्गत उद्योजक महिलांकरीता विना जामीनदार कर्ज सुविधा तसेच ओव्हरड्राफ्ट सुविधा उपलब्ध करून देण्यात आली आहे. तसेच “अंबर विकास” ही कर्ज योजना कार्यान्वित असून, या योजनेअंतर्गत सेवा शुल्क दरात सुट देण्यात येते. बचतीसाठी “अंबर बचत खाते” व महिलांसाठी “अंबर सखी खाते” ही उपलब्ध करून देण्यात आले आहे.



व्यवसायाबरोबर सामाजिक बांधिलकी : व्यावसायिक प्रगती करत असतानाच सामाजिक बांधिलकीची जाणीव ठेवून बँकेने विविध सेवाभावी संस्थांना देणगी व जाहिरात रूपाने मदत केली आहे. विविध सेवाभावी संस्था तसेच सामाजिक संघटना, सांस्कृतिक मंडळे, क्रिडा मंडळे यांना त्यांचे कार्यक्रम यशस्वी करण्यासाठी सढळ हस्ते मदत केली आहे. तसेच आपल्या निव्वळ नफ्यातील काही भाग सामाजिक व सेवाभावी संस्थाना अनुदान रूपाने देत आहे.

संगणक सुरक्षा : रिझर्व्ह बँकेच्या निर्देशा नुसार आपल्या बँकेने सायबर सिक्युरिटी बाबतची सर्व पूर्तता केलेली आहे. संगणक सुरक्षेलाच सायबर सिक्युरिटी किंवा माहिती तंत्रज्ञान सुरक्षितता (आय.टी. सुरक्षा) म्हणून ओळखले जाते, म्हणजेच संगणक प्रणाली आणि नेटवर्कचे हार्डवेअर, सॉफ्टवेअर, किंवा इलेक्ट्रॉनिक डेटाची चोरी किंवा हानी पासून संरक्षण करणे. संगणक सेवांमध्ये व्यत्यय येण्यापासून किंवा चुकीच्या दिशानिर्देशांपासून संरक्षण केले जाते. एकुणच वाढत्या इंटरनेट आधारित आर्थिक व्यवहारांमुळे सायबर सिक्युरिटीला अनन्यसाधारण महत्व प्राप्त झाले आहे.





Thank
you

आभार : कोणत्याही संस्थेचा विकास व प्रगती ही सर्वांच्या सहकार्याने होत असते. आपल्या बँकेच्या विकासात आपण सर्व भागधारक, ग्राहक, ठेवीदार व हितचिंतक यांचा मोलाचा वाटा आहे. याशिवाय खालील संस्था व त्यांचा संबंधित अधिकारी वर्ग यांनी वेळोवेळी केलेल्या मदतीबद्दल आम्ही कृतज्ञता व्यक्त करीत आहोत.

रिझर्व्ह बँक ऑफ इंडिया, मुंबई व कॉलेज ऑफ अँग्रीकल्चरल बँकींग, रिझर्व्ह बँक ऑफ इंडिया, पुणे
वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंध संस्थान, पुणे
धनंजयराव गाडगीळ सहकारी प्रबंध संस्थान, नागपूर
सहकार आयुक्त व निबंधक, विभागीय सह आयुक्त, सहकारी संस्था, महाराष्ट्र राज्य, पुणे व नवी मुंबई.
जिल्हा उपनिबंधक सहकारी संस्था, ठाणे.
सहाय्यक निबंधक सहकारी संस्था, अंबरनाथ.
इंडियन बँकस् असोसिएशन, मुंबई.
नॅशनल फेडरेशन ऑफ अर्बन को-ऑप. बँक लि., दिल्ली.
नॅशनल अर्बन को-ऑप. फायनान्स अँड डेव्हलपमेंट कॉर्पोरेशन लि., दिल्ली. (NUCFDC)
दि. महाराष्ट्र अर्बन को-ऑप बँक्स फेडरेशन लि. मुंबई.
दि. महाराष्ट्र अर्बन को-ऑप. बँक्स असोसिएशन लि., मुंबई.
पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन जि. पुणे
कोकण नागरी सहकारी बँक्स असोसिएशन, कल्याण.
नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया व एफ.आय.एस., मुंबई
महाराष्ट्र राज्य सहकारी बँक लि., मुंबई.
ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि., ठाणे.

या व्यतिरिक्त ज्या ज्ञात व अज्ञात संस्थांनी व व्यक्तींनी आम्हास वेळोवेळी सहकार्य व मार्गदर्शन केले त्याबद्दल आम्ही त्यांचे ऋणी आहोत.

आपणा सर्वांच्या सहकार्यानेच आजपर्यंत आम्ही प्रगतीपथावर राहीलो आहोत. आपले सहकार्य व आशिर्वाद आमच्या सदैव पाठीशी राहतील अशी आम्हाला खात्री आहे. मी संचालक मंडळांच्या वतीने आश्वासन देतो की, येणाऱ्या वर्षात बँक प्रगतीचा पुढचा टप्पा भक्कमपणे गाठेल. आपण दाखविलेल्या विश्वासाबद्दल पुन्हा एकदा धन्यवाद व आपणा सर्वांचे मनःपूर्वक आभार.

संचालक मंडळाच्या वतीने
विलास देसाई
अध्यक्ष



BALANCE SHEET AS ON 31st MARCH 2026

CAPITAL & LIABILITIES	Schedule	As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
CAPITAL	1	10,81,15,475.00	10,13,11,650.00
RESERVE FUND AND OTHER RESERVES	2	70,91,79,186.62	66,39,05,347.62
DEPOSITS AND OTHER ACCOUNTS	3	7,07,73,09,541.65	6,64,21,70,508.72
BORROWINGS	4	11,60,14,151.86	0.00
OVERDUE INTEREST RESERVE - NPA (AS PER CONTRA)		4,71,55,044.04	4,17,23,340.89
PENAL CHARGES RECEIVABLE ON NPA (AS PER CONTRA)		30,55,551.00	20,27,587.00
INTEREST PAYABLE	5	1,77,83,281.96	2,74,77,856.69
OTHER LIABILITIES	6	7,34,40,344.04	6,36,56,631.30
DEFERRED TAX LIABILITY		90,97,743.00	83,81,477.50
PROFIT AND LOSS ACCOUNT	7	7,48,08,987.07	4,58,40,002.80
GRAND TOTAL		8,23,59,59,306.24	7,59,64,94,402.52
CONTINGENT LIABILITIES	14	4,51,91,230.88	4,29,88,287.29

AS PER OUR REPORT OF EVEN DATE
for and on behalf of

M/s Kirtane & Pandit LLP
(Chartered Accountants)
F.R.N. 105215W/W100057

CA Abhay Joshi (Partner)
Membership No. 040406
Date: 29th May 2026
Place : Ambarnath

Vijay Kurankar
Chief Executive Officer

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



BALANCE SHEET AS ON 31st MARCH 2026

PROPERTY & ASSETS	Schedule	As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
CASH	8	24,31,49,045.38	30,40,32,700.46
BALANCES WITH OTHER BANKS	9	106,97,66,450.83	115,98,92,016.67
MONEY AT CALL AND SHORT NOTICE		0.00	0.00
INVESTMENTS	10	283,96,81,479.54	251,65,58,998.14
ADVANCES	11	354,71,91,781.54	309,71,95,725.49
INTEREST RECEIVABLE (OF WHICH)			
A) ON INVESTMENTS		15,53,39,390.00	13,62,77,763.00
B) NON PERFORMING ASSET		4,71,55,044.04	4,17,23,340.89
PENAL CHARGES RECEIVABLE ON NPA		30,55,551.00	20,27,587.00
BRANCH ADJUSTMENTS		11,264.13	22,130.13
FIXED ASSETS	12	22,50,29,143.50	24,82,82,733.50
OTHER ASSETS	13	6,57,53,799.28	5,06,55,050.24
NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (VALUED AT LOWER OF CARRYING COST OR MARKET VALUE)		3,98,26,357.00	3,98,26,357.00
GRAND TOTAL		823,59,59,306.24	759,64,94,402.52

AS PER OUR REPORT OF EVEN DATE
for and on behalf of

M/s Kirtane & Pandit LLP
(Chartered Accountants)
F.R.N. 105215W/W100057

CA Abhay Joshi (Partner)
Membership No. 040406
Date: 29th May 2026
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Vijay Kurankar
Chief Executive Officer

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Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



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

EXPENDITURE	Schedule	As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
Interest on Deposits	21	35,38,26,664.13	31,74,46,022.35
Interest on Borrowings		2,54,298.00	29,149.00
Interest paid on Broken Period for GOI & SDL		12,35,875.11	61,02,750.00
Staff Salaries, Allowances and Benefits	22	9,13,00,569.13	8,99,40,190.41
Director's & Local Committee Member Fees & Allowances	23	31,50,500.00	27,82,100.00
Rent, Rates, Taxes, Insurance & Lights etc.	24	2,80,71,396.56	2,71,39,062.75
Professional & Legal Charges.		28,45,025.00	38,14,593.00
Postage, Telegrams & Telephone Charges	25	7,24,445.95	3,94,292.62
Auditor fees		21,69,782.00	10,06,431.00
Repairs and Maintenance	26	2,65,55,856.43	2,42,38,985.49
Depreciation on Fixed Assets		3,12,47,018.00	2,83,06,056.00
Printing, Stationery & Advertisement	27	31,25,712.77	37,48,406.35
Write off of Accounts - Investment		0.00	29,10,000.00
Loss on Sale of Assets		4,49,787.00	4,75,763.00
Other Expenditure	28	4,14,20,614.71	3,47,09,122.66
Amortization of Investments		15,43,934.33	14,55,787.36
Bad Debts written off Loans & Advances		0.00	4,23,38,662.51
Depreciation on Investment		1,67,76,967.00	88,36,869.00
Loss on Redemption on GOI & SDL		0.00	34,092.00
Trading Loss on Sale of SDL		0.00	10,24,401.00
Provisions :-			
Provision for Standard Assets		10,00,000.00	9,00,000.00
Provision for Reserve for BDDR		0.00	0.00
Provision u/s 36(1)(viii) as per Income tax		50,00,000.00	30,00,000.00
Provision u/s 36(1)(viia) as per Income tax		74,33,029.00	1,05,38,663.00
Provision for Shareholder's Welfare Fund / Reserve		0.00	2,00,000.00
Provision for Employees Welfare Fund/ Reserve		0.00	2,00,000.00
Provision for Social Responsibility Fund / Reserve		0.00	1,00,000.00
		1,34,33,029.00	1,49,38,663.00
PROFIT BEFORE TAX :-		9,97,98,456.77	5,45,71,559.42
Provision for Income tax - Current Year		2,40,00,000.00	79,00,000.00
Income Tax - Previous Year		2,74,780.00	(4,66,631.00)
Deferred Tax		7,16,265.50	69,98,766.50
NET PROFIT AFTER TAX :-		7,48,07,411.27	4,01,39,423.92
TOTAL		71,79,29,931.89	66,62,42,958.92
Profit carried to Balance Sheet		7,48,07,411.27	4,01,39,423.92
TOTAL			



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

INCOME	Schedule	As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
Interest and Discount :			
i) On Loans & Advances	15	33,12,27,587.36	27,93,72,764.95
ii) Income from Investments	16	18,73,46,257.84	15,98,92,910.76
iii) Interest on Deposits with Other Banks	17	10,03,95,424.00	9,46,81,532.12
		61,89,69,269.20	53,39,47,207.83
Commisson, Exchange & Brokerage	18	49,86,923.05	51,23,022.24
Other Receipts :-			
i) Locker Rent received		30,70,775.72	29,11,122.27
ii) Miscellaneous Income	19	3,63,27,820.36	3,61,66,756.97
Profit on Sale / Redemption of Investment	20	46,92,386.36	2,56,74,600.00
BDDR Provision Reversed		1,80,00,000.00	4,23,38,663.00
Bad debts earlier Written off, now recovered		3,16,23,764.20	1,27,15,398.61
Excess Provision of Dep. On Investment Reversed		0.00	72,02,866.00
Bad Debts Recovered from Investment		0.00	70,340.00
Profit on Sale of Assets		2,58,993.00	92,982.00
TOTAL		71,79,29,931.89	66,62,42,958.92

AS PER OUR REPORT OF EVEN DATE
for and on behalf of

M/s Kirtane & Pandit LLP
(Chartered Accountants)
F.R.N. 105215W/W100057

CA Abhay Joshi (Partner)
Membership No. 040406
Date: 29th May 2026
Place : Ambarnath

Vijay Kurankar
Chief Executive Officer

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



SCHEDULES

	PARTICULARS	As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
SCHEDULE 1 SHARE CAPITAL			
i)	Authorised Capital: (1,00,00,000 Shares of Rs. 25/- each)	25,00,00,000.00	25,00,00,000.00
ii)	Subscribed Capital 43,24,619 Shares of Rs. 25/- each (Previous year 40,52,466 Shares of Rs. 25/- each)	10,81,15,475.00	10,13,11,650.00
iii)	Amount Called up: 43,24,619 Shares of Rs. 25/- each (Previous year 40,52,466 Shares of Rs. 25/- each)	10,81,15,475.00	10,13,11,650.00
	Of the above held by:		
	a) Individuals *	10,81,15,475.00	10,13,11,650.00
	b) Co-operative Institutions	0.00	0.00
	c) State Government	0.00	0.00
	* Under the item "individuals" include shares held by the institutions other than co-operative institutions and state government are included as per the The Banking Regulation Act, 1949		
	Total	10,81,15,475.00	10,13,11,650.00
SCHEDULE 2 RESERVE FUND & OTHER RESERVES			
i)	Statutory Reserve	19,61,39,763.62	18,43,78,347.62
ii)	Building Fund	16,20,19,427.00	15,63,22,000.00
iii)	Dividend Equalisation Fund	0.00	0.00
iv)	Special Bad Debts Reserve - u/s 36(1) (viii) of I. Tax Act, 1961	7,02,42,053.00	6,52,42,053.00
v)	Bad & Doubtful Debts Reserve (OLD)	17,57,947.00	17,57,947.00
vi)	Investment Fluctuation Reserve	7,35,00,000.00	5,80,00,000.00
vii)	Other Funds and Reserve:		
	a) General Reserve	2,24,05,000.00	2,23,00,000.00
	b) Contingency Provision against Standard Assets	1,36,00,000.00	1,26,00,000.00
	c) Members' Welfare Fund	0.00	0.00



PARTICULARS		As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
	d) Revenue Reserve	2,31,00,000.00	1,40,00,000.00
	e) Provision for BDDR u/s 36(1)(vii) of I.Tax Act, 1961	2,21,33,029.00	1,47,00,000.00
	f) Premises Revaluation Reserve	8,19,00,000.00	9,10,00,000.00
	g) Technology Development Fund	1,71,05,000.00	1,71,05,000.00
	h) Bad & Doubtful Debts Appropriation/ Provision for NPA	80,00,000.00	2,60,00,000.00
	i) Investment Depreciation Resreve	1,67,76,967.00	0.00
	j) Shareholder's Welfare Fund / Reserve	2,00,000.00	2,00,000.00
	k) Employees Welfare Fund / Reserve	2,00,000.00	2,00,000.00
	l) Social Responsibility Fund / Reserve	1,00,000.00	1,00,000.00
	Total	70,91,79,186.62	66,39,05,347.62
SCHEDULE 3 DEPOSITS & OTHER ACCOUNTS			
I)	Fixed Deposits:		
	a) Individuals *	4,08,45,15,180.45	3,82,55,61,099.45
	b) Central Co-op. Banks	0.00	0.00
	c) Other Societies	42,19,98,263.00	40,12,30,784.00
	(i)	4,50,65,13,443.45	4,22,67,91,883.45
II)	Saving Bank Deposits:		
	a) Individuals *	1,76,57,47,570.82	1,63,54,38,770.00
	b) Central Co-op. Banks	0.00	0.00
	c) Other Societies	5,20,78,679.10	7,23,97,278.27
	(ii)	1,81,78,26,249.92	1,70,78,36,048.27
III)	Current Deposits:		
	a) Individuals *	68,25,95,351.29	65,17,56,427.86
	b) Central Co-op. Banks	0.00	0.00
	c) Other Societies	7,03,74,496.99	5,57,86,149.14
	(iii)	75,29,69,848.28	70,75,42,577.00
	* Under the item "individuals" deposits to institution other than co-operative banks and Societes are included as per the Banking Regulation Act, 1949		
	Total (i+ii+iii)	7,07,73,09,541.65	6,64,21,70,508.72



PARTICULARS		As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
SCHEDULE 4 BORROWINGS			
i)	From the Reserve Bank of India /State/Central Co-op. Bank		
	a) Short Term Loans, Cash Credit & Overdrafts of which secured against,	0.00	0.00
	A) Government and other approved Securities		
	B) Other Tangible Securities		
	b) Medium Term Loans of which secured against	0.00	0.00
	A) Government and other approved Securities		
	B) Other Tangible Securities		
	c) Long Term Loans of which secured against	0.00	0.00
	A) Government and other approved Securities		
	B) Other Tangible Securities		
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		
	a) Long Term Subordinated Bonds	0.00	0.00
	b) TREPS Borrowings	0.00	0.00
	c) Borrowings from Banks	11,60,14,151.86	0.00
	Total	11,60,14,151.86	0.00
SCHEDULE 5 INTEREST PAYABLE			
	Interest Payable on FDR	4,85,176.00	4,60,982.00
	Interest Payable on MIP	63,589.00	88,800.00
	Interest Payable on QIP	3,01,368.00	1,76,614.00
	Interest Payable on RD	1,07,32,647.00	83,48,851.00
	Interest Payable on LKY	9,56,436.00	12,35,464.00
	Interest Payable on ABLY	33,241.00	1,30,762.00
	Interest Payable on ATLY	3,965.00	64,27,869.00
	Interest Payable on Ambar Sawali	28,316.00	34,202.00
	Interest Payable on Ambar Shree Ganesh Thev Yojana	4,64,314.05	27,44,900.09
	Interest Payable on DDS	6,15,756.00	4,58,820.00
	Interest Payable on Ambar Subh Laxmi Yojana	39,52,380.91	64,88,082.58
	Interest Payable Matured Deposit	1,08,287.00	3,93,905.00
	Interest Payable on SSD	-23.00	0.00
	Interest Payable on Ambar Nidhi	37,829.00	4,88,605.02
	Total	1,77,83,281.96	2,74,77,856.69



PARTICULARS		As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
SCHEDULE 6		OTHER LIABILITIES	
	Payorder Payable & Unpaid Payorder	1,63,81,028.60	2,45,13,000.94
	Unclaimed Dividends	60,57,568.69	49,47,956.69
	Provision for Taxation	2,40,00,000.00	79,00,000.00
	Expenses Payable (Annexure attached)	50,39,003.00	57,49,459.75
	Leave Encashment Payable	95,62,568.00	93,36,854.00
	SGST & CGST Payable	13,53,665.32	20,23,871.68
	IMPS settlement Account	4,09,435.62	0.00
	TDS Payable	37,63,809.00	37,27,402.92
	UPI Settlement Account	17,10,465.16	10,71,602.20
	Other Liabilities - Suspense	18,88,306.55	19,91,019.40
	Cost of Process	1,01,966.00	92,397.00
	BOI ATM Settlement A/c	22,10,888.10	15,12,373.72
	P T payable	29,400.00	28,400.00
	Providend Fund	6,56,331.00	5,75,713.00
	Cash Found Excess & In ATM	2,71,330.00	1,86,580.00
	Credit Life Insurance Premium Payable	4,579.00	0.00
	Total	7,34,40,344.04	6,36,56,631.30
SCHEDULE 7		PROFIT & LOSS	
	Profit as per last Balance-Sheet (a)	4,01,42,575.80	6,31,83,151.88
	Less:- Appropriation of profit for the year 2024-25 (PY 23-24)		
	Statutory Reserve Fund	1,00,36,000.00	1,60,00,000.00
	Building Fund	0.00	0.00
	Investment Fluctuation Reserve	1,55,00,000.00	1,00,00,000.00
	Technology Development Fund	0.00	5,80,000.00
	Dividend	1,45,00,000.00	1,43,00,000.00
	General Reserve	1,05,000.00	2,23,00,000.00
	(b)	4,01,41,000.00	6,31,80,000.00
	Profit Carried forward to Balance Sheet (a - b)	1,575.80	3,151.88
	Add: From Members Welfare Fund to Building Fund	0.00	24,07,427.00
	From Staff Welfare Fund to Building Fund	0.00	27,70,000.00
	From Charitable Fund to Building Fund	0.00	5,20,000.00
	Add: Profit for the year as per Profit & Loss Account	7,48,07,411.27	4,01,39,423.92
	Total	7,48,08,987.07	4,58,40,002.80



PARTICULARS		As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
SCHEDULE 8 CASH			
Cash in Hand		5,60,18,138.00	5,79,02,989.00
Cash in ATM		1,45,64,700.00	74,12,200.00
Off-site Cash in ATM		11,32,300.00	6,44,900.00
Balance with Reserve Bank of India		15,10,59,078.77	21,95,49,236.77
Balance with State Bank of India		1,96,68,732.32	83,31,648.23
Balance with State Co-operative Banks		0.00	48,57,108.19
Balance with District Central Co-operative Bank Ltd.		7,06,096.29	53,34,618.27
Total		24,31,49,045.38	30,40,32,700.46
SCHEDULE 9 BALANCE WITH OTHER BANKS			
Current deposits		3,44,66,557.83	3,94,19,473.67
Savings bank deposits		0.00	0.00
Fixed deposits		103,52,99,893.00	1,12,04,72,543.00
Total		106,97,66,450.83	1,15,98,92,016.67
SCHEDULE 10 INVESTMENTS			
In Central and State Government Securities (at book Value)		212,14,65,163.67	1,77,22,41,631.64
Face Value - Rs. 231.58 crores (Previous Year-Rs.198.50 crores)			
Market Value Rs. 227.73 crores (Previous Year-Rs.199.48 crores)			
(including Rs.20.00 cr Face Value earmarked for Reserve Fund)			
Reserve Fund Investments			
In Central/ State Govt. Securities (Book Value)		19,85,88,000.00	19,86,35,000.00
In Shares of:- Central Co-operative Banks		11,000.00	11,000.00
Other Investments:-			
Bonds Issue by Public Sector Banks/other Institutions		46,34,22,311.73	49,62,70,775.13
Mutual Funds		4,76,78,164.14	4,81,72,591.37
Investment in Security Receipts		0.00	1,65,000.00
Investment in OCD		10,63,000.00	10,63,000.00
Investment in Shares with NUCFDC		74,53,840.00	0.00
Total		283,96,81,479.54	2,51,65,58,998.14



PARTICULARS	As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
SCHEDULE 11	ADVANCES	
Short-term loans, Cash Credit, Overdrafts & Bills Discounted of which Secured Against		
a) Govt. and Other approved Securities	0.00	0.00
b) Other Tangible Securities	1,45,03,49,051.83	1,36,19,67,398.58
c) Unsecured Advances/Surety Loans with or without Collateral Securities	2,95,54,336.36	2,83,44,076.76
Of the advances, amount due from individuals - Rs. 1,05,51,32,304.34 (PY Rs. 89,23,44,088.38)		
Of the advances, amount overdue - Rs. 2,03,07,902.86 (PY Rs. 4,47,11,227.60)		
Considered, bad and doubtful of recovery - Rs. 1,97,99,132.86 (PY Rs.4,08,32,114.60)		
Total-(i)	1,47,99,03,388.19	1,39,03,11,475.34
Medium Term Loans of which Secured Against		
a) Govt. and Other approved Securities	0.00	0.00
b) Other Tangible Securities	13,19,81,830.35	12,45,10,272.63
c) Unsecured Advances/Surety Loans with or without Collateral Securities	23,98,37,619.12	22,82,66,880.60
Of the Adv. Amount due from individuals - Rs. 34,03,25,005.47 (PY Rs. 32,66,81,587.23)		
Of the advances, amount overdue - Rs. 25,28,23,440.88 (PY Rs.25,53,27,305.28)		
Considered, bad and doubtful of recovery - Rs. 2,91,68,458.88 (PY Rs.3,27,73,813.28)		
Total-(ii)	37,18,19,449.47	35,27,77,153.23
Long Term Loans of which Secured Against		
a) Govt. and Other approved Securities	0.00	0.00
b) Other Tangible Securities	1,51,43,65,258.39	1,20,78,39,574.70
c) Unsecured Advances/Surety Loans with or without Collateral Securities	18,11,03,685.49	14,62,67,522.22



PARTICULARS		As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
Of the advances, amount due from individuals - Rs. 1,53,66,32,693.88 (PY Rs. 1,19,42,30,362.92)			
Of the advances, amount overdue - Rs. 99,97,59,296.80 (PY Rs. 74,85,01,013.60)			
Considered, bad and doubtful of recovery - Rs. 5,31,65,437.17 (PY Rs. 6,86,46,221.15)			
Total-(iii)		169,54,68,943.88	1,35,41,07,096.92
Total (i+ii+iii)		354,71,91,781.54	3,09,71,95,725.49

SCHEDULE 12 FIXED ASSETS (Amount in Rs.)										
GROSS BLOCK					ACCUMULATED DEPRECIATION AND IMPAIRMENT			NET BLOCK		
Particulars	* Balance as at 1st April, 2025	Additions	Disposals	Balance as at 31 March, 2026	Balance as at 1st April, 2025	Depreciation for the year	Adjustment due to disposal	Balance as at 31 March, 2026	Balance as at 31 March, 2025	Balance as at 31 March, 2025
(a) Furniture and Fixtures	5,00,41,135.00	36,80,980.00	8,23,076.00	5,28,99,039.00	2,57,59,094.50	25,98,792.00	0.00	2,83,57,886.50	2,45,41,152.50	2,42,82,040.50
(b) Vehicles	45,52,791.00	0.00	0.00	45,52,791.00	24,69,587.00	4,16,640.00	0.00	28,86,227.00	16,66,564.00	20,83,204.00
(c) Computer	5,32,69,804.77	51,26,746.00	2,80,242.00	5,81,16,308.77	3,63,70,510.77	91,49,379.00	0.00	4,55,19,889.77	1,25,96,419.00	1,68,99,294.00
(d) Premises	23,26,43,992.00	0.00	0.00	23,26,43,992.00	13,65,36,014.00	82,06,960.00	0.00	14,47,42,974.00	8,79,01,018.00	9,61,07,978.00
(e) Premises Renovation.	2,46,84,449.00	9,51,938.00	6,62,918.00	2,49,73,469.00	67,74,232.00	17,75,247.00	0.00	85,49,479.00	1,64,23,990.00	1,79,10,217.00
(f) Revalued Premises Account	14,00,00,000.00	0.00	0.00	14,00,00,000.00	4,90,00,000.00	91,00,000.00	0.00	5,81,00,000.00	8,19,00,000.00	9,10,00,000.00
Total	50,51,92,171.77	97,59,664.00	17,66,236.00	51,31,85,599.77	25,69,09,438.27	3,12,47,018.00	0.00	28,81,56,456.27	22,50,29,143.50	24,82,82,733.50
Previous Year	48,17,72,372.02	2,55,92,405.00	21,72,605.25	50,51,92,171.77	23,01,87,553.52	2,83,06,056.00	15,84,171.25	25,69,09,438.27	24,82,82,733.50	25,15,84,818.50

* Includes WDV of Assets acquired prior to 01.04.2018

SCHEDULE 13 OTHER ASSETS		As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
Stock of Cheque Books		37,929.00	64,401.00
Deposit with MSEB		6,85,547.27	6,69,867.56
Security Deposit		1,18,468.00	2,68,644.00
Library Books		0.00	37,791.00
Stamps & Court Fees		52,220.00	1,47,980.00
Advance for Expenses		74,92,678.31	68,93,450.20
Rent Deposit		33,51,620.00	24,42,020.00
Advance Tax & TDS paid by Bank		1,84,19,664.05	1,28,72,698.07
Stock in Franking Machine		23,69,696.00	15,18,478.00
Income Tax Refund for Previous Years		58,97,532.00	12,56,892.00
Stock of Rupay Card		0.00	2,45,940.00
IMPS Settlement A/c		0.00	64,44,979.72



PARTICULARS		As at 31-03-2026 (Current Year)	As at 31-03-2025 (Previous Year)
	Advance to acquire premises	95,33,752.00	95,33,752.00
	Prepaid Expenses	41,46,519.52	49,76,722.19
	DEAF Claim Receivable	55,844.68	34,600.76
	SGST/CGST/IGST on Purchases	16,08,296.97	29,35,003.10
	Locker Rent Receivable	1,298.00	0.00
	Advances to Contractors	96,64,285.72	1,37,500.00
	Charges Receivable	1,18,447.76	1,50,633.00
	IGST Payable	0.00	13,500.00
	Sound Box & QR Code Rent Payable	0.00	10,197.64
	CCIL NDS OM Margin Money	11,00,000.00	0.00
	CCIL TREPS Margin Money	11,00,000.00	0.00
	Total	6,57,53,799.28	5,06,55,050.24
SCHEDULE 14 CONTINGENT LIABILITIES			
	Bank Guarantees	22,00,700.00	24,52,000.00
	Amount transferred to DEAF	3,09,42,892.60	2,81,16,983.29
	Claims Against Bank Not Acknowledged as Debts :		
	Income Tax	48,25,040.00	48,25,040.00
	GST	0.00	32,29,732.00
	Capital Commitments	72,22,598.28	43,64,532.00
	Total	4,51,91,230.88	4,29,88,287.29
		Year Ended 31-03-2026	Year Ended 31-03-2025
Schedule - 15 INTEREST / DISCOUNT ON LOANS & ADVANCES			
	Interest received on Loans & Advances	33,12,27,587.36	27,93,72,764.95
	Interest received on TOD	0.00	0.00
	Total	33,12,27,587.36	27,93,72,764.95
Schedule - 16 INCOME FROM INVESTMENTS			
	Interest received on Non-SLR Bonds	4,18,93,785.93	4,03,47,575.31
	Interest received on GOI	5,07,60,045.43	2,59,67,387.66
	Interest received on State Loan Security	9,39,17,665.56	8,36,93,323.59
	Return on Treasury Bill	1,46,777.00	50,57,509.00
	Surplus received on Redemption of Non-SLR Bonds	-1,95,000.00	2,74,235.00
	Surplus received on Mutual Funds	8,22,983.92	45,52,880.20
		18,73,46,257.84	15,98,92,910.76



PARTICULARS		Year Ended 31-03-2026	Year Ended 31-03-2025
Schedule - 17 INTEREST ON DEPOSITS WITH OTHER BANKS			
Interest received on Nationalized Bank FDR		2,08,86,215.00	3,20,57,395.00
Interest received on Co-op. Bank		2,03,07,361.00	1,94,27,767.67
Interest received on Private Banks		3,25,76,350.00	2,44,51,699.45
Interest received on Call & Notice Money		15,76,836.00	48,61,057.00
Interest received on Small Finance Bank		1,67,52,038.00	1,06,88,172.00
Interest received on IDBI Bank		22,17,552.00	10,69,771.00
Interest received on District Co-op. Bank		60,79,072.00	21,25,670.00
Total		10,03,95,424.00	9,46,81,532.12
Schedule - 18 COMMISSION, EXCHANGE AND BROKERAGE			
Commission		46,94,308.18	44,19,177.52
Commission on Franking machine		44,512.72	35,423.68
Commission Received on PMJJBY/PMSBY		20,109.00	21,304.00
Commission Received from General Insurance Company		82,813.24	4,80,350.00
Commission Received from LIC of India /ICICI		36,312.44	25,135.84
Profit & Loss Exchange		1,08,867.47	1,41,631.20
Total		49,86,923.05	51,23,022.24
Schedule - 19 MISCELLANEOUS INCOME			
Incidental charges		67,62,923.42	70,56,613.26
ATM settlement charges		62,89,471.00	71,53,514.00
Service charges		1,15,40,713.35	93,75,959.15
Annual SMS charges		42,23,416.98	39,76,664.26
Annual ATM card charges		22,114.23	1,05,454.20
Cheque Book issue charges		6,84,975.08	7,18,578.01
ATM card charges		6,84,128.99	10,37,621.27
ATM transaction charges		5,51,566.00	6,63,346.00
Service charges on Franking		2,51,435.44	2,80,879.54
IMPS Settlement charges		78,501.02	1,28,098.77
Recovery Expenses Recovered		41,741.58	0.00
Incentives received and paid charges from NPCI		1,55,126.02	4,90,295.78
CICs Charges		0.00	11,164.91
POS transaction charges received		25,022.57	3,10,773.33
Cash Handling charges		20,201.00	90,398.58
Dividend received		1,150.00	1,150.41



PARTICULARS		Year Ended 31-03-2026	Year Ended 31-03-2025
	UPI settlement charges	10,41,953.19	7,02,516.08
	Interest received on Income Tax Refund	0.00	11,48,536.00
	Penal charges	27,80,307.72	17,87,683.31
	Interest on NBA Account	70,000.00	70,000.00
	Miscellaneous Income	11,03,072.77	10,57,510.11
	Total	3,63,27,820.36	3,61,66,756.97
Schedule - 20 PROFIT ON SALE/REDEMPTION OF INVESTMENT			
	Trading Profit on GOI	46,42,386.36	7,86,800.00
	Trading Profit on Non-SLR Bonds	0.00	9,48,960.00
	Trading Profit on Sale of T-Bill	0.00	2,39,38,840.00
	Trading Profit on State Loan	50,000.00	0.00
	Total	46,92,386.36	2,56,74,600.00
Schedule - 21 INTEREST ON DEPOSITS			
	Interest on Saving Bank	4,09,45,322.75	4,11,25,929.14
	Interest on MIP	3,71,20,764.00	3,33,39,494.17
	Interest on QIP	1,88,19,110.00	1,69,44,340.17
	Interest on Sankalp Siddhi	20,21,04,783.40	16,72,72,810.13
	Interest on FDR	27,34,166.20	19,30,678.46
	Interest on RD	1,15,23,121.59	86,02,740.77
	Interest on LKY	7,38,958.00	8,38,450.66
	Interest on Ambar Savings Deposit	10,895.00	11,495.00
	Interest on ABLY	60,271.00	70,608.86
	Interest on Ambar Kids Savings Account	69,928.00	64,630.00
	Interest on Ambar Sakhi Savings Account	46,24,909.00	40,56,517.00
	Interest on DDS	29,61,908.00	32,71,140.34
	Interest on Corporate Salary Savings account	2,03,951.00	1,45,438.00
	Interest on Ambar Yuva Savings account	92,021.00	1,02,201.00
	Interest on Ambar Laxmi Thev Yojana	4,07,440.83	69,59,817.30
	Interest on Ambar Sawali	36,39,202.00	36,32,438.00
	Interest on matured term deposits	-2,50,747.00	-1,14,091.00
	Interest paid on AVD (Ambar Varsha)	0.00	1,581.00
	Interest on ATY (Ambar Thev Yojana)	44.00	6,461.00
	Interest on AST (Ambar Shubham Thev)	0.00	49,579.00
	Interest on Ambar Labh	0.00	782.61



PARTICULARS		Year Ended 31-03-2026	Year Ended 31-03-2025
	Interest on Ambar Shubh Laxmi	2,44,85,595.68	1,83,96,555.80
	Interest on Ambar Shree Ganesh Thev Yojana	33,75,256.78	27,99,297.00
	Interest on Staff Salary Account	1,15,945.00	79,601.00
	Interest on Ambar Tiranga	0.00	38,924.01
	Interest on Ambar Nidhi	38,016.98	77,02,155.14
	Interest on Current Account	5,800.92	88,098.79
	Interest paid on Deposits	0.00	28,349.00
	Total	35,38,26,664.13	31,74,46,022.35
Schedule - 22 STAFF SALARIES, ALLOWANCES AND BENEFITS			
	Salary	6,93,53,656.00	6,89,24,611.00
	P. F. Employer's Contribution	37,15,328.00	35,62,349.00
	P. F. Administrative charges	1,76,929.00	2,08,855.00
	Staff Welfare Expenses	11,71,346.13	18,59,745.05
	Staff Training & Recruitment expenses	4,38,596.00	13,10,338.36
	Maharashtra Labour Welfare Board Fund	15,300.00	14,850.00
	Trainee Stipend	18,34,123.00	25,35,786.00
	Remuneration to OSD / ESD	25,52,114.00	15,43,021.00
	Gratuity	29,56,973.00	20,67,410.00
	Bonus & Exgratia	74,99,040.00	62,64,533.00
	Telephone allowances paid to Staff	1,40,067.00	1,37,135.00
	Conveyance allowances paid to staff	4,58,498.00	4,51,221.00
	Bank Security charges	9,88,599.00	10,60,336.00
	Total	9,13,00,569.13	8,99,40,190.41
Schedule - 23 DIRECTOR'S & LOCAL COMMITTEE MEMBER FEES & ALLOWANCES			
	Director's Meeting Fees & Allowances	27,84,400.00	27,55,700.00
	BOM Meeting Fees & Allowances	3,05,800.00	26,400.00
	Directors Training Expenses	60,300.00	0.00
	Total	31,50,500.00	27,82,100.00
Schedule - 24 RENT, RATES, TAXES, INSURANCE & LIGHTING			
	Rent, Rates & Taxes	1,06,15,491.00	1,12,48,594.62
	Service Charges	21,03,960.00	9,90,210.00
	Insurance	23,64,371.46	22,76,078.86
	DICGC Premium	81,95,199.49	74,74,703.00
	Electricity charges	47,92,374.61	51,49,476.27
	Total	2,80,71,396.56	2,71,39,062.75



PARTICULARS		Year Ended 31-03-2026	Year Ended 31-03-2025
Schedule - 25 POSTAGE, TELEGRAMS & TELEPHONES ETC.			
Postage & Telegram		1,20,515.98	1,46,951.98
Telephone charges		6,03,929.97	2,47,340.64
Total		7,24,445.95	3,94,292.62
Schedule - 26 REPAIRS & MAINTENANCE			
Repairs & Maintenance		42,62,276.25	78,38,015.11
Annual Maintenance charges		72,95,811.69	70,58,297.67
Internet Charges		31,99,920.11	32,12,673.15
Software Maintenance Charges		20,43,812.40	11,22,638.56
Consultancy Charges - IT		46,99,373.72	50,07,361.00
Subscription - IT		50,54,662.26	0.00
Total		2,65,55,856.43	2,42,38,985.49
Schedule - 27 PRINTING, STATIONERY & ADVERTISEMENT ETC.			
Printing & Stationery		22,50,414.77	28,55,747.57
Xerox, Typing & Cyclostyling		59,714.00	84,565.94
Advertisement & publicity		8,15,584.00	8,08,092.84
Total		31,25,712.77	37,48,406.35
Schedule - 28 OTHER EXPENDITURE			
Security charges		83,03,825.92	78,74,934.34
GST Paid		95,86,908.53	82,41,202.32
FIS transaction fees		19,63,342.51	24,44,262.50
Commission of Small Saving Agent		29,92,130.00	27,34,922.06
ATM settlement charges		23,88,567.10	23,87,317.20
IMPS & UPI Transaction Switching Fees		0.00	19,83,333.00
Conveyance		8,93,615.87	7,39,334.63
Bank charges		7,58,292.04	4,86,758.22
Vehicle expenses		8,11,190.52	8,64,430.93
UPI Settlement charges		19,30,356.95	14,84,912.37
ABN and court fees charges		1,75,762.72	90,464.50
Membership Subscription		3,33,850.00	3,39,177.00
Entertainment Expenses		3,33,578.00	3,76,439.00
AGM Expenses		3,05,579.20	2,63,336.00
IMPS settlement charges		95,312.00	1,14,205.90
Conference Expenses		22,087.34	81,576.00



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२८ आपुलकीने वागणारी माणसं!



STATUTORY AUDITOR'S REPORT

INDEPENDENT AUDITOR'S REPORT

(To be Given under Section 81(5-B) of The Maharashtra Co-operative Societies Act, 1960 and Rule 69 of Maharashtra Co-operative Societies Rules)

To, The Members,
Ambarnath Jai-Hind Co-Op Bank Ltd,
Ambarnath - 421 501.

Report on Audit of Financial Statements

Opinion

We have audited the accompanying Financial Statements of **Ambarnath Jai-Hind Co-operative Bank Limited ("the Bank")** as at March 31, 2026, which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account 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 its departments and 18 branches audited by us 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 aforesaid Financial Statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 ('The Banking Regulation Act as amended by the Banking Regulation (Amendment) Act, 2020'), the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961 made thereunder, the comments mentioned in Audit Memorandum enclosed herewith and the guidelines issued by the Reserve Bank of India and Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2025
- In the case of the Profit and Loss Account, of the profit for the year ended on that date
- In the case of the Cash Flow Statement, of the cash flows for the year ended on that date

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards 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 ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961 made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report thereon

The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon. The report of the Board of Directors 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 do 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 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.

Responsibilities of Management and those Charged with Governance for the Financial Statements

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 accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949 and the Rules made thereunder, provisions of Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961 made thereunder and circulars and guidelines issued by RBI and the Registrar of Co-operative Societies from time to time. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Acts for safeguarding of 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 true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is 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 management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Boards of Directors are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement whether due to fraud or error and to issue auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it is not a guarantee that an audit conducted in accordance with 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 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 SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and 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 & Regulatory Requirements

- The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 ('The Banking Regulation Act as amended by the Banking Regulation (Amendment) Act, 2020') as applicable to Co-operative Banks.
- We report that:
 - 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 and have found to be satisfactory.
 - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches or offices.
 - As required by Section 30 (3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank.
 - The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns.
 - The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India, so far applicable to the Urban Co-operative Banks.
- As required by the Rules 69(6) (i) to (v) of Maharashtra Co-operative Societies, 1961, we give in the annexure, a schedule on the matters specified in that Rule.
- We further report that for the year under audit, the Bank has been awarded "A" classification.

For For Kirtane & Pandit LLP

Chartered Accountants
FRN: 105215W / W100057.

CA Abhay Joshi (Partner)

Membership No.: 040406

Place : Ambarnath

Date : 29th May 2026

UDIN : 26040406TYPHPF4174



AMBARNATH JAI-HIND CO-OP. BANK LTD., AMBARNATH
Notes to financial statements for the year ended 31st March 2026

29 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

1 Basis of preparation of Financial Statements:

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2025, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) & Maharashtra Co-operative Societies Act, 1960, Maharashtra Co-operative Societies Rules, 1961, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices prevalent in the co-operative banking sector in India. The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

2 Use of Estimates:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. The Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in the current and future periods.

3 Investments:

- i "Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines applicable to Urban Co-operative Banks on the following basis. a) "Held to Maturity" (HTM) comprising investments acquired with the intention to hold them till maturity. b) "Held for Trading" (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition. c) "Available for Sale" (AFS) comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity. For disclosure in Balance Sheet, investments are classified under five heads as required by RBI guidelines.
 - a) Government Securities
 - b) Other Approved Securities
 - c) Shares
 - d) Bonds of PSU
 - e) Others"
- ii Investments classified as 'Held to Maturity (HTM)' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the residual period of the said investments on pro rata basis.
- iii Investments under 'Held for Trading (HFT)' category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve by debiting to Profit & Loss Account and net appreciation, if any, is ignored.
- iv Investments under 'Available for Sale' category are marked to market scrip-wise on quarterly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve by debiting to Profit & Loss Account and net appreciation, if any, is ignored
- v Investments are categorised as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst the categories is done in conformity with regulatory guidelines. Transfer of scrip from AFS / HFT category to HTM category is made at the lower of book value or market value. In the case of transfer of securities from HTM to AFS / HFT category, the investments held under HTM at a discount are transferred to AFS / HFT category at the acquisition price and investments placed in the HTM category at a premium are transferred to AFS / HFT at the amortized cost. Transfer of investments from AFS to HFT or vice-a-versa is done at the book value. Depreciation carried, if any, on such investments is also transferred from one category to another. The transfer of a security between these categories is accounted for at the acquisition cost / book value / market value on the date of transfer, whichever is the least, and the depreciation, if any, on such transfer is fully provided for as per extant RBI guidelines
- vi "Market value of securities is determined in terms of SGL account transactions, prices declared by Fixed Income Money Market & Derivatives Association of India (FIMMDA) / Financial benchmark India Pvt. Ltd. (FBIL). Investments for which such rates/quotes are not available revalued as per norms laid down by RBI which are as under :



- a) Central / State Govt. Securities: Prices/Yield to maturity rates put out by the FIMMDA/ FBIL.
 - b) PSU bonds : at Yield to Maturity rate
 - c) Treasury bills : at carrying cost
 - d) Other approved securities : by applying Yield to Maturity rate
 - e) Units of Mutual Funds : Lower of Cost or NAV as provided by respective Mutual Fund
 - f) Shares of Co-operative Societies in respect of Ownership Premises: Rs. 1/- per society in case where financial position is not available
 - g) Shares in other Co-operative societies (State Co-operative Banks & District Central Co-operative Banks) : Face Value"
- vii "Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI. The bank undertaken transactions of under Repo / Reverse Repo, wherein the 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. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under Borrowings and balance in Reverse Repo account is classified under Money at Call & Short Notice."
- viii RBI has permitted UCBs to invest in units of Debt Mutual Funds and Money Market Mutual Funds. The bank invested in units of leading Debt Mutual Funds and Money Market Mutual Funds.
- ix The bank follows "Settlement Date" accounting for recording of purchase and sale transactions in Securities and cost is determined on the weighted average cost method.
- x The broken period interest paid/ received on debt instruments is treated as interest expense/ income and is excluded from cost/ sale consideration.
- xi Investments are classified as performing and non-performing, based on the guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.
- xii Profit on sale of investments from HTM category is taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' Account at the year/period end. Profit or Loss on sale of Investments under AFS and HFT categories is recognized in the Profit & Loss Account.
- 4 Provisioning for Advances and Overdue Interest Reserve:**
- i Advances are classified into Standard, Sub-standard, Doubtful or Loss assets as per criteria stipulated by RBI guidelines issued from time to time.
 - ii Provisions on NPAs and Non-performing Investments and Standard Assets are made as per the extant RBI guidelines issued from time to time.
 - iii Recovery out of Non-Performing Assets Accounts is first adjusted against recovery charges, then interest and thereafter against the principal except in case of the Awarded accounts, where the recovery is first adjusted towards principal amount outstanding.
 - iv Amounts recovered against Advances prudentially written off in earlier years, are recognized as revenue.
 - v The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.
 - vi For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each Balance Sheet date thereafter.
 - vii In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it conforms to the relevant RBI guidelines.
 - viii In case of accounts which are restructured including accounts restructured under COVID regulatory package, adequate provision is made in accordance with extant RBI guidelines.



- ix In addition to provision on Non-Performing Advances, general provision made on following categories of standard assets as per RBI guidelines, as under:
- Direct advances to Agriculture, Micro and Small Advances : 0.25%
 - Commercial & Real estate loans : 1.00%
 - Commercial & Real estate loans (Residential housing) : 0.75%
 - Other Standard advances : 0.40%
- 5 Revenue Recognition:**
- i "Items of Income & Expenditure are generally accounted on accrual basis except the following items which are accounted on cash basis :
- Interest on Non Performing Assets and Non Performing Investments is recognized as income in pursuance with the guidelines issued by RBI.
 - Interest on application money on investments
 - Locker rent
 - Commission, exchange & brokerage
 - Dividend on investments/Shares
 - Income on Units of Mutual Funds
 - Penal Charges & Interest
 - Interest on Income Tax Refund"
- iii "Income (other than interest) on investments in "Held to Maturity (HTM)" category acquired at a discount to the face value is recognised as follows:
- On Interest bearing securities, it is recognised only at the time of sale/ redemption.
 - On zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis."
- 6 Property, Plant and Equipment:**
- i Property, Plant & Equipment are carried at historical cost (as modified by revaluation of premises) less depreciation accumulated thereon in accordance with Accounting Standard issued by The Institute of Chartered Accountants of India. The cost of the assets represents the Written Down Value as on 01.04.2018 and subsequent additions and deletions are considered therein. Cost includes incidental expenses incurred on acquisition of assets.
- ii "The rates of depreciation and method of charging depreciation are as under
- Computers, Related Hardware, Software - Straight Line Basis : 33.33%
 - Furniture & Fixtures - Written Down Value : 10.00%
 - Premises - Written Down Value : 10.00%
 - Premises Renovation - Written Down Value : 10.00%
 - Premises Revaluation Written Down Value : 10.00%
 - Vehicle Written Down Value : 20.00%"
- iii In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of months the assets have been put to use during the year.
- iv "As per RBI guidelines, the Bank has prepared the policy for revaluation of fixed assets. The bank considers only immovable assets for revaluation. 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. The Own Premises of the Bank were revalued during F.Y. 2017-18 by Rs. 14.00 Crores. The Revaluation is credited to Revaluation Reserve created for the purpose. Depreciation is charged on the revalued portion at 10.00% on WDV basis. Also, an amount equal to the depreciation is transferred from Revaluation Reserve to Revenue reserve according to AS-10."
- v The items of Fixed Assets whose WDV has become Rs. 100/- or less due to depreciation charged, are stated at nominal value of Rs. 100/- to facilitate their identification.
- 7 Employee Benefits (AS 15) :**
- i Short Term Employee Benefit:**
- The undiscounted amounts of short-term employee benefits, such as medical benefits which are expected to be paid in exchange for the services rendered by employees, are recognised during the period when the employee renders the service.
- ii Gratuity:**
- The Bank provides for gratuity to all 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. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the Profit and Loss account.

iii Provident Fund:

All eligible employees are entitled to receive benefits under the Provident Fund scheme. Retirement benefit in the form of Provident Fund is a defined contribution scheme and the contribution is charged to the Profit and Loss Account of the year when the contribution to the respective funds are due and paid.

iv Leave Encashment:

The liability of leave encashment is provided on the basis of actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

8 Segment Reporting:

"The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17. Business Segment is classified into (a) Treasury (b) Retail Banking and (c) Other Banking Operations. Geographic Segments: The Bank operates only in Maharashtra and hence the reporting consists only of domestic segment."

9 Lease Payment (AS-19)

Operating lease payments are recognized as an expense in the Profit & Loss Account over the lease term in accordance with the AS 19 'Leases', issued by ICAI. In the opinion of the Bank, the leave and license agreements entered into by the Bank for the use of premises for its banking business are cancellable.

10 Earnings per Share:

Basic earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of shares outstanding during the year.

11 Income-Tax:

- i Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable. Bank has opted to pay Income Tax as per Section 115 BAD of Income Tax Act, 1961.
- ii Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.
- iii Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.

12 Intangible Assets:

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed for the Bank. 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 are amortized equally over the period of three years as per RBI guidelines

13 Impairment of Assets:

Fixed Assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future net discounted cash flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset

14 Provisions, Contingent Liabilities and Contingent Assets:



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 recognized 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.

15 Accounting of Goods & Services Tax

- The eligible GST input credit, is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing / utilising the credits.
- The bank recognizes GST Input Tax Credit of Capital Goods, Input Services and Inputs as a credit to the extent of 50 % of the eligible amount. The remaining 50 % of the GST Input Tax Credit is expensed out and debited to the Profit and Loss Account.

16 A) Dividend on Equity Shares:

In terms of provisions of AS-4 issued by ICAI, effective from the accounting period commencing on 01.04.2017 onwards, dividend which is subject to approval by the shareholders at the Annual General Meeting has not been included as a liability in these financial statements. Accordingly, the Bank has not reflected the proposed dividend to shareholders as a liability for the financial year 2025-26 but the said amount is retained in the Profit and Loss account. (Previous year dividend paid - 1,45,00,000)."

In terms of provisions of AS-4 issued by ICAI, effective from the accounting period commencing on 01.04.2017 onwards, dividend which is subject to approval by the shareholders at the Annual General Meeting has not been included as a liability in these financial statements. Accordingly, the Bank has not reflected the proposed dividend to shareholders as a liability for the financial year 2025-26 but the said amount is retained in the Profit and Loss account.

30 NOTES TO FINANCIAL STATEMENTS

1. Appropriation of Profit

We propose the following appropriation from the net profit of FY 2025-26, subject to approval of the shareholders at the AGM

PARTICULARS	FY 2025-26
Balance of Profit	1,575.80
Add: Profit for the current year as per Profit & Loss Accounts	7,48,07,411.27
Total Profit available for appropriation	7,48,08,987.07
Appropriations:	
Statutory Reserve Fund	1,87,05,000.00
Building Fund	2,40,00,000.00
Dividend on equity shareholder *	1,46,00,000.00
Investment Fluctuation Reserve	1,60,00,000.00
General Reserve	15,02,000.00
Balance to be c/f to the next year	1,987.07
Total	7,48,08,987.07

Note

*A) Dividend on Equity Shares: In terms of provisions of AS-4 issued by ICAI, effective from the accounting period commencing on 01.04.2017 onwards, dividend which is subject to approval by the shareholders at the Annual General Meeting has not been included as a liability in these financial statements. Accordingly, the Bank



has not reflected the proposed dividend to shareholders as a liability for the financial year 2025-26 but the said amount is retained in the Profit and Loss account. (Previous year dividend paid - 1,45,00,000)."

2 Accounting Standard 5 - Net Profit or Loss for the period, Prior Period Items, and Changes in Accounting Policies

Prior period income credited to Profit & Loss account is Nil against previous year Nil. Prior period expenses debited to Profit & Loss Account is Nil against previous year Nil. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2026 as compared to those followed in the previous financial year 2025-26.

3 Related party disclosures

The Bank has disclosed the necessary information regarding related parties to the extent permissible by Banking Regulation Act 1949 by way of loans given to Directors and their relatives.

4 Leases

In Bank's opinion, Leave and License entered into in respect of premises is cancellable agreement. Hence the Leave and license fees accrued is debited to the Profit and Loss account under the head rent.

5 Earnings Per Share

The basic and diluted earnings per share have been computed by dividing the Net Profit / Loss attributable to the equity share holders for the period by the weighted average number of equity shares outstanding during the reporting period.

PARTICULARS	FY 2025 - 26	FY 2024 - 25
Net profit or loss for the period attributable to equity shareholders	7,48,07,411.27	4,01,39,423.92
Number of equity shares	43,24,619	40,52,466
Basic and diluted Earnings Per Share (Rs.)	17.30	9.90
Nominal Value per share (Rs.)	25.00	25.00

6 Intangible Assets

The bank has not accounted and made disclosure of Intangible assets in accordance with AS – 26 issued by ICAI. Software is the major intangible asset owned by the Bank and has been clubbed under Computers, Related Hardware, Software.

7 Impairment of Assets

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the Profit and Loss Account. The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets (AS-28) issued by ICAI is required.

8 Employee Benefits

"Salaries and Allowances include an amount of Rs. 38,92,257/- (Previous year Rs. 37,21,204/-) contributed by the Bank on account of contribution towards Provident Fund. Actuarial assessment of Gratuity Fund & Leave Encashment is as under:"



Actuarial assessment of Gratuity Fund & Leave Encashment :

PARTICULARS	Gratuity		Leave Encashment	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Assumptions				
Discount Rate	7.36%	7.11%	7.36%	7.11%
Rate of increase in compensation	5%	5%	5%	5%
Changes in present value of obligations				
Present Value of Obligation at the beginning of the period	2,21,34,196.00	1,81,55,069.00	93,36,854.00	72,77,045.00
Interest Cost	15,73,741.00	13,12,611.00	6,63,850.00	5,26,130.00
Past Service Cost	0.00	0.00	0.00	0.00
Current Service Cost	15,59,456.00	15,02,477.00	8,61,339.00	8,23,385.00
Settlement cost/-Credit	0.00	-12,85,547.00	0.00	0.00
Benefits paid	0.00	-20,10,982.00	-31,03,723.00	-9,84,289.00
Actuarial -gain/loss on obligation	-15,52,736.00	44,60,568.00	18,04,248.00	16,94,583.00
Present Value of Obligation at the end of the period	2,37,14,657.00	2,21,34,196.00	95,62,568.00	93,36,854.00
Fair Value Of Plan Assets:				
Fair value of plan assets at the beginning of the period	2,05,57,783.00	2,01,07,752.00	0.00	0.00
Acquisition adjustment	0.00	0.00	0.00	0.00
Actual return on plan assets	17,08,608.00	14,73,121.00	0.00	0.00
Employer contributions	4,86,518.00	4,86,518.00	0.00	0.00
Fund charges	0.00	-2,24,061.00	0.00	0.00
Recoverable/Recovered from LIC	-2,24,061.00	0.00	0.00	0.00
Benefits paid	0.00	-12,85,547.00	0.00	0.00
Fair value of plan assets at the end of the period	2,25,28,848.00	2,05,57,783.00	0.00	0.00
Funded status	-11,85,809.00	-15,76,413.00	0.00	0.00
Excess of actual over estimated return on plan assets	1,95,555.00	19,331.00	0.00	0.00
Expense recognized in the statement of P & L A/c				
Current Service Cost	15,59,456.00	15,02,477.00	8,61,339.00	8,23,385.00
Past Service Cost	0.00	0.00	0.00	0.00
Interest paid	15,73,741.00	13,12,611.00	6,63,850.00	5,26,130.00
Expected Return on Plan Assets	-15,13,053.00	-14,53,790.00	0.00	0.00
Fund Charges	2,24,061.00	2,24,061.00	0.00	0.00
"Net Actuarial -gain / loss recognized for the period -Incl. adj. as per actuary"	-17,48,291.00	44,41,237.00	18,04,248.00	16,94,583.00
Expenses recognized in the statement of P & L A/c	95,914.00	60,26,596.00	33,29,437.00	30,44,098.00



Cont...

PARTICULARS	Gratuity		Leave Encashment	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Movements in the Liability recognized in Balance Sheet				
Opening Net Liability	15,76,413.00	-19,52,683.00	93,36,854.00	72,77,045.00
Adjustment to Opening Fair Value of Plan Assets	0.00	0.00	0.00	0.00
Expenses as above	95,914.00	60,26,596.00	33,29,437.00	30,44,098.00
Contribution paid	0.00	-20,10,982.00	0.00	0.00
Benefits paid	-4,86,518.00	-4,86,518.00	-31,03,723.00	-9,84,289.00
Closing Net Liability	11,85,809.00	15,76,413.00	95,62,568.00	93,36,854.00
The Amount to be recognised in Balance Sheet & Related Analysis				
Defined benefit obligations	2,37,14,657.00	2,21,34,196.00	95,62,568.00	93,36,854.00
Plan Assets -Fund Maintained by LIC of India	2,25,28,848.00	2,05,57,783.00	0.00	0.00
Surplus / -Deficit	-11,85,809.00	-15,76,413.00	-95,62,568.00	-93,36,854.00

Note:

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17. Business Segment is classified into (a) Treasury (b) Retail Banking and (c) Other Banking Operations. Geographic Segments: The Bank operates only in Maharashtra and hence the reporting consists only of domestic segment.

9 Deferred Tax Liability :

DEFERRED TAX ASSETS	FY 2025-26	FY 2024-25
Provision for Leave salary	3,36,562.60	23,49,899.41
Provision for BDDR / NPA	63,56,920.10	41,42,136.10
Provision for Gratuity	2,98,444.41	3,96,751.62
Provision for Standard Assets	34,22,848.00	31,71,168.00
Sub-Total (A)	1,04,14,775.11	1,00,59,955.13
Deferred Tax Liability		
Difference in WDV of fixed assets	18,33,998.21	20,21,312.74
Special Reserve u/s 36(1)(viii)	1,76,78,519.90	1,64,20,119.90
Sub-Total (B)	1,95,12,518.11	1,84,41,432.64
Net Deferred Tax (Liability) / Asset (A)-(B)	-90,97,743.00	-83,81,477.50

Note: Deferred Tax Asset has been recognized to the extent Management is reasonably certain of its realization. The Bank has exercised 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. Assessment Year 2021-22. Accordingly, the Bank has recognized provision for tax and measured its deferred tax assets (DTA) as on 31st March 2026.



10 Provisions, Contingent Liabilities And Contingent Assets

a. All letters of credit / guarantees are sanctioned to customers with approved credit limits in place. The liability 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.

b. Claims against the Bank not acknowledged as debts:

"Claims against the Bank not acknowledged as debt include proceedings pending with Income Tax and Goods and Service Tax authorities. The Bank has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liabilities where applicable, in its financial statements. The Management believes that the possibility of an outflow of resources embodying economic benefits in these cases is possible but not probable and hence no provision is required in these cases. However, a contingent liability has been disclosed with respect to these cases. Refer note herein below for details on contingent liabilities. Further, 8 cases are pending as on 31.03.2026, which were filled against the bank in the normal course of business. Break up of the same is as follows: Seven cases are filled by borrower against legal action initiated by the bank for recovery of loans and one is filled by bank against the borrower and One case is filled by the ex-employees and these cases do not have any contingent liability. The quantum of contingent liabilities in respect of Bank guarantees, DEAF accounts, Claims against bank not acknowledge as debts etc. as follows:"

PARTICULARS	FY 2025-26	FY 2024-25
Bank Guarantee	22,00,700.00	24,52,000.00
Amount transferred to DEAF	3,09,42,892.60	2,81,16,983.29
Claims Against Bank Not Acknowledged as Debts:		
Income Tax	48,25,040.00	48,25,040.00
GST	0.00	32,29,732.00
Capital Commitment	72,22,598.28	43,64,532.00
Total	4,51,91,230.88	4,29,88,287.29

c. Depositor Education and Awareness Fund (DEAF)

The Bank created Depositor Education and Awareness Fund (DEAF) and has transferred all credit balance mentioned in sub-clause i) to viii) in Clause 3 of DEAF Scheme 2014 maintained with the Bank which have not been in operation for 10 years or more, in terms of Circular issued by Reserve Bank of India, in this regard. Subsequently, Bank is transferring to the said Fund, amount becoming due in each calendar month, which remained unpaid for 10 years or more, as specified in the scheme and the interest accrued thereon on the last working day of the subsequent month. In case of demand from claimant, whose unclaimed amount / deposit had been transferred to the fund, the Bank repays the claimant, along with interest, if applicable, and lodges a claim for refund from DEAF (maintained with Reserve Bank of India) for an equivalent amount. The details of refund made by the Bank in each calendar month are furnished by the Bank in the prescribed form in the subsequent month. All such unclaimed liabilities (where amount due has been transferred to DEAF) are reflected as "Contingent Liability – Others, items for which the Bank is contingently liable" under Schedule of Contingent Liability in the Annual Financial Statements.



The details of the same are as follows:

PARTICULARS	FY 2025-26	FY 2024-25
Opening Balance of Amounts transferred to DEAF	2,81,16,983.29	2,38,19,561.10
Add:- Amounts Transferred to DEAF During the year	29,73,100.00	44,35,086.53
Less :- Amounts Reimbursed by DEAF Towards claims	1,47,190.69	1,37,664.34
Closing Balance of Amounts Transferred to DEAF	3,09,42,892.60	2,81,16,983.29

12 Non Banking Assets:

During the year Bank has acquired Non Banking Asset of Nil (previous year Nil) and Non Banking Assets as on 31.03.2026 were at Rs. 3,98,26,357/- (Previous year Rs. 3,98,26,357/-) in satisfaction of claims. Non-Banking Assets Acquired In Satisfaction of Claims (Valued at lower of carrying cost or market value).

13 Capital Commitment:

Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances) Rs.64,46,428.28/- (Previous Year Rs.43,64,532/-). The Capital commitment towards purchase of software is Rs.7,76,170/- (Previous Year Rs.3,64,532).

14 Information under MSME (Development) Act, 2006:

The information from suppliers/service providers regarding their registration under MSMED Act, 2006 is not fully received by the Bank. However, generally there are no instances of delays in payments to vendors.

15 Movement in Provisions:

PARTICULARS	FY 2025-26	FY 2024-25
A. Towards Non Performing Assets		
Bad & Doubtful Debts Reserve		
Opening Balance	10,77,00,000.00	13,65,00,000.00
Add: Provision during the year	1,24,33,029.00	1,35,38,663.00
Add: Transfer from other reserves	0.00	0.00
Total	12,01,33,029.00	15,00,38,663.00
Less: Write back of Provision on accounts of closure of / recovery of / write off of NPA	1,80,00,000.00	4,23,38,663.00
Closing Balance	10,21,33,029.00	10,77,00,000.00
B. Towards standard Assets		
Opening Balance	1,26,00,000.00	1,17,00,000.00
Add: Provision during the year	10,00,000.00	9,00,000.00
Less: Write back during the year	0.00	0.00
Closing Balance	1,36,00,000.00	1,26,00,000.00



16 Segment Reporting :

Business Segments:

"For the purpose of segment reporting , the reportable segments are identified as Treasury, Retail Banking and Other Banking Business, in accordance with the RBI guidelines. Brief description of activities of each segment and revenue attributable thereto is as under :

1. Treasury portfolio comprises of entire investment portfolio.
2. Retail Banking includes all advances.
3. Other Banking Business includes all other banking operations not covered under ' Treasury' and 'Retail Banking' segments. It shall also include all other residual operations such as para banking transactions /activities."

PARTICULARS	Treasury		Retail Banking		Other Banking Business		Total	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Revenue	29,24,34,068.20	28,75,22,248.88	38,08,51,351.56	33,44,26,826.56	4,46,44,512.13	4,42,93,883.42	71,79,29,931.89	66,62,42,958.92
Result	4,88,41,364.74	8,72,34,962.97	4,35,91,965.92	13,43,20,028.25	73,65,126.11	3,57,25,346.67	9,97,98,456.77	25,72,80,337.89
Unallocated expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,27,08,778.47
Operating Profit	0.00	0.00	0.00	0.00	0.00	0.00	9,97,98,456.77	5,45,71,559.42
Income Taxes	0.00	0.00	0.00	0.00	0.00	0.00	2,49,91,045.50	1,44,32,135.50
Extraordinary profit/loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Profit	0.00	0.00	0.00	0.00	0.00	0.00	7,48,07,411.27	4,01,39,423.92
Other Information								
Segment assets	4,03,03,20,762.54	3,77,33,09,304.14	3,59,43,46,825.58	3,13,89,19,065.49	61,12,91,718.12	0.00	8,23,59,59,306.24	6,91,22,28,369.63
Unallocated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68,42,66,032.89
Total assets	0.00	0.00	0.00	0.00	0.00	0.00	8,23,59,59,306.24	7,59,64,94,402.52
Segment Liabilities	3,62,39,82,924.93	6,64,21,70,508.72	3,18,13,69,613.07	6,92,01,197.58	52,94,05,376.55	0.00	7,33,47,57,914.55	6,71,13,71,706.30
Unallocated Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	90,12,01,391.69	88,51,22,696.22
Total Liabilities							8,23,59,59,306.24	7,59,64,94,402.52



**C. DISCLOSURE AS PER RBI MASTER DIRECTION DOR.ACC.REC.NO.208/21.04.018/2025-26
DATED 28.11.2025**

1. REGULATORY CAPITAL :

a) Composition of Regulatory Capital

(Amount in crore)

Sr. No.	PARTICULARS	2025-2026	2024-2025
i)	Common Equity Tier 1 capital (CET1)*/Paid up sharecapital and reserves @ (net of deductions, if any)	56.44	49.98
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	56.44	49.98
iv)	Tier 2 capital	12.44	10.22
v)	Total capital (Tier 1 + Tier 2)	68.88	60.20
vi)	Total Risk Weighted Assets (RWAs)	407.21	371.67
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.86%	13.45%
viii)	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	3.06%	2.75%
ix)	"Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as % of RWAs)"	16.92%	16.20%
x)	"Percentage of the shareholding of- a) Govt. of India b) State Government (specify name) c) Sponsor Bank"	0.00	0.00
xi)	Amount of paid-up equity capital raised during the year	0.68	0.22
xii)	Amount of non-equity Tier 1 capital raised during the year of which : Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant	0.00	0.00
xiii)	"Amount of Tier 2 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant"	0.00	0.00

B) DRAWDOWN FROM RESERVES

* There has not been any drawdown from reserves during the year ended 31st March 2026 .



2) ASSET LIABILITY MANAGEMENT

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

(Amount in Crore)

	Day 1	Day 2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months to 3 months	Over 3 months & up to 6 months	Over 6 months & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	29.67	5.37	5.72	12.53	26.49	25.12	52.23	167.93	380.49	1.59	0.59	707.73
Advances	0.00	15.42	9.91	6.17	9.38	19.31	20.52	56.17	142.97	55.47	19.39	354.72
Investments	0.00	0.00	77.32	7.29	16.32	0.00	82.02	7.01	52.20	0.00	145.34	387.50
Borrowings	0.00	11.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.60
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

b) Maturity pattern of certain items of assets and liabilities (as on 21.03.2025)

Deposits	0.00	0.00	39.06	14.69	64.60	0.00	65.00	108.01	353.01	2.01	0.63	647.01
Advances	0.00	0.00	15.93	2.74	31.99	0.00	12.63	23.53	157.49	35.04	15.13	294.48
Investments	0.00	0.00	57.82	2.00	5.04	0.00	51.81	45.65	49.13	3.99	152.54	367.98
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note:- Maturity pattern of assets and liabilities as on 21.03.2025 i.e. Last Reporting Friday for March 2025

3. INVESTMENTS

a) Composition of Investment Portfolio as on 31/03/2026 (Current Year)

(Amount in Crore)

	INVESTMENTS IN INDIA							INVESTMENTS OUTSIDE INDIA						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments
Held to Maturity														
Gross	144.59	0.00	0.00	0.00	0.00	0.00	144.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	144.59	0.00	0.00	0.00	0.00	0.00	144.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale														
Gross	87.41	0.00	0.75	46.34	0.00	4.87	139.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Depreciation & NPI *	1.67	0.00	0.00	0.00	0.00	0.00	1.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	85.74	0.00	0.75	46.34	0.00	4.87	137.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Held for Trading														
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	232.00	0.00	0.75	46.34	0.00	4.87	283.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	1.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	232.00	0.00	0.75	46.34	0.00	4.87	282.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00



a) Composition of Investment Portfolio as on 31/03/2025 (Previous Year)

(Amount in Crore)

	INVESTMENTS IN INDIA							INVESTMENTS OUTSIDE INDIA				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India	Government Securities (including local authorities)	Subsidiaries &/or joint ventures	Others	Total Investment outside India	
Held to Maturity												
Gross	152.39	0.00	0.00	0.00	0.00	0.00	152.39	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	152.39	0.00	0.00	0.00	0.00	0.00	152.39	0.00	0.00	0.00	0.00	0.00
Available for Sale												
Gross	44.70	0.00	0.001	49.75	0.00	4.82	99.27	0.00	0.00	0.00	0.00	0.00
Less: Provision for Depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	44.70	0.00	0.001	49.75	0.00	4.82	99.27	0.00	0.00	0.00	0.00	0.00
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
Total Investments	197.09	0.00	0.00	49.75	0.00	4.82	251.66	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
Net	197.09	0.00	0.00	49.75	0.00	4.82	251.66	0.00	0.00	0.00	0.00	0.00

In settlement of Non-Performing Investments, the bank has received Security Receipts (SRs) and Optionally Convertible Debentures (OCDs) valued at Rs. 12.28 lakhs. On a prudent basis, the bank has made a full provision for these SRs and OCDs, amounting to 100% of their value.

Bank has no investments outside India as on 31.03.2025 & 31.03.2026

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Crore)

PARTICULARS	31/03/2026 Current Year	31/03/2025 Previous Year
I) Movement of provisions held towards depreciation on Investments		
(a) Opening Balance	0.00	0.72
(b) Add: Provision made during the year	1.67	0.00
(c) Less: Write off / write back of excess provisions during the year	0.00	0.72
(d) Closing Balance	1.67	0.00
II) Movement of Investment Fluctuation Reserve		
(a) Opening Balance	5.80	4.80
(b) Add: Amount transferred during the year	1.55	1.00
(c) Less: Drawdown	0.00	0.00
(d) Closing Balance	7.35	5.80
III) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.27%	5.84%

Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet



(c) Sale and transfers to/from HTM category

There is no sale or transfers to/from HTM category other than one time transfer as permitted by RBI.

d) Non-SLR Investment Portfolio

i) Non-performing non-SLR investments

(Amount in Crore)

PARTICULARS	2025-2026	2024-2025
a Opening balance	0.00	0.29
b Additions during the year since 1st April	0.00	0.00
c Reductions during the above period	0.00	0.29
d Closing balance	0.00	0.00
e Total provisions held	0.00	0.00

ii) Issuer composition of non - SLR investments

(Amount in Crore)

	Issuer	Amount		Extent of Private Placement		Extent of Below Investment Grade Securities		Extent of Unrated Securities		Extent of Unlisted Securities	
1	2	3		4		5		6		7	
		2025-2026	2024-2025	2025-2026	2024-2025	2025-2026	2024-2025	2025-2026	2024-2025	2025-2026	2024-2025
a)	PSUs	16.73	16.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	3.32	3.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	7.55	8.32	0.00	0.00	0.00	0.00	0.11	0.12	0.11	0.12
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others*	24.36	25.69	0.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	51.96	54.57	0.75	0.00	0.00	0.00	0.11	0.12	0.11	0.12

The Bank has subscribed to the paid-up capital of National Urban Co-operative Finance and Development Corporation (NUCFDC) by way of 745384 Shares of Rs.10/- each aggregating to the Rupees 74,53,840/- . The same is reflected in Investment in Share of NUCFDC in the Balance- Sheet. NUCFDC is the Umbrella Organisation for Urban Co-operative Bank.

e) Repo transactions (in face value terms)

(Amount in Crore)

Sr. No.	PARTICULARS	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31st March
i)	"Securities sold under repo a) Government Securities. b) Corporate debt securities. c) Any other securities."	NIL			
ii)	"Securities purchased under reverse repo a) Government Securities b) Corporate debt securities c) Any other securities"	NIL			



4. ASSET QUALITY a) Classification of advances and provisions held

(Amount in Crore)

	2025-2026						2024-2025					
	STANDARD	NON-PERFORMING			TOTAL		STANDARD	NON-PERFORMING			TOTAL	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	TOTAL	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	TOTAL
Gross Standard Advances and NPAs												
Opening Balance	295.49	5.63	8.02	0.58	14.23	309.72	252.22	3.22	11.77	0.63	15.62	267.84
Add: Additions during the year	127.61	9.80	1.64	0.00	11.44	139.05	95.20	10.98	2.33	0.00	13.31	108.51
Less: Reductions during the year*	78.59	14.09	1.31	0.06	15.46	94.05	51.93	8.57	6.08	0.05	14.70	66.63
Closing balance	344.51	1.34	8.35	0.52	10.21	354.72	295.49	5.63	8.02	0.58	14.23	309.72
*Reductions in Gross NPAs due to:												
i) Upgradation	0.00	11.34	0.03	0.00	11.37	11.37	0.00	4.77	0.21	0.00	4.98	4.98
ii) Recoveries (excluding recoveries from upgraded ac)	0.00	2.75	1.28	0.06	4.09	4.09	0.00	3.39	2.07	0.03	5.49	5.49
iii) Technical / Prudential Write-offs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	3.80	0.02	4.23	4.23
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions (excluding Floating Provisions)												
Opening balance of provisions held	1.26	2.17	8.02	0.58	10.77	12.03	1.17	1.25	11.77	0.63	13.65	14.82
Add: Fresh provisions made during the year	0.10	0.91	0.33	0.00	1.24	1.34	0.09	1.33	0.05	0.00	1.38	1.47
Less: Excess provision reversed / Write-off loans	0.00	1.74	0.00	0.06	1.80	1.80	0.00	0.41	3.80	0.05	4.26	4.26
Closing balance of provisions held	1.36	1.34	8.35	0.52	10.21	11.57	1.26	2.17	8.02	0.58	10.77	12.03
Net NPAs												
Opening Balance	0.00	3.46	0.00	0.00	3.46	3.46	0.00	1.98	0.00	0.00	1.98	1.98
Add: Fresh additions during the year	0.00	1.34	1.64	0.00	2.98	2.98	0.00	3.46	2.33	0.00	5.79	5.79
Less: Reductions during the year	0.00	4.80	1.64	0.00	6.44	6.44	0.00	1.98	2.33	0.00	4.31	4.31
Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.46	0.00	0.00	3.46	3.46
Floating Provisions												
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Additional provisions made during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Amount drawn down during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of floating provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Technical write-offs & recoveries made thereon												
O/b of Technical / Prudential written-off accounts*	0.00	0.41	23.43	0.02	23.86	23.86	0.00	0.25	20.65	0.00	20.90	20.90
Add: Technical/ Prudential write-offs during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	3.80	0.02	4.23	4.23
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	0.00	0.01	3.15	0.00	3.16	3.16	0.00	0.25	1.02	0.00	1.27	1.27
Closing balance	0.00	0.40	20.28	0.02	20.70	20.70	0.00	0.41	23.43	0.02	23.86	23.86

RATIOS (IN PERCENTAGE)	2025-2026	2024-2025
Gross NPA to Gross Advances	2.88%	4.59%
Net NPA to Net Advances	0.00%	1.16%
Provision Coverage Ratio	100.00%	75.71%



b) Sectorwise Advances and Gross NPAs

(Amount in Crore)

Sector	2025-26			2024-25		
	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector
(I) Priority Sector						
a) Agriculture and Allied Activities	0.11	0.03	27.27	0.16	0.03	18.75
b) Adv.to Industries Sec.eligible as priority Sec.Lending	46.01	0.47	1.02	45.02	3.91	8.69
c) Services	97.33	4.56	4.69	74.60	4.56	6.11
d) Personal Loans	60.87	1.26	2.07	48.14	1.21	2.51
Sub-Total (I)	204.32	6.32	3.09	167.92	9.71	5.78
(II) Non Priority Sector						
a) Agriculture and Allied Activities	0.00	0.00	0.00	-	-	-
b) Industry	4.51	0.00	0.00	4.46	-	-
c) Services	12.61	0.60	4.76	19.79	0.61	3.03
d) Personal Loans	133.27	3.29	2.47	117.55	3.91	3.33
Sub-Total (II)	150.39	3.89	2.59	141.80	4.52	3.18
Total (I+II)	354.71	10.21	2.88	309.72	14.23	4.59%

c) Overseas assets, NPAs and revenue

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total Assets, Total NPAs and Total Revenue	NIL	NIL

d) Details of accounts subjected to restructuring

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Details of accounts subjected to restructuring	NIL	NIL

e) Divergence in asset classification and provisioning

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Divergence in asset classification and provisioning	NIL	NIL

f) Details of stressed loans transferred during the year

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Details of stressed loans transferred during the year	NIL	NIL

g) Fraud accounts

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Fraud accounts	NIL	NIL

h) Disclosure under framework for COVID-19 related stress as on 31.03.2025 & 31.03.2026 is NIL



5. EXPOSURES

a) Exposure to Real Estate Sector

(Amount in Crore)

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. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	73.15	57.71
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.). Exposure would also include non-fund based (NFB) limits;	31.05	40.45
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i .Residential ii .Commercial Real Estate	0.00	0.00
ii) Indirect Exposure	0.00	0.00
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies		
TOTAL EXPOSURE TO REAL ESTATE SECTOR	104.20	98.16

*In the financial year 2023–24, certain accounts, specifically loans given for housing loan takeovers and house repairs, were not considered. Consequently, the figures for the previous year have now been duly revised to reflect these adjustments.

b) Exposure to Capital Market

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total exposure to Capital Market	NIL	NIL

c) Risk Category-wise Country Exposure

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total Risk Category-wise country exposure	NIL	NIL

d) Unsecured Advances

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total unsecured advances of the bank	45.05	40.29
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
Estimated value of such intangible securities	0.00	0.00

e) Disclosure On Factoring

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Factoring	NIL	NIL

f) Intra Group Exposure

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Intra group Exposure	NIL	NIL

g) Disclosure On Unhedged Foreign Currency

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Unhedged Foreign Currency	NIL	NIL



h) Loans against gold and silver collateral

a – Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average 9 LTV ratio	Gross NPA (%)
	Crore	As % of Total Loans			
1. Opening balance of the FY (a)+(b)	19.92	6.43	0.05	67.10	0.047
(a) Consumption loans	19.15	6.18	0.02	64.93	0.047
of which bullet repayment loans					
(b) Income generating loans	0.77	0.25	0.03	68.42	0.00
2. New loans sanctioned and disbursed during the FY (c)+(d)	21.88	6.17	0.07	70.02	NA
(c) Consumption loans	18.68	5.27	0.03	70.12	NA
of which bullet repayment loans					NA
(d) Income generating loans	3.20	0.90	0.04	69.57	NA
3. Renewals sanctioned and disbursed during the FY	5.37	1.51	0.03	0.00	NA
4. Top-up loans sanctioned and disbursed during the FY	1.05	0.30	0.02	0.00	NA
5. Loans repaid during the FY (e)+(f)	13.75	3.88	0.18	NA	NA
(e) Consumption loans	13.75	3.88	0.18	NA	NA
of which bullet repayment loans				NA	NA
(f) Income generating loans	0.00	0.00	0.00	NA	NA
6. Non-Performing Loans recovered during the FY (g) + (h)	0.00	0.00	0.00	NA	NA
(g) Consumption loans				NA	NA
of which bullet repayment loans	0.00	0.00	0.00	NA	NA
(h) Income generating loans	0.00	0.00	0.00	NA	NA
7. Loans written off during the FY (i) + (j)	0.00	0.00	0.00	NA	NA
(i) Consumption loans				NA	NA
of which bullet repayment loans	0.00	0.00	0.00	NA	NA
(j) Income generating loans	0.00	0.00	0.00	NA	NA
8. Closing balance at the end of FY (k) + (l)	28.05	7.91	0.07	65.74	0.00
(k) Consumption loans	24.54	6.92	0.03	65.34	0.00
of which bullet repayment loans					
(l) Income generating loans	3.51	0.99	0.04	68.83	0.00

Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

b – Details of Gold and Silver Collateral and Auctions

(Amount in Crore)

	PARTICULARS	
a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	Nil
b)	Number of loan accounts in which auctions were conducted	Nil
c)	Total outstanding in loan accounts mentioned in (b)	Nil
d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	Nil
e)	Gold or silver collateral auctioned during the FY (in grams)	Nil
f)	Recovery made through auctions during the FY (in ₹ crore)	Nil
g)	Recovery percentage:	Nil
h)	as % of value of gold or silver collateral	0
i)	as % of outstanding loan	0



i) RBI has mandated Urban Co-operative Banks vide circular No. DOR(PCB). BPD. Cir. No. 10/13.05.000/2019-20 dated March 13,2020 16.01.2024 & 24.02.2025, to have at least 50% of their aggregate loans* & advances (as per para 2.2.1 of the above circular) comprising loans of not more than Rs. 25 Lakh or 0.40% of their Tier I Capital, whichever is higher, subject to maximum of Rs. 3.00 Crore per borrower/party in a phased manner up to 31st March, 2025. The Bank's present status is as below:

(Amount in Crore)

Sr.No.	PARTICULARS	2025-26	2024-25
a.	Aggregate of loans and advances (as per para 2.2.1 of above circular) Comprising loans of not more than Rs.25 Lakhs or 0.40% of their Tier 1 Capital, whichever is higher, subject to maximum of Rs. 3.00 Crore per borrower/party.	148.41	128.22
b.	Aggregate loans and advances (as per para 2.2.1 of the above circular) as per audited financial statement	354.94	309.96
c.	Percentage of lending as per above (a/b)	41.81%	41.36%

'loans' for this purpose includes all types of Funded and non funded exposures in the nature of credit.

Aggregate of loans and advances (as per para 2.2.1 of the above circular) not exceeding 0.2% of Tier I Capital subject to maximum 1 crore.

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAs

a) Concentration of Deposits

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total Deposits of the twenty largest depositors	22.06	19.08
Percentage of Deposits of twenty largest Depositors to total deposits of the Bank	3.12%	2.87%

b. Concentration of Advances

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total advances to the twenty largest borrowers	71.06	74.10
Percentage of advances to the twenty largest borrowers to the total advances of the bank	22.94%	23.93%

c. Concentration of Exposure

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total exposure to the twenty largest borrowers / customer	81.82	79.58
% of exposures to the twenty largest borrowers / customers to the total exposure of bank on borrowers / customer	18.39%	17.89%

d) Concentration of NPAs

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Total Exposure to the top twenty NPA accounts	5.45	8.89
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	53.37%	62.50%

7) DISCLOSURE ON DERIVATIVES.

Bank has not entered into any transactions in derivatives in Current & Previous Financial Years.

8. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

(Amount in Crore)

PARTICULARS	2025-26	2024-25
i) Opening balance of amount transferred to DEA Fund	2.81	2.38
ii) Add :- Amount transferred to DEA Fund during the year	0.30	0.44
iii) Less :- Amount reimbursed by DEA Fund towards claims	0.01	0.01
iv) Closing balance of amount transferred to DEA Fund	3.09	2.81



9. DISCLOSURE OF COMPLAINTS

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

(Amount in Crore)

PARTICULARS	2025-26	2024-25
Complaints received by the bank from its customers		
1 Number of complaints pending at beginning of the year	00	00
2 Number of complaints received during the year	00	01
3 Number of complaints disposed during the year	00	01
3.1 Of which, number of complaints rejected by the bank	00	00
4 Number of complaints pending at the end of the year	00	00
5 Number of maintainable complaints received by the bank from Office of Ombudsman	02	00
5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	02	00
5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	00	00
5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	00	00
6 Number of Awards unimplemented within the stipulated time (other than those appealed)	00	00

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

Grounds of complaints (ie. complaints related to)	Numbers of complaints pending at the begining of the year	Numbers of complaints received during the year	% Increase / decrease in the Numbers of complaints received over the previous year	Numbers 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 2025-26					
Ground - 1 (ATM)	0	0	0%	0	0
Ground-2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	1	100%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	2	0%	0	0
Others	0	0	0%	0	0
Total	0	2	100%	0	0
PREVIOUS YEAR 2024-25					
Ground - 1 (ATM)	0	0	0%	0	0
Ground - 2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	1	100%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	0	0%	0	0
Total	0	0	100%	0	0



10. DISCLOSURE OF PENALTIES IMPOSED BY RESERVE BANK OF INDIA

(Amount in Crores)

PARTICULARS	2025-26	2024-25 *
Penalties imposed by RBI	0.00	0.03

* RBI vide letter dated 22/04/24 have imposed penalty of Rs. 3 lacs/- under B.R. Act, 1949 for F.Y. 22-23 :-

- for collecting fixed penal charges for shortfall in maintenance of minimum balance in the saving accounts without giving one month notice to customers regarding minimum balance requirement,
- deducted penal charges for non-maintenance of minimum balance in inoperative accounts,
- charged to customers for making their inoperative accounts operative. "

11 OTHER DISCLOSURES

a) Business Ratios (After MoC Entries)

PARTICULARS	2025-26	2024-25
Interest Income as percentage to Working Funds	7.65%	7.16%
Non-Interest income as a percentage to Working Funds	0.61%	1.11%
Cost of Deposits %	5.21%	5.08%
Net Interest Margin %	3.78%	3.30%
Operating Profit as a percentage to Working Funds	1.23%	0.87%
Return on Assets %	0.92%	0.54%
Business (deposits plus advances) per employee (Rs.In Crore)	5.312	4.944
Profit per employee (Rs. In Crore)	0.037	0.020

b) Disclosure On Bancassurance Business

(Amount in Crores)

PARTICULARS	2025-26	2024-25
Commission from selling of Non-Life Insurance Policies	0.008	0.048
Commission from selling of Life Insurance Policies	0.003	0.003
Commission from Pradhan Mantri Insurance Scheme	0.002	0.002
Total	0.013	0.053

c) Disclosure On Marketing And Distribution

(Amount in Crores)

PARTICULARS	2025-26	2024-25
Disclosure On Marketing And Distribution	NIL	NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(Amount in Crores)

PARTICULARS	2025-26	2024-25
Purchase of PSLCs	NIL	NIL
Sale of PSLCs	NIL	NIL

e) Provisions and contingencies

(Amount in Crores)

PARTICULARS	2025-26	2024-25
Provision debited to Profit and Loss Account		
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	1.38	1.35
iii) Provision made towards Income tax	1.48	0.79
iv) Provision for Standard Assets	0.10	0.09
iv) Other Provisions and Contingencies (with details) : Bad Debts Written off	0.00	4.23



f) Payment of DICGC Insurance Premium

(Amount in Crore)

PARTICULARS	2025-26	2024-25
I) Payment of DICGC Insurance Premium	0.82	0.75
II) Arrears in Payment of DICGC Premium	0.00	0.00

Facilities granted to directors and their relatives upto dated 31.03 .2026

(Amount in Crore)

PARTICULARS	Amount
Opening Balance	0.075
Add : New Loan Disbursed During the year	0.022
Add : Interest Debited during the year	0.004
Less : Repayment during the year	0.092
Closing Balance as on dated 31.03.2026	0.009

D. PREVIOUS YEAR FIGURES

Previous year figures have been regrouped and reclassified wherever considered necessary (including in additional disclosures) to make them comparable with the current year figures. Where a classification has been introduced from the current year, the corresponding previous year figures have been presented as NIL.

As per our report of even date

For and On behalf of

For AMBARNATH JAI-HIND CO-OP. BANK LTD

M/s Kirtane & Pandit LLP

(Chartered Accountants)

F.R.N. 105215W/W100057

CA Abhay Joshi (Partner)

Membership No. 040406

Date: 29th May 2026

Place : Ambarnath

Vijay Kurankar

Chief Executive Officer

Place : Ambarnath

Date : 29.05.2026

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



परिशिष्ट अ

बँकेचे नाव	अंबरनाथ जय-हिंद को-ऑपरेटिव्ह बँक लिमिटेड, अंबरनाथ
नोंदणीकृत कार्यालय	४२, लोकमान्य टिळक पथ, अंबरनाथ - ४२१ ५०१.
नोंदणीकृत क्रमांक व तारीख	टि.एन.ए./यु.एल.आर./बी.एन.के.(ओ) १०२/१९८४-८५ दि. २१-०६-१९८५
रिझर्व्ह बँक परवाना नंबर व तारीख	युबीडी-एम एच-४४९ दि. १५-०१-१९८६
बँकिंग व्यवसायाची सुरुवात	दि. ०१-०३-१९८६
कार्यक्षेत्र	संपूर्ण महाराष्ट्र राज्य
विभाग मुख्य कार्यालयासहित शाखा	१८+ नोंदणीकृत कार्यालय + प्रशासकिय कार्यालय
सभासद संख्या	१) सभासद ११८९१ २) नाममात्र ११३८

३१ मार्च २०२६ अखेरचा तपशील	(रूपये लाखात)	
वसूल भाग भांडवल		१,०८१.१५
एकूण गंगाजळी व निधी		७,०९१.७९
ठेवी -बचत		१८,१७८.२६
चालू		७,५२९.७०
मुदत		४५,०६५.१४
कर्जे- तारणी		३०,९६६.९६
विनातारणी		४,५०४.९६
अग्रक्रम क्षेत्राचे एकूण कर्जाशी प्रमाण		६५.९७ %
दुर्बळ घटक क्षेत्राचे एकूण कर्जाशी प्रमाण		१४.६१ %
उचललेली कर्जे		१,१६०.१४
गुंतवणूक		३८,७४९.८१
थकबाकीचे एकूण कर्जाशी शेकडा प्रमाण		२.९४ %
ऑडिट वर्ग		'अ'
नफा (२०२५-२०२६) करीता		७४८.०७
एकूण कर्मचारी		२००
पैकी शिपाई व वाहन चालक		३०
इतर कर्मचारी		१७०
खेळते भांडवल		८०,८९३.४९



CASH FLOW STATEMENT

PERTICULARS		For the year ended 31.03.2026		For the year ended 31.03.2025	
A. Cash Flow from Operative Activities					
Net Profit Before Tax			9,97,98,456.77		5,45,71,559.42
Add:	Loss On Sale Of Assets	4,49,787.00		4,75,763.00	
	Provision for Standard assets	10,00,000.00		0.00	
	Provision For BDDR	1,24,33,029.00		1,44,38,663.00	
	Provision For Leave Encashment	13,37,264.00		20,59,809.00	
	Provision for Gratuity (Net)	11,85,809.00		15,76,413.00	
	Provision for Other Expenses	0.00		5,00,000.00	
	Amortization of Premium on Securities / Investment	15,43,934.33		14,55,787.36	
	Depreciation On Fixed Asset	3,12,47,018.00		2,83,06,056.00	
	Depreciation on Investment	1,67,76,967.00	6,59,73,808.33	88,36,869.00	5,76,49,360.36
Less:	Profit on sale of asset	-2,58,993.00		-92,982.00	
	BDDR / IDR Excess Provision Written Back	-1,80,00,000.00		-4,95,41,529.00	
	Profit on sale/Redemption of invst	-46,92,386.36		0.00	
	Interest on Income Tax Refund	0.00	-2,29,51,379.36	-11,48,536.00	-5,07,83,047.00
Adj.For	Increase / (Decrease) In Deposits & Other A/Cs	43,51,39,032.93		58,77,46,331.28	
	Increase / (Decrease) In Interest Payable	-96,94,574.73		-35,21,584.98	
	Increase / (Decrease) In Other Liability	-72,61,009.26		1,40,47,306.29	
	Increase / (Decrease) In Borrowings	11,60,14,151.86		0.00	
	(Increase) / Decrease In Overdue Interest Reserve	64,59,667.15		57,90,690.06	
	(Increase) / Decrease In Bank Deposits	8,51,72,650.00		-13,02,39,448.00	
	(Increase) / Decrease In Advances	-44,99,96,056.05		-41,88,26,191.65	
	(Increase) / Decrease In Investments	-32,31,22,481.40		-25,76,71,230.28	
	(Increase) / Decrease In Interest Receivable	-2,55,21,294.15		-2,66,71,344.06	
	(Increase) / Decrease In Other Assets	-49,11,143.06		8,54,417.50	
	(Increase) / Decrease In Branch Adjustment	10,866.00	-17,77,10,190.71	-2,18,627.00	-22,87,09,680.84
Net Cash Generated From Operating Activity			-3,48,89,304.97		-16,72,71,808.06
Income Tax Paid			1,80,97,174.95		1,39,11,694.45
Net Cash Flow From / (Used) Operating Activity After Tax			-5,29,86,479.92		-15,33,60,113.61
B. Cash Flow From Investing Activity					
Purchase Of Fixed Assets		-97,59,664.00		-2,55,92,405.00	
Sale Of Fixed Assets		17,66,236.00		2,05,653.00	
Net Cash Flow From / (Used) Investing Activity			-79,93,428.00		-2,53,86,752.00
C. Cash Flow From Financing Activity					
Share Capital Issued		94,70,000.00		57,87,750.00	
Refund Of Share Capital		-26,66,175.00		-35,85,225.00	
Nominal Membership Fees & Entrance Charges Received		2,34,300.00		2,79,600.00	
Dividend Paid		-1,18,94,788.00		-1,24,70,320.31	
Net Cash Flow From / (Used) Financing Activity			-48,56,663.00		-99,88,195.31
Net Increase In Cash & Cash Equivalents			-6,58,36,570.92		-18,87,35,060.92
Cash & Cash Equivalents at the beginning of the year			34,34,52,174.13		53,21,87,235.05
Cash & Cash Equivalents at the end of the year			27,76,15,603.21		34,34,52,174.13
Cash and cash equivalents at the end of the year comprises of:					
Cash In Hand			24,31,49,045.38		6,59,60,089.00
Balances In Current A/C With Other Banks			3,44,66,557.83		27,74,92,085.13
			27,76,15,603.21		34,34,52,174.13

Date : 29 May 2026

Place : Ambarnath

For For Kirtane & Pandit LLP

Chartered Accountants
FRN: 105215W / W100057.

CA Abhay Joshi (Partner)

Membership No.: 040406

Vijay Kurankar
Chief Executive Officer

CA Saurabh Marathe
Director

Rupa Desai Jagtap
Director

Adv. Nandkumar Bhole
Vice Chairman

Vilas Desai
Chairman



सन २०२५-२६ चे अंदाजपत्रक

(रूपये लाखात)

अ. क्र.	खर्च बाजू व उत्पन्न बाजू	सन २०२५-२६ चा अंदाज	सन २०२५-२६ चे / चा प्रत्यक्ष खर्च / उत्पन्न	सन २०२६-२७ चा अंदाज
	खर्च बाजू			
१	ठेवी, कर्जावरील व इतर व्याज	३८६७.००	३५५३.१७	३९००.००
२	वेतन व बोनस	९१५.००	९१३.०१	९४०.००
३	कार्यालय भाडे कर व विमा	३००.००	२६०.७१	३००.००
४	छपाई स्टेशनरी व जाहिरात	४५.००	३१.२५	३५.००
५	टपालखर्च, टेलीफोन	८.००	७.२५	८.००
६	संचालक मंडळ सभा भत्ते व मानधन	३०.००	३१.५०	३४.००
७	हिशेब तपासणी फी	१५.००	२१.७०	२५.००
८	इतर खर्च			
	अ) घसारा व डागडुजी खर्च	६५०.००	५७८.०३	६२५.००
	ब) इतर	९१६.००	६३०.३७	७००.००
९	तरतूदी	२७५.००	१३४.३३	१५०.००
१०	उत्पन्न कर	१५०.००	२४९.९१	४१५.००
११	नफा	७५०.००	७४८.०७	११३९.००
	एकूण बेरीज	७९२१.००	७१७९.३०	८२७१.००
	उत्पन्न बाजू			
१२	कर्जावरील व गुंतवणूकीवरील व्याज	६९११.००	६२३६.६१	७२७६.००
१३	कमिशन व विनिमय	६०.००	४९.८७	६०.००
१४	इतर उत्पन्न	९५०.००	८९२.८२	९३५.००
	एकूण बेरीज	७९२१.००	७१७९.३०	८२७१.००

नम्र विनंती

सन्माननीय सभासद बंधू भगिनींनो,

अहवाल वर्षात आपण किंवा आपल्या कुटुंबियांपैकी कोणी जर सामाजिक, सांस्कृतिक, क्रिडा व शैक्षणिक क्षेत्रात जिल्हा राज्य व राष्ट्रीय पातळीवर विशेष नैपुण्य मिळवून सन्मानास पात्र झाला असाल तर या बद्दलची माहिती बँकेच्या केंद्रीय प्रशासकिय कार्यालयात व्यवस्थापनाकडे दि. २५ जून २०२६ पर्यंत आणून द्यावी, आपली बँक आपल्या या यशाबद्दल आपला उचित सत्कार करू इच्छिते, कळावे.

श्रध्दांजली

अहवाल वर्षात बँकेचे जे सभासद, ग्राहक, ठेवीदार, हितचिंतक, कर्मचारी आणि ज्या राष्ट्रीय व आंतरराष्ट्रीय किर्तीच्या थोर नेत्यांचे निधन झाले, त्यांना नम्र श्रध्दांजली अर्पण करून त्यांच्या आत्म्यास सद्गती लाभो ही ईश्वरचरणी प्रार्थना करीत आहोत.



४९ वा वार्षिक अहवाल विकासाच्या वाटेवर ओझरती नजर

(रुपये लाखात)

	जून १९८६ अखेर	मार्च १९९१ अखेर	मार्च १९९५ अखेर	मार्च १९९९ अखेर	मार्च २००३ अखेर	मार्च २००७ अखेर	मार्च २०११ अखेर	मार्च २०१५ अखेर	मार्च २०२४ अखेर	मार्च २०२५ अखेर	मार्च २०२६ अखेर
वसूल भाग भांडवल	४.४६	१३.७२	२०.५१	२९.७१	४८.९३	१२७.८५	३०६.७९	५७०.८८	९९१.०९	१०१३.१२	१०८१.१५
राखीव निधी	०.०६	१३.२८	५९.३३	१८६.१२	५६१.१५	९४५.८०	१५७२.२७	२८१३.६१	६५३८.०८	६६३९.०५	७०९१.७९
ठेवी	२१.९७	३२१.९६	८०१.८६	२१२०.३४	५६१२.५२	८२५६.३७	१७६७०.४९	३०७९३.६७	६०५४४.२४	६६४२१.७१	७०७७३.१०
कर्ज	४.४६	३३९.८९	६०५.६०	१२९३.११	२९९४.०४	४७७७.२१	७९६८.८८	१७४३२.५७	२६७८३.७०	३०९७१.९६	३५४७१.९२
गुंतवणूक	४.४५	१२२.००	२८६.७०	१०६०.९०	३५९१.८८	४५९४.४९	१०५०७.६७	१४२११.२८	३२५९४.१४	३६३७०.३२	३८७४९.८१
खेळते भांडवल	२७.०४	३९७.५७	१०५४.५०	२७६८.०९	७११३.३२	१००९१.८६	२०३२६.९२	३५०२२.२२	६८४०८.९४	७४५३८.४३	८०८९३.४९
भागधारक	१०९०	२६०४	३३३३	३९८७	४१७७	५१४४	६१५९	६९५९	१०२८३	१०९८३	११८९१
थकबाकी	—	३२.८६	८४.५०	१६७.७५	२८०.२५	५३३.३१	२९९.०७	४८१.०२	१२९६.५८	१२६५.९०	१०४३.०७
ऑडिट वर्ग	अ	अ	अ	अ	अ	अ	अ	अ	अ	अ	अ



४० व्या वार्षिक सर्वसाधारण सभेस संबोधित करताना संस्थापक-अध्यक्ष श्री विलास देसाई



बँकेस M/s Soft Shield Technologies Pvt. Ltd.
या प्रतिष्ठीत संस्थेकडून Best HR Practice
करिता मिळालेले पारितोषिक



बँकेस बँकिंग फ्रंटिअर या प्रतिष्ठीत संस्थेकडून
Best Investment Transformation
करिता मिळालेले पारितोषिक



बँकेने एकूण व्यवसाय १००० कोटीचा
टप्पा पार केल्याबद्दल सर्व कर्मचा-यांचे
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