नागपुर नागरिक सहकारी बैंक लि.

(मल्टीस्टेट शेडयुल्ड बैंक)

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वार्षिक अहवाल

विद्यमान संचालक मंडल : 2022–2027

				
श्री. संजय नत्थुजी भेंडे (अध्यक्ष)	श्री. अशोक रामस्वरुप अग्रवाल (गोयल) (उपाध्यक्ष)	श्री. गिरीश बच्छराजजी व्यास	श्री. तुषारकांती प्रभाकर डबले (CA)	श्री. रविंद्र प्रभाकर बोकारे
				
सौ. पुनम शैलेश चांडक (CA)	ॲड. संजय चंद्रकांत ठाकर	श्री. अनिल टिकमदासजी गोविंदानी	श्री. हेमंत पद्मनाभ चाफळे	ॲड. सुप्रिया सुमंत पुणतांबेकर
				
श्री. अशोक नागरमल अग्रवाल (गोयल)	श्री. बटुकभाई धिरजलाल बगडीया	डॉ. सुरेश विठ्ठलदास चांडक	सौ. स्वाती शैलेश कुळकर्णी (CA)	श्री. विनय वासुदेवराव चांगदे
				दिनांक 10 मई 2024 से पदोन्नत
श्री. गौरव ओमप्रकाश जाजू	श्री. सचिन राजेंद्र कुहीकर	श्री. आशुतोष अनंतराव पाठक (CEO)	श्री. राजेश शरदराव एदलाबादकर (Dy-CEO)	

वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह रविवार दि. 12 जुलाई 2026 को सायं 5.00 बजे बैंक के मुख्य कार्यालय के सभागार में सम्पन्न होगी। गणपूर्ति के अभाव में स्थगित सभा उसी दिन सायं 5.30 बजे सम्पन्न होगी। स्थगित सभा के लिए गणपूर्ति की आवश्यकता नहीं रहेगी। सभा में निम्नलिखित विषयों पर विचार किया जायेगा। सभी सदस्यों से प्रार्थना है कि वे निर्धारित समय पर सभा में उपस्थित रहें।

विषयसूची :

1. दि. 25 मई 2025 को सम्पन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृति प्रदान करना।
2. आर्थिक वर्ष 2025-26 के बैंक का अंकेक्षित प्रतिवेदन, नफा नुकसान पत्रक तथा संतुलन पत्रिका को स्वीकृति प्रदान करना।
3. बैंक का सन 2025-26 का अंकेक्षण अहवाल एवं विगत वर्ष के अनुपालन अहवाल को स्वीकृति प्रदान करना।
4. बैंक का सन 2025-26 के लाभ विनियोजन को मंजूरी प्रदान करना।
5. आर्थिक वर्ष 2026-27 के लिए संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृति प्रदान करना।
6. वैधानिक अंकेक्षण द्वारा प्रमाणित बुडित कर्जराशि (Bad-Debts) Rs. 1,56,52,611.92 को अपलेखित करने हेतु स्वीकृति प्रदान करना।
7. अंकेक्षण हेतु 2026-27 के लिए लेखा परीक्षकों (Statutory Auditors) की नियुक्ति करना।
8. अध्यक्ष महोदय की अनुमति से अन्य विषय।

दिनांक : 27/06/2026

विशेष सूचना : यदि किसी सदस्य को उपरोक्त निर्दिष्ट विषयसूची तथा बैंक के आर्थिक विवरण पर सुझाव देना हो, तो वह अपने सुझाव लिखित रूप में बैंक के प्रधान कार्यालय में प्रस्तावित सभा तिथि के 7 दिन पूर्व भेजने की कृपा करें।

sd/-
संचालक मंडल द्वारा अनुमोदित
आशुतोष अ. पाठक
(मुख्य कार्यकारी अधिकारी)

वार्षिक प्रतिवेदन

आदरणीय भाइयों और बहनों,

बैंक की 64वीं वार्षिक आम सभा में नागपुर नागरिक सहकारी बैंक लिमिटेड के संचालक मंडल की ओर से आप सभी का हार्दिक स्वागत करते हुए मुझे अत्यंत प्रसन्नता हो रही है। वित्तीय वर्ष 2025-26 के अंकेक्षित वित्तीय विवरणों के साथ-साथ वर्षभर की विशेष उपलब्धियों को आपके समक्ष प्रस्तुत करते हुए गौरव का अनुभव कर रहा हूँ।

यह वर्ष बैंक के लिए अनेक दृष्टियों से ऐतिहासिक एवं उपलब्धिपूर्ण रहा है। सहकार, सेवा, पारदर्शिता तथा आधुनिक बैंकिंग के समन्वय के माध्यम से बैंक ने निरंतर प्रगति की नई ऊंचाइयों को स्पर्श किया है।

आर्थिक वर्ष की प्रमुख उपलब्धियां

विगत वर्षों की भांति इस वर्ष भी बैंक ने पारदर्शी एवं सक्षम प्रबंधन के आधार पर समयबद्ध रूप से अपना वैधानिक अंकेक्षण पूर्ण किया है। बैंक के संचालक मंडल, अधिकारियों एवं कर्मचारियों के समर्पित प्रयासों के कारण बैंक ने वित्तीय अनुशासन, आधुनिक तकनीक तथा ग्राहक सेवा के क्षेत्र में उल्लेखनीय प्रगति दर्ज की है।

यह अत्यंत हर्ष का विषय है कि इस वर्ष बैंक ने आधुनिक डिजिटल बैंकिंग सेवाओं के क्षेत्र में महत्वपूर्ण उपलब्धि प्राप्त करते हुए Mobile Banking सेवा में पदार्पण किया है। इसके माध्यम से खाताधारकों को घर बैठे सुरक्षित एवं सरल बैंकिंग सुविधाएं उपलब्ध हो रही हैं। ग्राहक अब अपने मोबाइल फोन के माध्यम से निधि हस्तांतरण, IMPS, E-Mandate तथा UPI जैसी आधुनिक सेवाओं का लाभ उठा सकेंगे। इन सेवाओं के माध्यम से ग्राहकों को डिजिटल व्यवहार का बढ़ावा मिलेगा तथा बैंकिंग सेवाएं अधिक पारदर्शी एवं प्रभावी रूप से उपलब्ध हो सकेंगी।

बैंक ने ग्रामीण एवं शहरी क्षेत्रों में मजबूत बैंकिंग व्यवस्था निर्माण करने के उद्देश्य से ग्राहक सेवा की गुणवत्ता में निरंतर सुधार किया है। ग्राहकों के विश्वास, सक्षम प्रबंधन तथा कर्मचारियों एवं ग्राहकों के मध्य आत्मीय संबंधों के कारण बैंक की प्रगति को नई गति प्राप्त हुई है।

यह भी अत्यंत गौरव का विषय है कि इस वित्तीय वर्ष में बैंक का मिश्र व्यवसाय रु. 4155 करोड़ पार पहुंच गया है, जो बैंक की निरंतर प्रगति, ग्राहकों के विश्वास तथा सक्षम प्रबंधन का प्रत्यक्ष प्रमाण है।

आर्थिक वर्ष 2025-26 की सांख्यकीय जानकारी

वित्तीय वर्ष 2025-26 में बैंक ने रु. 4155.54 करोड़ का मिश्र-व्यवसाय अर्जित किया है। पिछले वर्ष की तुलना में यह वृद्धि कुल रु. 704.54 करोड़ अर्थात 20.42% रही है।

वर्ष के अंत में कुल जमा रु. 2532.74 करोड़ रही, जबकि बकाया कर्जराशि रु. 1622.80 करोड़ रही है। इस वर्ष बैंक का कर-पूर्व लाभ रु. 37.09 करोड़ तथा कर-पश्चात लाभ रु. 31.46 करोड़ रहा है।

यह अत्यंत गर्व का विषय है कि बैंक ने निरंतरता के साथ इस वर्ष भी नक्त एनपीए (Net NPA) को शून्य प्रतिशत पर बनाए रखा है। वहीं सकल गैर-निष्पादित ऋण (Gross NPA) का अनुपात पिछले वर्ष के 4.96% से घटकर इस वित्तीय वर्ष में 3.91% रह गया है। बैंक की पूंजी पर्याप्तता (CRAR) 14.38% रहा, जो भारतीय रिजर्व बैंक के निर्धारित मानकों से अधिक है तथा बैंक की वित्तीय सुदृढ़ता को प्रदर्शित करता है।

बैंक ने अपने व्यवसाय, सावधि जमा, पुंजी तथा लाभ में निरंतर वृद्धि दर्ज करते हुए सहकार क्षेत्र में एक आदर्श संस्था के रूप में अपनी पहचान और अधिक मजबूत की है।

शाखा विस्तार एवं विकास

नागपुर नागरिक सहकारी बैंक लिमिटेड ने अपने विस्तार की दिशा में एक महत्वपूर्ण कदम उठाते हुए मांढल, वानाडोंगरी, आर्णी, फ्रेंड्स कॉलोनी, खरबी, जयताला तथा बेलतरोडी क्षेत्रों में 7 नई शाखाओं का सुचारु संचालन प्रारंभ कर दिया है। विशेष उल्लेखनीय बात यह है कि बेलतरोडी शाखा बैंक की स्वयं की वास्तु में प्रारंभ की जा रही है, जो बैंक की दीर्घकालीन विकास दृष्टि को दर्शाती है।

इसी प्रकार आने वाले समय में इन सभी नवीन शाखाओं में ग्राहकों की सुविधा हेतु ATM हैं, जिससे नागरिकों को अधिक सुलभ एवं आधुनिक बैंकिंग सुविधाएं प्राप्त हो सकेंगी।

बैंक को और अधिक सुदृढ़ करने के उद्देश्य से विवेकानंद नगर, धंतोली, पांढुर्णा तथा सदर शाखाओं को बैंक की स्वयं की वास्तु में स्थानांतरित करने की प्रक्रिया पूर्ण हो रही है। इससे ग्राहकों को अधिक विस्तृत, सुरक्षित एवं सुविधाजनक बैंकिंग वातावरण

उपलब्ध होगा। इसी क्रम में नागरीको की बढ़ती बैंकिंग आवश्यकताओं को ध्यान में रखते हुए वरुड शाखा को भी नवीन एवं अधिक सुविधायुक्त वास्तु में स्थानांतरित किया गया है।
बैंक के मुख्य कार्यालय भवन का पुनर्निर्माण कार्य भी पूर्णता के निकट है। नवीन भवन में आधुनिक सुविधाओं से युक्त कार्यालय परिसर के साथ-साथ लगभग 200 लोगों की क्षमता वाला एक भव्य सभागार (Auditorium) भी निर्मित किया जा रहा है, जो बैंक के विभिन्न कार्यक्रमों, प्रशिक्षण सत्रों एवं सामाजिक गतिविधियों के लिए अत्यंत उपयोगी सिद्ध होगा।

बैंक विलय की महत्वपूर्ण उपलब्धि

दिनांक 24.04.2026 को Mehkar Urban Co-operative Bank का नागपुर नागरिक सहकारी बैंक लिमिटेड में सफलतापूर्वक विलय संपन्न हुआ। इस महत्वपूर्ण निर्णय से दोनों बैंकों के ग्राहकों को अधिक सुदृढ़, आधुनिक एवं व्यापक बैंकिंग सेवाओं का लाभ प्राप्त होगा। यह विलय सहकार क्षेत्र में बैंक की बढ़ती विश्वसनीयता एवं संगठनात्मक क्षमता का प्रतीक है।

सहकार एवं सामाजिक प्रतिबद्धता

नागपुर नागरिक सहकारी बैंक लिमिटेड ने सदैव सहकार भावना, सामाजिक उत्तरदायित्व एवं सांस्कृतिक मूल्यों के संरक्षण को प्राथमिकता दी है। बैंक केवल वित्तीय सेवाएं प्रदान करने तक सीमित न रहकर सामाजिक, सांस्कृतिक एवं जनकल्याणकारी उपक्रमों में भी सक्रिय सहभागिता निभाता रहा है।
इसी सामाजिक प्रतिबद्धता के अंतर्गत बैंक ने सामाजिक उपक्रमों को प्रोत्साहन देते हुए भवानी माता सेवा समिति को आर्थिक सहयोग प्रदान किया। समाज के आर्थिक रूप से कमजोर वर्गों के हित में आयोजित ऐसे उपक्रम सामाजिक समरसता एवं सहकार भावना को सुदृढ़ करने में महत्वपूर्ण भूमिका निभाते हैं।
इसी प्रकार राष्ट्रीय स्वयंसेवक संघ के शताब्दी वर्ष के उपलक्ष्य में नागपुर में आयोजित "नादब्रह्म" के अंतर्गत विभिन्न शास्त्रीय एवं आध्यात्मिक संगीत कार्यक्रमों के आयोजन हेतु बैंक द्वारा सहयोगी योगदान प्रदान किया गया। भारतीय सांस्कृतिक परंपरा, आध्यात्मिकता एवं संगीत साधना के संवर्धन हेतु आयोजित ऐसे कार्यक्रम समाज में सांस्कृतिक चेतना जागृत करने का महत्वपूर्ण माध्यम हैं।
बैंक ने सदैव सामाजिक, सांस्कृतिक एवं राष्ट्रहित से जुड़े उपक्रमों में सहभागी बनकर सहकार क्षेत्र में एक आदर्श कार्यप्रणाली स्थापित करने का निरंतर प्रयास किया है।

धन्यवाद ज्ञापन

संचालक मंडल की ओर से मैं भारतीय रिजर्व बैंक के अधिकारियों एवं कर्मचारियों, सहकार विभाग के अधिकारियों, केंद्रीय सहकारिता मंत्रालय, सभी वैधानिक एवं समवर्ती लेखा परीक्षकों, विधि सलाहकारों, वास्तु विशेषज्ञों तथा बैंक के शुभचिंतकों का हार्दिक आभार व्यक्त करता हूं, जिन्होंने पूरे वर्ष बैंक को आवश्यक मार्गदर्शन एवं सहयोग प्रदान किया।
बैंक के सभी अधिकारी, कर्मचारी भाई-बहनों एवं ग्राहकों का समर्पण, परिश्रम एवं विश्वास ही बैंक की वास्तविक शक्ति है। सभी अंशधारक भाई-बहनों के सहयोग एवं विश्वास के आधार पर बैंक पिछले 64 वर्षों से निरंतर प्रगति पथ पर अग्रसर है और हमें पूर्ण विश्वास है कि आगामी वर्षों में भी आपका स्नेह एवं समर्थन इसी प्रकार प्राप्त होता रहेगा।

आप सभी को नये वित्तीय वर्ष की हार्दिक शुभकामनाएं!!!

sd/-

नागपूर — संचालक मंडल की ओर से

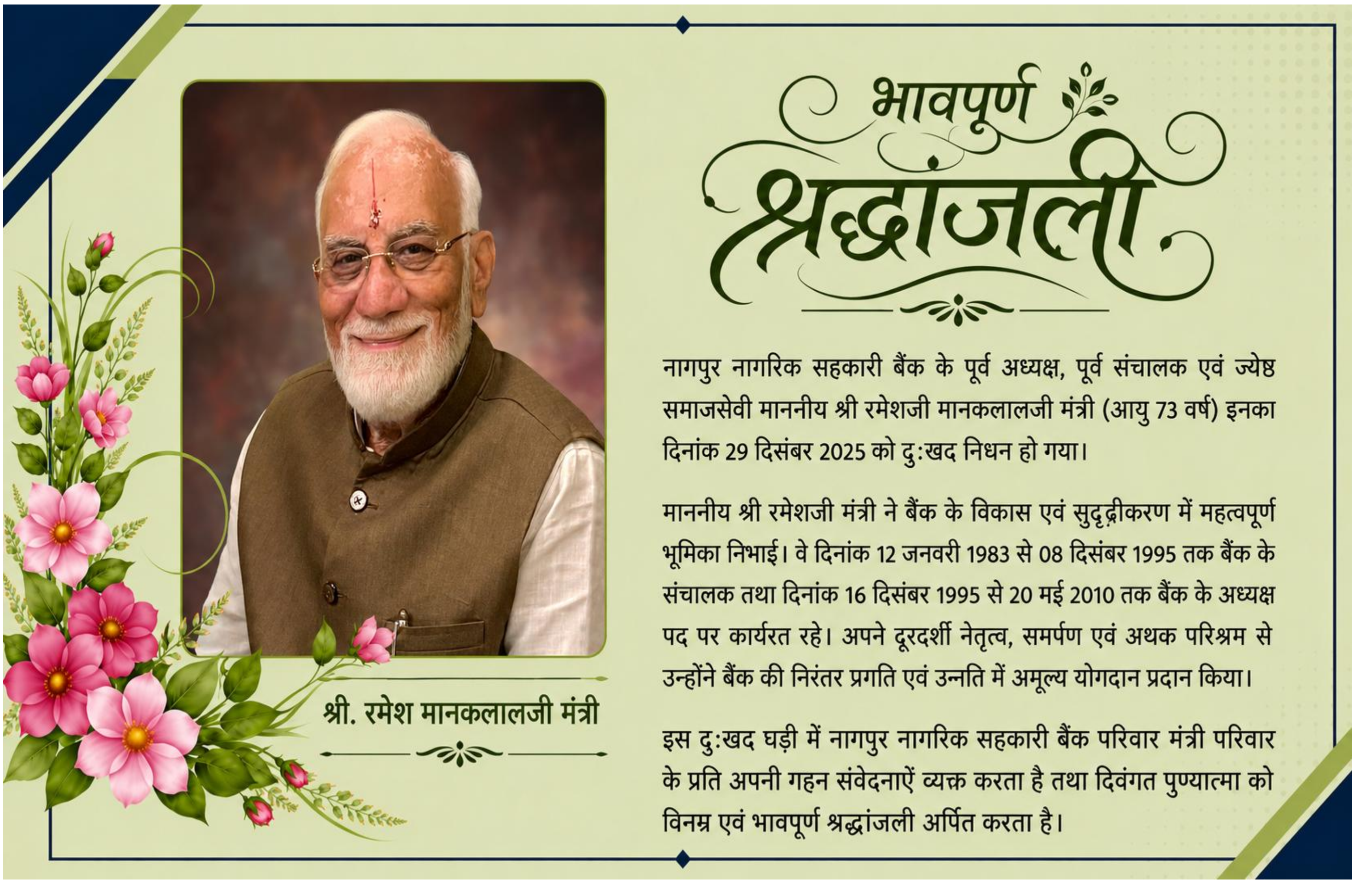
दि: २७ जून २०२६ — **प्रा. संजय भेंडे**

(अध्यक्ष)

Appropriation of Profit and Allocation to Reserves for the Financial Year 2025-26

Amount in ₹

Profit after Tax for F.Y. 2025-26		**31,46,42,574.07**
Add.: Retained Profit of Previous Year		**2,45,10,855.35**
Net Profit for the year 31.03.2026		**33,91,53,429.42**
1.	Statutory Reserve Fund @ 25%	8,47,88,357.00
2.	Unforeseen Losses @ 10%	3,39,15,343.00
3.	Education Fund @1%	33,91,534.00
4.	General Reserve	5,00,00,000.00
5.	Dividend Paid	2,75,00,000.00
6.	Honorarium	2,00,000.00
7.	Building Fund	5,00,00,000.00
8.	Charity Fund	33,91,534.29
9.	Balance of Profit	8,59,66,661.13
Total		**33,91,53,429.42**



सांख्यिकीय अवलोकन – दि. 31-03-026 की स्थिति

स्थापना वर्ष तिथि /	20.6.1962 (एम.एस. को-ऑप. एक्ट, 1960)
बैंक का पंजीयन क्रमांकतिथी/	एम.एस.सी.एस. / सी.आर. / 126 / 2001 (मल्टीस्टेट में परिवर्तन) दि. 21.03.2001
रिजर्व बैंक का परवाना क्रमांक तिथी	यूबीडी/एमएम/959-पी दि. 7 जनवरी 1988
बैंक का कार्यक्षेत्र	महाराष्ट्र, मध्यप्रदेश तथा छत्तीसगढ़ राज्य में रायपुर तथा दुर्ग
मुख्यालय सहित शाखाएँ	52 शाखाएँ
सदस्य संख्या – 94571	नियमित 87707 / नामधारी सदस्य 6864
	(रुपये लाखों में)
अंशपूंजी	3693.96
आरक्षितियां तथा अधिशेष	19360.06
अमानते : ₹ 253273.75	53745.87 बचत खाता 23991.75 चालू खाता 175536.13 मुदती खाता
ऋण वितरण : ₹ 162280.05	161026.06 तारणपर 1253.99 बिनातारण पर
प्राथमिक क्षेत्र का अनुपात	73.16%
दुर्बल घटक का अनुपात	14.21%
ग्रॉस एन.पी.ए. / नेट एन.पी.ए	6343.83 / 0.00
एन.पी.ए. अनुपात (ग्रॉस)	3.91%
एन.पी.ए. अनुपात (नेट)	0.00%
निवल लाभ	3146.43
कार्यशील पूंजी	291719.27
सी.आर.ए.आर. अनुपात	14.38%
कुल कर्मचारी	357 वरिष्ठ – 161 अन्य – 196

संचालक मंडल तथा उपसमिती सभाओं का विवरण

अहवाल वर्ष में संचालक मंडल की कुल 15 सभाएं तथा उपसमितीयों की 33 सभाएं सम्पन्न हुई। मुख्य कार्यालय स्तर पर हुई इन सभाओं में संचालकों का विवरण निम्नानुसार है :

अ.क्र.	विद्यमान संचालक का नाम	सदस्योंकी उपस्थिती			
		संचालक मंडल सभा		उपसमिती सभा	
		कुलसभा	उपस्थिति	कुलसभा	उपस्थिति
1	श्री. संजय नत्थुजी भेंडे (अध्यक्ष)	15	14	33	32
2	श्री. अशोक रामस्वरुप अग्रवाल (गोयल) (उपाध्यक्ष)	15	14	33	30
3	श्री. गिरीश बच्छराजजी व्यास	15	10	16	12
4	श्री. तुषारकांती प्रभाकर डबले (CA)	15	15	27	27
5	श्री. रविंद्र प्रभाकर बोकारे	15	13	9	9
6	सौ. पुनम शैलेश चांडक (CA)	15	14	4	2
7	ॲड. संजय चंद्रकांत ठाकर	15	11	7	4
8	श्री. अनिल टिकमदासजी गोविंदानी	15	15	10	2
9	श्री. हेमंत पद्मनाभ चाफळे	15	12	3	3
10	ॲड. सुप्रिया सुमंत पुणतांबेकर	15	15	3	3
11	श्री. अशोक नागरमल अग्रवाल (गोयल)	15	11	10	8
12	श्री. बटुकभाई धिरजलाल बगडीया	15	15	-	-
13	डॉ. सुरेश विठ्ठलदास चांडक	15	14	-	-
14	सौ. स्वाती शैलेश कुळकर्णी (CA)	15	13	10	9
15	श्री. विनय वासुदेवराव चांगदे	15	15	4	3
16	श्री. गौरव ओमप्रकाश जाजू	15	13	-	-
17	श्री. सचिन राजेंद्र कुहीकर	15	15	-	-

Empowering Entrepreneurs through Government Development Schemes

1 CGTMSE

(Credit Guarantee Fund Trust for Micro and Small Enterprises)

CGTMSE

Strengthening MSEs with accessible and trusted finance.

- Joint initiative of Government of India and Small Industries Development Bank of India
- Collateral-free credit facility for Micro & Small Enterprises
- No third-party guarantor or security required
- Guarantee cover per borrower upto 2crore irrespective of loan amt

2 PFMS

(Public Financial Management System)

PUBLIC FINANCIAL MANAGEMENT SYSTEM
PFMS
CONTROLLER GENERAL OF ACCOUNTS

Digital transparency in public finance.

- Direct Benefit Transfer (DBT) enabled digital platform
- Government schemes such as AMRUT, Lokshahir Annabhau Sathe Development Corporation and Mahila Samruddhi Yojana are implemented through DBT mode
- Faster, secure and seamless fund transfer mechanism

3 PMEGP

(Prime Minister's Employment Generation Programme)

PMEGP
Khadi India

Turning entrepreneurial dreams into reality.

- Subsidy-linked credit scheme for establishment of new enterprises
- Financial assistance available for enterprises up to ₹25 Lakh
- Margin contribution by borrower starts from 10% of the project cost
- Implemented through Khadi and Village Industries Commission under Government of India initiatives
- Subsidy benefits up to 25% for General Category and up to 35% for SC/ST and Special Categories
- Promotes self-employment and sustainable entrepreneurship opportunities

4 CMEGP

(Chief Minister Employment Generation Programme)

मुख्यमंत्री रोजगार निर्मिती कार्यक्रम
MAHA-CMEGP.GOV.IN

Creating employment through entrepreneurship.

- Credit-linked subsidy scheme launched by Government of Maharashtra
- Financial assistance for Micro and Small Enterprises in manufacturing and service sectors
- Project finance for Agriculture & Allied Activities available up to ₹50 Lakh
- Manufacturing sector project assistance available up to ₹1 Crore
- Subsidy benefits up to 25% in Urban Areas and 35% in Rural Areas for Special Categories
- Subsidy benefits up to 15% in Urban Areas and 25% in Rural Areas for General Category beneficiaries
- Encourages self-employment and entrepreneurship development across Maharashtra

TOGETHER WE EMPOWER

Communities • Entrepreneurs • Nation

Balance Sheet for the Year ended on 31-03-2026

Form – A

Amount in ₹

CAPITAL & LIABILITIES	SCHEDULES	31-03-2026	31-03-2025
1. Capital	A	36,93,96,400.00	34,20,12,350.00
2. Reserve Fund & Other Reserves	B	1,93,60,06,191.56	1,78,98,39,706.21
3. Principal/ Subsidiary State Partnership Fund Account		-	-
4. Deposits & Other Accounts	C	25,32,73,74,620.35	20,75,36,20,679.38
5.Borrowings		-	-
6. Bills for Collection being bills receivable as per contra		-	-
7. Branch Adjustments		-	-
8. Overdue Interest Reserve		39,59,13,136.50	6,44,19,781.84
9. Interest Accrued & Payable		5,41,479.82	4,91,479.82
10. Other Liabilities & Provisions	D	1,22,39,65,857.63	1,27,73,16,841.14
11. Profit & Loss Account		31,46,42,574.07	16,54,03,075.35
Balance as per last Balance Sheet	16,54,03,075.35		
Add: Previous Year P&L Balance	2,84,42,015.00		
Less: Appropriations during the year			
1. 25% For Statutory Reserve Fund	4,84,61,275.00		
2. Dividend 5%	2,68,00,000.00		
3. 1% Education Fund	19,38,450.00		
4. Retained Profit	2,45,60,855.35		
5. Building Fund	2,00,00,000.00		
6. Charity Fund	25,00,000.00		
7. General Reserve	5,00,00,000.00		
8. Reserve for Unforeseen Losses 10%	1,93,84,510.00		
9. Honorarium	2,00,000.00		
GRAND TOTAL		**29,56,78,40,259.93**	**24,39,31,03,913.74**
i) Contingent Liabilities	**M**	**87,42,09,789.01**	**-**
ii) Others		**-**	**-**

Amount in ₹

PROPERTY AND ASSETS	SCHEDULES	31-03-2026	31-03-2025
1. Cash	E	8,21,25,688.00	8,04,88,767.00
2. Balances With Other Banks	F	5,13,06,22,018.89	4,42,83,61,053.24
3. Money at Call & Short Notice		-	-
4. Investments	G	6,11,58,08,577.54	4,58,78,48,342.35
5. Investment out of Principal/ Subsidiary State Partnership Fund		-	-
6. Advances	H	16,22,80,04,797.64	13,76,44,00,682.21
7. Interest Receivable	I	63,87,98,434.43	26,53,07,672.52
8. Bills Receivable Being Bills / Collection as per Contra		-	-
9. Branch Adjustments		-	-
10. Premises Less Depreciation	J	1,13,46,05,697.22	1,08,39,29,814.44
11. Furniture & Fixtures Less Depreciation	K	10,50,35,821.45	8,33,67,140.35
12. Other Assets	L	12,42,68,727.46	9,94,00,441.63
13. Deferred Tax Assets		85,70,497.30	-
14. Non-Banking assets acquired in satisfaction of claims (Standing mode of valuation)		-	-
15. Profit & Loss			
GRAND TOTAL		**29,56,78,40,259.93**	**24,39,31,03,913.74**

Significant Accounting Policies & Notes on accounts are forming part of the Balance Sheet.

*Grouping and Sub Grouping in Balance Sheet and Profit & Loss account is rearranged based on Revised Guidelines / Directives as received from RBI during current Financial Year.

sd/-

FOR M/s. Anil Mardikar & Co.
Chartered Accountant
Firm Regd. No. 100454W

CA Anil Mardikar (M.No. 032778)
UDIN: 26032778RKQYQE5696

sd/-

Rajesh S. Edlabadkar

Dy. Chief Executive Officer

sd/-

Ashutosh A. Pathak

Chief Executive Officer

sd/-

Tusharkanti Dable

Director

sd/-

Ashok Agrawal (Goyal)

Vice-Chairman

sd/-

Sanjay Bhende

Chairman

Profit & Loss account for the Year ended on 31-03-2026

Form – B

Amount in ₹

EXPENDITURE	SCHEDULES	31-03-2026	31-03-2025
1. Interest on Deposits	1	1,37,02,21,450.78	1,03,76,55,292.63
2. Salaries and Allowances and Provident Fund	2	29,60,74,686.58	25,69,85,496.25
3. Director and Local Committee Members Fee and Allowances		9,90,100.00	7,01,250.00
4. Rent, Taxes, Insurance, Lighting Etc.	3	6,30,98,379.32	5,74,44,872.08
5. Law Charges		17,71,924.12	18,29,985.00
6. Postage, Telegrams and Telephone Charges	4	80,53,450.34	82,37,323.46
7. Auditor's Fee		73,80,009.10	75,33,017.00
8. Depreciation on & Repairs in Property	5	8,22,30,773.40	8,82,46,670.79
9. Stationery, Printing & Advertisement etc	6	55,08,493.17	52,49,482.13
10. Loss from sale of Assets & Investments	7	1,30,61,459.46	1,55,28,074.91
11. Other Expenditure	8	6,04,37,800.71	6,19,61,337.13
12. Provision & Contingencies	9	3,25,00,000.00	12,00,00,000.00
Net Profit Before Income Tax		**37,09,22,986.70**	**24,22,26,371.35**
Total		**2,31,22,51,513.68**	**1,90,35,99,172.72**
13. Income Tax Paid		6,45,99,216.51	7,04,03,606.00
14. Deferred Tax Liability		2,51,693.42	64,19,690.00
Net Profit After Tax		**31,46,42,574.07**	**16,54,03,075.35**
GRAND TOTAL		**37,94,93,484.00**	**24,22,26,371.35**

Amount in ₹

INCOME	SCHEDULES	31-03-2026	31-03-2025
1. Interest & Discount	10	2,08,52,25,566.70	1,71,36,37,504.64
2. Dividend		-	-
3. Commission Exchange & Brokerage	11	2,29,36,583.51	1,98,15,211.76
4. Profit on sale of Investment	12	3,54,75,439.75	2,76,80,332.41
5. Income from Banking Assets		-	-
6. Other Receipts	13	16,86,13,923.72	14,24,66,123.91
Total		**2,31,22,51,513.68**	**1,90,35,99,172.72**
Profit Before Income Tax		**37,09,22,986.70**	**24,22,26,371.35**
Deferred Tax Asset		85,70,497.30	-
Transfer from Investment Fluctuation Reserve			
GRAND TOTAL		**37,94,93,484.00**	**24,22,26,371.35**

*Grouping and Sub Grouping in Balance Sheet and Profit & Loss account is rearranged based on Revised Guidelines / Directives as received from RBI during current Financial Year.

sd/-

FOR M/s. Anil Mardikar & Co.
Chartered Accountant
Firm Regd. No. 100454W

CA Anil Mardikar (M.No. 032778)
UDIN: 26032778RKQYQE5696

sd/-

Rajesh S. Edlabadkar

Dy. Chief Executive Officer

sd/-

Ashutosh A. Pathak

Chief Executive Officer

sd/-

Tusharkanti Dable

Director

sd/-

Ashok Agrawal (Goyal)

Vice-Chairman

sd/-

Sanjay Bhende

Chairman

Schedules – Assets & Liabilities

Amount in ₹

A) CAPITAL	31-03-2026	31-03-2025
i) Authorised Capital	**50,00,00,000.00**	**50,00,00,000.00**
No. of Shares 10000000		
Shares of Rs. 50/- each		
ii) Subscribed Capital	**36,93,96,400.00**	**34,20,12,350.00**
No. of Shares 7387928		
iii) Amount Called up	**36,93,96,400.00**	**34,20,12,350.00**
No. of Shares 7387928		

Amount in ₹

B) RESERVE FUND AND OTHER RESERVES	31-03-2026	31-03-2025
a) Statutory Reserve	34,41,13,098.05	29,54,98,963.05
b) Reserve fund for Unforeseen Losses	11,12,68,420.71	9,18,83,910.71
c) Building Fund	16,13,74,847.40	14,13,74,847.40
d) Contingent Provision against Standard Assets	6,71,30,000.00	5,71,30,000.00
e) Investment Fluctuation Reserve	7,37,49,263.28	7,37,49,263.28
f) Social Welfare & Development Fund	36,01,887.20	36,01,887.20
g) Charity Fund	47,98,575.77	26,99,575.77
h) General Reserve	22,05,71,656.80	14,21,51,708.80
i) Special Reserve u/s36(i)(viii)	2,55,07,351.00	2,55,07,351.00
j) Revaluation Reserve	89,93,80,236.00	92,78,00,184.00
k) Balance of Profit	2,45,10,855.35	2,84,42,015.00
TOTAL	**1,93,60,06,191.56**	**1,78,98,39,706.21**

Amount in ₹

C) DEPOSITS & OTHER ACCOUNTS	31-03-2026	31-03-2025
a) Fixed Deposits	**17,55,36,12,699.41**	**14,19,06,37,481.12**
i) Individuals & others	12,78,62,16,296.76	10,17,14,68,155.23
ii) Central Co-op. Banks	-	-
iii) Other Societies	4,76,73,96,402.65	4,01,91,69,325.89
b) Savings Bank Deposits	**5,37,45,86,703.40**	**4,67,54,31,895.49**
i) Individuals & others	5,37,45,86,703.40	4,67,54,31,895.49
ii) Central Co-op. Banks	-	-
iii) Other Societies	-	-
c) Current Deposits	**2,39,91,75,217.54**	**1,88,75,51,302.77**
i) Individuals & others	2,18,70,87,264.20	1,70,12,17,226.73
ii) Central Co-op. Banks	-	-
iii) Other Societies	21,20,87,953.34	18,63,34,076.04
TOTAL	**25,32,73,74,620.35**	**20,75,36,20,679.38**

Amount in ₹

D) OTHER LIABILITIES & PROVISIONS	31-03-2026	31-03-2025
OTHER LIABILITIES		
a) Sundry Credit Balances	19,81,470.27	58,13,336.00
b) Bills Payable	5,66,95,954.74	5,54,32,014.34
c) Dividend Payable	2,79,91,553.23	1,83,36,094.23
d) Income Tax Payable	16,83,983.11	54,03,606.00
e) TDS Payable	1,79,42,300.19	1,37,11,678.46
f) GST Payable	10,35,506.50	37,01,838.29
g) Security Deposit (Locker)	1,55,09,619.00	1,49,70,744.00
h) Security Deposit (Other)	67,78,953.98	40,94,022.98
i) Deferred Tax Liability	66,71,383.42	64,19,690.00
j) Other Liabilities	1,82,26,054.01	1,69,88,239.37
TOTAL	**15,45,16,778.45**	**14,48,71,263.67**
PROVISIONS		
a) Bad & Doubtful Debt Reserve	67,52,14,972.91	74,52,14,972.91
b) Provision for Resolution Framework (1)	1,32,67,143.85	1,32,67,143.85
c) Provision for Resolution Framework (2)	4,22,43,329.15	4,22,43,329.15
d) Investment Depreciation Reserve	30,24,50,731.94	27,99,50,731.94
e) Provision For Fraud & Other Cases	1,21,85,564.90	1,21,85,564.90
f) Provision For Outstanding Exp	35,80,616.00	1,81,36,961.40
g) Sundry Liability Int Capitalization	1,40,98,768.00	1,40,98,768.00
h) Miscellaneous Sundry (INT RECEIVABLE MIRROR)	64,07,947.43	73,48,100.32
i) Provision For Investment In Shares DRCB	2.00	2.00
j) Provision On Investment In Shares	3.00	3.00
TOTAL	**1,06,94,49,079.18**	**1,13,24,45,577.47**

Amount in ₹

M) CONTINGENT LIABILITIES	31-03-2026	31-03-2025
Outstanding Liabilities for		
a) Bank Guarantees Issued	62,29,45,635.11	49,22,95,496.00
b) Letter Of Credit	4,47,40,610.00	2,48,45,943.00
c) Unclaimed Liabilities transferred to RBI-DEAF	20,65,23,543.90	19,65,09,452.61
TOTAL	**87,42,09,789.01**	**71,36,50,891.61**

Amount in ₹

E) CASH	31-03-2026	31-03-2025
a) Cash in Hand	8,21,25,688.00	8,04,88,767.00

Amount in ₹

F) BALANCES WITH OTHER BANKS	31-03-2026	31-03-2025
a) Current Deposits	**1,73,28,74,938.89**	**2,00,12,47,013.24**
i) With RBI	1,21,84,06,851.64	1,69,13,14,607.09
ii) With SBI & Associates	2,00,27,326.81	1,35,79,779.90
iii) With DCC, MSC	1,67,15,325.40	29,97,298.94
iv) With Other Notified Banks	47,77,25,435.04	29,33,55,327.31
b) Savings Deposits	-	-
c) Fixed Deposits	**3,39,77,47,080.00**	**2,42,71,14,040.00**
i) Deposits with Nationalized Banks	3,09,54,411.00	11,08,23,081.00
ii) Deposits with Distt. Central Co-Op Banks	-	-
iii) Deposits with State Co-op. Banks	35,00,00,000.00	66,00,00,000.00
iv)Deposits with Commercial Banks	3,01,67,92,669.00	1,65,62,90,959.00
(Of which FDR Pledged with Banks)		
- For LC & Bank Guarantee	: Rs. 2010.29 Lakh	
-For Overdraft	: Rs. 00.00 Lakh	
TOTAL	**5,13,06,22,018.89**	**4,42,83,61,053.24**

Amount in ₹

G) INVESTMENTS	31-03-2026	31-03-2025
a) In Central & State Govt. Securities	**5,50,55,09,195.54**	**4,03,62,23,960.35**
i)Book value	5,50,55,09,195.54	4,03,62,23,960.35
ii)Face value	5,33,92,40,000.00	3,90,09,90,000.00
iii)Market value	5,25,46,97,777.71	4,10,21,78,245.77
b) Shares in Co-operative Institutions	**23,10,005.00**	**23,10,005.00**
c) Other Investments	**60,79,89,377.00**	**54,93,14,377.00**
Non-SLR Approved Securities		
i) Book value	60,79,89,377.00	54,93,14,377.00
ii) Face value	73,00,59,000.00	63,00,59,000.00
iii) Market value	61,56,03,383.07	30,93,29,193.00
Mutual Fund - NON SLR	-	-
TOTAL	**6,11,58,08,577.54**	**4,58,78,48,342.35**

Amount in ₹

H) ADVANCES	31-03-2026	31-03-2025
a) Short Term Loans, Cash Credits, Overdraft & Bills Discounted	**8,54,90,69,472.88**	**7,43,36,67,353.62**
Of which secured against :		
i) Govt.& Approved Security	-	-
ii) Other Tangible Security	8,47,66,91,040.00	7,20,74,22,160.76
b) Medium Term Advances	**3,12,61,37,619.69**	**2,31,04,70,871.17**
Of which secured against :		
i) Govt.& Approved Security	-	-
ii) Other Tangible Security	3,02,42,55,980.52	2,23,26,93,528.92
c) Long Term Advances	**4,55,27,97,705.07**	**4,02,02,62,457.42**
Of which secured against :		
i) Govt.& Approved Security	-	-
ii) Other Tangible Security	4,55,27,97,705.07	4,02,02,62,457.42
TOTAL	**16,22,80,04,797.64**	**13,76,44,00,682.21**

Amount in ₹

I) INTEREST RECEIVABLE	31-03-2026	31-03-2025
a) On Investments	9,87,86,767.00	7,04,19,687.00
b) On Loans & Advances	30,48,717.00	30,48,717.00
c) On NPA Accounts	39,59,13,136.50	6,44,19,781.84
d) On Performing Assets	2,81,60,756.93	2,28,37,628.68
e) On Fixed Deposits with Banks	11,28,89,057.00	10,45,81,858.00
TOTAL	**63,87,98,434.43**	**26,53,07,672.52**

Amount in ₹

J) PREMISES LESS DEPRECIATION	31-03-2026	31-03-2025
a) Freehold Land	**14,82,06,306.00**	**14,82,06,306.00**
Opening Balance		14,82,06,306.00
(Add) Addition	-	-
(Less) Sale/Tansfer	-	-
b) Leasehold Land	**53,31,62,835.23**	**53,22,47,756.00**
Opening Balance	53,22,47,756.00	53,22,69,976.00
(Add) Addition	9,65,513.00	-
(Less) Depreciation	50,433.77	22,220.00
c) Building	**35,09,72,736.81**	**38,87,69,935.45**
Opening Balance	38,87,69,935.45	41,87,65,797.00
(Add) Addition	11,56,471.36	1,24,82,747.45
(Less) Sale	-	-
(Less) Depreciation	3,89,53,670.00	4,24,78,609.00
d) Building Work in Progress	**10,22,63,819.18**	**1,47,05,817.00**
TOTAL	**1,13,46,05,697.22**	**1,08,39,29,814.45**

Amount in ₹

K) FURNITURE FIXTURE LESS DEPRECIATION	31-03-2026	31-03-2025
a) Furniture Fixture & Electric Equipment	**6,35,90,973.65**	**6,17,27,568.04**
Opening Balance	6,17,27,568.04	5,57,65,108.39
(Add) Addition	1,01,20,102.97	1,38,49,123.80
(Less) Deduction	3,33,337.36	5,02,564.04
(Less) Depreciation	79,23,360.00	73,84,099.96
b) Computers	**3,59,83,848.80**	**1,79,46,735.30**
Opening Balance	1,79,46,735.30	2,74,87,527.13
(Add) Addition	3,38,41,929.45	58,81,557.78
(Less) Deduction	781.74	66,874.85
(Less) Depreciation	1,58,04,034.21	1,53,55,474.90
c) Vehicles	**54,60,999.00**	**36,92,837.00**
Opening Balance	36,92,837.00	49,57,528.00
(Add) Addition	28,48,672.00	-
(Less) Deduction	3,64,357.00	5,65,146.68
(Less) Depreciation	7,16,153.00	6,99,544.32
TOTAL	**10,50,35,821.45**	**8,33,67,140.34**

Amount in ₹

L) OTHER ASSETS	31-03-2026	31-03-2025
a) Stock of Stationary & Consumables	16,73,789.36	16,92,642.50
b) Sundry Debit Balances	27,17,045.79	21,95,846.64
c) Advance to Staff	6,000.00	45,68,775.00
d) Receivable from Income Tax Department	4,25,645.00	4,25,645.00
e) Prepaid Expenses	2,49,86,586.90	1,69,24,471.00
f) Rent Advance / Deposit	72,000.00	60,000.00
g) CCIL Current Account	70,00,000.00	70,00,000.00
h) Default Fund CCIL	7,00,000.00	7,00,000.00
i) Other Assets	9,52,58,157.70	6,58,33,061.49
TOTAL	**13,28,39,224.75**	**9,94,00,441.63**
DEFERRED TAX ASSETS	**85,70,497.30**	**-**

Schedules – Income & Expenditure

Amount in ₹

1) INTEREST	31-03-2026	31-03-2025
a) On Government Securities	5,30,32,752.60	2,44,86,245.73
b) On Deposits	1,31,67,69,050.22	1,01,27,54,669.74
c) On Borrowings	4,19,647.96	4,14,377.16
TOTAL	**1,37,02,21,450.78**	**1,03,76,55,292.63**

Amount in ₹

2) SALARY, ALLOWANCES & PROVIDENT FUND	31-03-2026	31-03-2025
a) Salary & Allowances	22,35,14,833.00	19,93,68,367.00
b) Banks' Contribution to P.F.	2,23,16,570.00	2,04,66,628.00
c) Bombay Labor Welfare	28,350.00	29,550.00
d) Leave Encashment	1,93,18,524.63	1,54,55,921.00
e) Gratuity Premium	2,54,91,043.95	1,82,24,915.00
f) Bonus & Ex-gretia	2,42,987.00	4,06,681.00
g) Leave Travel Concession	36,64,836.00	14,87,375.25
h) Staff Aid	2,70,000.00	1,45,000.00
i) Administrative Charges	9,29,863.00	8,52,782.00
j) Insurance On PF	2,96,329.00	3,05,177.00
k) Peons And Drivers Uniform	1,350.00	2,43,100.00
TOTAL	**29,60,74,686.58**	**25,69,85,496.25**

Amount in ₹

3) RENT, TAXES, INSURANCE, LIGHTING etc.	31-03-2026	31-03-2025
a) Rent	2,36,71,856.47	2,03,66,314.96
b) Taxes	20,47,680.00	26,83,521.00
c) Insurance	2,93,41,249.47	2,61,16,754.80
d) Light & Electricity	80,32,593.38	82,73,281.32
e) Professional Tax	5,000.00	5,000.00
TOTAL	**6,30,98,379.32**	**5,74,44,872.08**

Amount in ₹

4) POSTAGE, TELEGRAMS & TELEPHONE CHARGES	31-03-2026	31-03-2025
a) Postage & Telegram charges	13,47,341.70	12,38,421.08
b) Telephone charges	8,80,173.48	8,22,769.42
c) Leased Line & ISDN Charges	58,25,935.16	61,76,132.96
TOTAL	**80,53,450.34**	**82,37,323.46**

Amount in ₹

5) DEPRECIATION & REPAIRS IN PROPERTY	31-03-2026	31-03-2025
a) Depreciation	6,34,91,895.98	6,59,39,948.18
b) Repairs in Property	1,87,38,877.42	2,23,06,722.61
TOTAL	**8,22,30,773.40**	**8,82,46,670.79**

Amount in ₹

6) STATIONARY, PRINTING, ADVERTISEMENTS	31-03-2026	31-03-2025
a) Stationary & Printing	36,51,399.27	45,36,640.29
b) Advertisement	18,57,093.90	7,12,841.84
TOTAL	**55,08,493.17**	**52,49,482.13**

Amount in ₹

7) LOSS ON SALE OF ASSETS & INVESTMENTS	31-03-2026	31-03-2025
a) Amortization on HTM Securities	1,29,99,210.46	1,36,64,137.00
b) Loss on Transfer of Securities	-	-
c) Loss on Sale of Govt Securities	-	12,37,500.00
d) Loss on sale of assets	62,249.00	6,26,437.91
TOTAL	**1,30,61,459.46**	**1,55,28,074.91**

Amount in ₹

8) OTHER EXPENDITURES	31-03-2026	31-03-2025
a) Meeting Expenses	1,32,048.00	1,25,152.00
b) AGM Expenses	9,26,071.64	9,30,729.34
c) Conveyance Charges	2,56,066.00	2,11,082.00
d) Travelling Expenses	5,62,526.80	8,37,874.46
e) Van: Oil & Fuel expenses	10,87,643.24	12,04,317.13
f) subscription Charges	7,51,130.00	3,45,994.00
g) Entertainment Expenses	7,76,246.00	5,55,955.98
h) New Paper Bill	66,346.00	73,749.00
i) Miscellaneous expenses	40,71,496.50	5,49,624.92
j) Water Bill	7,03,533.70	5,35,881.25
k) Clearing House Charges	10,47,980.73	9,38,025.00
l) Security Service Charges	1,04,38,005.27	96,37,322.78
m) Training Expenses	3,13,885.50	4,16,827.70
n) Asset Written-off	1,48,046.10	-
o) Professional & Consultancy Charges	33,11,512.23	1,70,04,880.21
p) Cheque Book Charges	-	1,327.50
q) Toll Tax Paid	60,230.00	-
r) Cash Van: Oil & Fuel	37,17,535.12	20,25,856.32
s) Late fees & Penalties	58,43,445.33	71,272.18
t) Business Promotion Expenses	3,68,580.00	3,66,884.00
u) GST Paid	48,01,425.00	4,82,496.00
v) SGL/NDS Charges Paid	4,46,324.00	5,40,873.00
w) Service & Commission Paid	1,24,063.24	3,27,960.47
x) NFS Network Charges Paid	39,58,899.68	30,75,683.85
y) Exchange & Commission Paid	7,69,109.40	5,46,637.99
z) Bad Debt Written Off	1,40,80,712.08	1,69,58,402.47
aa) NPCI / POS Charges	14,28,003.15	8,83,300.95
ab) Prior Period GST Adjustment A/c	-	5,65,221.63
ac) ATM Card Expense	-	24,41,600.00
ad) P& L A/C Overdue Intt Td	2,46,936.00	61,405.00
ae) NPCI Charges	-	95,000.00
af) Provision for Outstanding expenses		1,50,000.00
TOTAL	**6,04,37,800.71**	**6,19,61,337.13**

Amount in ₹

9) PROVISIONS & CONTINGENCIES	31-03-2026	31-03-2025
a) Bad and Doubtful Debts	-	11,00,00,000.00
b) Contingent Provision against Standard Assets	1,00,00,000.00	1,00,00,000.00
c) Other Provisions	-	-
d) Investment Depreciation Reserve	2,25,00,000.00	-
e) Provision for Resolution Framework	-	-
TOTAL	**3,25,00,000.00**	**12,00,00,000.00**

Amount in ₹

10) INTEREST AND DISCOUNT	31-03-2026	31-03-2025
a) On Investments	48,61,02,427.11	39,09,06,319.29
b) On Loans and Advances	1,36,78,02,305.55	1,16,19,75,029.35
c) On Bal with RBI & other funds	23,13,20,834.04	16,07,56,156.00
d) On Others	-	-
TOTAL	**2,08,52,25,566.70**	**1,71,36,37,504.64**

Amount in ₹

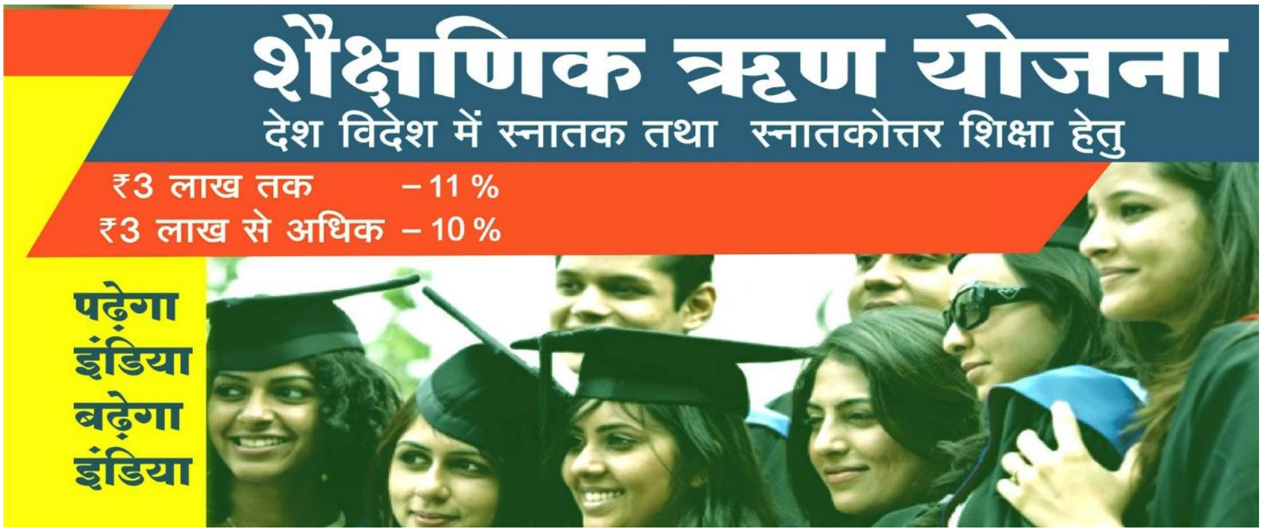
11) COMMISSION EXCHANGE & BROKERAGE	31-03-2026	31-03-2025
a) Commission on Demand Draft	4,75,615.78	3,57,564.66
b) Commission on OBC	-	-
c) Commission on Bank guarantee	74,79,370.32	44,35,317.86
d) Commission on L.C	7,64,079.54	1,19,647.46
e) Locker rent Received	1,17,21,031.14	1,22,38,618.28
f) Commission on RTGS	24,66,087.33	26,38,595.42
g) Commission on Forex	13,900.50	6,389.84
h) Commission on ABB	-	-
i) Commission on LIC	15,944.90	18,504.24
j) Commission on NIA	554.00	574.00
k) Commission Other	-	-
TOTAL	**2,29,36,583.51**	**1,98,15,211.76**

Amount in ₹

12) PROFIT ON SALE OF INVESTMENT	31-03-2026	31-03-2025
a) Profit on Sale of Govt. Securities	3,48,24,111.75	2,74,41,226.41
b) Profit on Sale of Other Assets	6,51,328.00	2,39,106.00
c) Profit/ Income on Sale of Investment	-	-
TOTAL	**3,54,75,439.75**	**2,76,80,332.41**

Amount in ₹

13) OTHER RECEIPTS	31-03-2026	31-03-2025
a) Service Charge	40,35,518.60	41,08,630.24
b) Process Fee	3,98,39,218.26	4,06,83,655.15
c) Cheque Book Charges	27,96,568.86	30,01,050.41
d) Clearing Return Charges	62,20,300.68	59,12,155.92
e) Renewal/ Extension charges	4,91,004.14	3,17,902.46
f) Share Transfer Fee	2,85,005.82	2,02,819.40
g) Duplicate Share Fee	-	-
h) Loan form/ Application fee	-	-
i) ATM Card fee & charges	36,719.64	36,355.28
j) NFS Network charges Received	29,48,102.58	29,07,471.40
k) POS Charges received	2,04,971.86	2,18,704.82
l) Incidental Charges	1,72,71,305.07	1,76,74,331.99
m) Other Receipts	1,42,668.62	6,70,753.35
n) IRDAI Insurance	8,82,268.71	9,86,852.64
o) Misc. Receipts	2,70,896.59	2,60,277.81
p) Bad Debt Recover	1,57,18,552.49	1,50,79,792.00
q) Provision no longer required	73,61,235.00	-
r) Transfer from Revaluation reserve	-	-
s) NETC Commission Received	1,04,854.88	3,92,516.88
t) Fast tag Fee	2,881.50	12,834.49
u) Provision no longer required-BDDR	7,00,00,000.00	5,00,00,000.00
v) IMPS Charges received	1,850.42	-
w) General Charges	-	19.67
TOTAL	**16,86,13,923.72**	**14,24,66,123.91**
DEFERRED TAX ASSETS	**-**	**-**



Independent Auditor’s Report for the year ended 31st March 2026

To,
The Members,
Nagpur Nagarik Sahakari Bank Ltd.,
Head Office - Nagpur

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of Nagpur Nagarik Sahakari Bank Ltd., as at 31 March 2026 which comprise the Balance Sheet as at 31st March 2026, the Statement of Profit and Loss Account and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management’s Responsibility for the Financial Statements

2. Management is Responsible for the preparation of these financial statements that gives a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949, as amended from time to time, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Central Registrar of Multistate Cooperative Societies Act 2002, the Multistate co-operative rules 2002 (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements using the going concern basis of accounting that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by The Institute of Chartered Accountants of India, BR Act and RBI guidelines. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depends on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not the purpose of expressing an opinion on effectiveness of the bank internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Emphasis of Matter

6. Head Office and all Branch Heads have assured that the data provided for the audit is correct, complete, reliable and directly generated by the accounting system of the bank without any further manual modifications. For preparation of financial statements for the year ended March 31,2026, the branches

have confirmed that all documentations in respect of the advances outstanding are being maintained properly. Furthermore, no further impact is expected on the financial performance of the branches for the year ended March 31, 2026 other than those included in the trial balance of the branches.
The financial performance of the branches has been thus prepared and presented by the bank and audited by us in the aforesaid conditions.

Opinion

7. Subject to above, 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, Multistate co-operative Societies Act 2002, and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Central Registrar of Cooperative societies Act, in the manner so required and On the basis of our Audit as indicated above, we further report that, in view of above read with Appendix - I & Appendix – II forming part of this Statutory Audit Report and also subject to the remarks of our detailed Audit Memorandum and LFAR along with their annexures of even date, we are of the opinion that the said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

(a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2026
(b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
(c) In the case of Cash Flow Statement, for the cash flow for the year ended on that date

Report on Other Legal and Regulatory Requirements

8. The Balance Sheet and the Profit and Loss Accounts have been drawn up in Forms “A” and “B” respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Central Registrar of Multistate Cooperative Societies Act 2002, the Multistate co-operative rules 2002.

9. We report that:
a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
b) 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/offices.
c) The transactions of the Bank which have come to our notice, are within the powers of the Bank.
d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.
e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
f) As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material impropriety or irregularity in the expenditure or in the realization of the money due to bank except for doubtful assets which are not provided fully and which need to be reported under rule 27(3) of the multistate Co-operative Societies rule 2002.
During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India except reported elsewhere in this report, to the extent applicable to the bank.

For Anil Mardikar & Co.
Chartered Accountants
FRN: 100454W

sd/-
CA Anil Mardikar
Mem : 032778
Place: Nagpur
Date: 04-06-2026
UDIN: 26032778RKQYQE5696


श्रीराम जन्मभूमी मंदिर

Accounting Policy & Notes to Accounts

1. Overview

Nagpur Nagarik Sahakari bank Ltd., was established on 20.6.1962, The Bank is a Multi-State Scheduled Cooperative Bank, having 52 Branches & Head Office as on 31.03.2026

2. Basis of Preparation

The financial Statements have been prepared and presented under the historical cost convention on actuarial basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the Banking regulation act-1949 & Multi State Cooperative Societies act 2002, circulars and guidelines issued by RBI from time to time and current Practices prevailing within the Banking Industry in India.

3. Investment

a) Investments are classified as stipulated in Form 'A' of the Third Schedule to the Banking Regulations Act, 1949.

b) The investments are categorized into "Held to Maturity", "Available for Sale" and "Held for Trading" in terms of RBI Guidelines.

c) The Bank has decided the category of each investment at the time of acquisition. The transfer of securities from one category to another category is done as per RBI guideline are as follows:

i) Transfer will be made from/to HTM category once in a financial year & preferably at the Beginning of the year

ii) Transfer during the current year: Shifting of securities during the year from HFT/AFS to HTM will be at lower of face value/book value or market value, incase market value is lower than book value, otherwise at least of face value/book value or market value on the date of transfer.

d) Investments are valued on the basis of their category as under :

i) Held to Maturity: Investment under this category are valued at acquisition cost, unless more than face value, in which case the premium is amortized over the remaining period of maturity

ii) Available for Sale: The individual scrip in this category are marked to market value on yearly basis or many frequency and net depreciation, if any is provided while net appreciation, if any, will be ignored. The book value of individual scrip is not changed after the revaluation during the year.

iii) Held for Trading: The individual Scrip in this category are marked to market on monthly basis and net Depreciation, if any is provided while net appreciation, if any has been ignored. The book value of individual scrip is not changed after the revaluation during the year.

iv) For arriving at market value, Central Government securities are valued at market rates declared by “FINANCIAL BENCHMARK INDIA LTD. FIBL. State Government Securities and other Approved Securities are valued as per Methodology suggested by FIBL.

v) The valuations of shares of “Co-Operative Societies” and other institutions are taken at carrying cost.

vi) Profit/Loss on sale of investment is recognized in the Profit & Loss Account. An amount equivalent to the profit on sale of investment under "Held to Maturity" category is first taken to the profit and loss account and there after appropriated to "Capital Reserve Account", net of Income Tax & Statutory Reserves.

Bank will create "Investment Depreciation Reserve" based on valuation of the securities held in "AFS" and "HFT" category and actual depreciation vis-à-vis foot balance in IDR account at end of each financial year or at more frequent intervals' as may be prescribed by the RBI in this regard. Excess IDR bank may utilize for the "Investment Fluctuation Reserve" if required, accounting for the same will be as prescribed by the RBI in its Master Circular from time to time

Bank will create and maintain "Investment Fluctuation Reserve" minimum 5% of the entire Investment Portfolio. The shortfall if any will be appropriated after making statutory appropriation under MSCS Act-2002.

Secondly, bank will appropriate the amount of Profit earned on sale of G-Sec. during the financial year, net of I. Tax provision, towards IFR. The maximum IFR that will be maintained by the Bank will be 10% of the Investment Portfolio (G-Sec)

4) Advances

Advances are classified on the basis of assets classification and provisioning norms & requirement under the prudential norms (IRAC) laid down by the Reserve Bank of India. Advances shown in the Balance Sheet are net of unrealized interest amount unrecognized / suspended interest of Non-Performing Assets.

In respect of consortium advances the borrower accounts are classified as per performance of the account with the Bank in conformity with lead Bank.

In respect of restructuring of term loan provided to Co-op. sugar factories and approved by NABARD under package scheme are classified as performing assets.

The overdue interest in respect of performing interest is not required for the year ended 31.03.2026 as per RBI vide its circular

Recoveries in the NPA account will be appropriated as is prescribed in the "Recovery Policy" of the Bank.

Recovery received in the write-off accounts will be appropriated to the profit & loss account in the year it is received.

5) Fixed Assets

Free hold land is accounted for at historical cost.

Premium on Lease hold Land will be capitalized in the same financial year and premium will be amortized till the lease renewal as per amended accounting policy.

All other fixed assets are stated at written down value.

Cost includes amount of taxes levied on such asset, cost incurred for the said asset before put to use & incidental expenses incurred on the acquisition of the Fixed Assets.

Bank may acquire Fixed Asset in satisfaction or part satisfaction of his claim & such asset will be treated as "Non-Banking Asset" and bank will disposed off such asset within a period of seven (7) years from date of acquisition.

The fixed assets may be revalued by the Bank, once in three year if found appropriate and the accounting of such revalued fixed assets will be effected as per the RBI guidelines prescribed by the RBI

6) Depreciation

a) In respect of computer, hardware and softwares depreciation is provided for on Straight Line Method @ 33.33% per annum as per RBI directives.

b) Other fixed assets are depreciated at the following rates by written down value method.

i) Buildings	10.00%

ii) Furniture & Fixtures 10.00%

iii) Electric Equipment 15.00%

iv) Vehicles 15.00%

c) Depreciation on fixed assets purchased during the year is charged on pro-rata-basis and as per the rates prescribed above.

d) Depreciation on other fixed assets includes assets written off during the accounting year.

e) Depreciation has been charged on composite cost of land & building where cost of land is not available.

f) The depreciation on the revalued assets will be charged as per the revalued amount of the asset and the proportionate amount of depreciation is reversed back to Capital Reserve Account.

7) Inventories

Stock of stationery is stated at Cost, net of consumed stationery at the end of financial year.

8) Revenue Recognition

a) Items of income and expenditure are generally accounted for on accrual basis.

b) Income from non-performing assets is recognized to the extent it is realized as per directives and prudential norms issued by the Reserve Bank of India.

c) Loan processing Fees, Dividend on investment of Shares, Insurance claims and are recognized on cash basis.

d) Interest on refund of income tax is accounted for in the year in which order is received

9) Retirement benefits to employees

a) Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India, payment is made as per contribution for the year as determined by the Corporation.

b) Payment under Leave Encashment is made under Policy with Life Insurance Corp. Of India and contribution is paid for the year as determined by the Corporation.

c) The bank's contribution in respect of Provident Fund is charged against revenue every year.

10) Taxation

a) Provision for Income Tax shall be made as per provision of Income Tax Act - 1961. Deferred Tax is recognized on timing difference as per AS-22 issued by ICAI, between the accounting income and taxable income for the financial year, the tax effect is calculated on the accumulated timing difference at the end of accounting period based on prevailing enacted or subsequently enacted regulations.

11) Reconciliation

a) Reconciliation of items pending adjustment in inter branch accounts, demand draft paid and payable, sundries, interbank and in clearing, is in progress as an ongoing process. The net effect of these items is not ascertainable.

12) Balancing of Books of Account

a) Books of account have been balanced and tallied on monthly basis.

b) Accounts with other Banks/Institutions have been reconciled on monthly basis.

13) Prior period items included in Profit and Loss Account will be disclosed as per AS-5 read with RBI guide lines, will be disclosed, if any.

14) Bank will adhere to the disclosure norms as prescribed by the Reserve Bank of India, Department of Regulation under their master direction Dt. 28-11-2025

The Bank has proposed following Appropriation of profits for the year ended 31st March2026 in the financial statement subject to approval of AGM:

RETAINED PROFIT	**31,46,42,574.07**
Retained Profit (OPENING)	2,45,10,855.35
PROFIT FOR APPROPRIATION	33,91,53,429.42
STATUTORY RESERVE 25%	8,47,88,357.00
UNFORSEEN LOSSES 10%	3,39,15,343.00
EDUCATION FUND 1%	33,91,534.00
GENERAL RESERVE	5,00,00,000.00
DIVIDEND PAID	2,75,00,000.00
HONORARIUM	2,00,000.00
BUILDING FUND	5,00,00,000.00
CHARITY FUND	33,91,534.29
BALANCE OF PROFIT	8,59,66,661.13

As per AS-4 Consequently, Dividend which is subject to approval of Shareholders has not been recognized as liability in the Balance sheet but retained in the profit and loss account.

Employee Benefits:

Payment under Leave Encashment Policy & Group Gratuity is made with Life Insurance of India as determined by the corporation:

Information Regarding Group Leave Encashment Policy		
Particulars	**FY 2025-2026**	
Policy Number	707000428	707002985
Number of Employees	233	91
Average Age	50	33
Average Salary	Rs. 54369.00	Rs. 25244.00
Salary Escalation Rate	7%	7%
Discounting Rate	7.25%	7.25%
Current Service Cost	Rs. 7779816.00	Rs.808374.00
Premium Payable (Including Taxes & Charges)	Rs. 2197.00	Rs. 2117
Additional Contribution for Existing Fund	Rs. 9902431.00	Rs. 1910838.00
Amt Payable to Fund for the year	Rs. 17684444.00	Rs. 2721328.00

Information Regarding Group Gratuity Scheme of Employees	
Particulars	**FY 2025-2026**
Policy Number	707002969
Number of Employees	334
Average Age	45.64
Average Salary	45669.59
Salary Escalation Rate	7%
Discounting Rate	7.25%
Current Service Cost	8357283.00
Premium Payable (Including Taxes & Charges)	432892.00
Additional Contribution for Existing Fund	40714720.00
Amt Payable to Fund for the year	23412417.00

Segment reporting

The bank operates as single unit in India, thus separate information regarding geographical segment is not required.

Deferred Tax Assessment

DTA/DTL as on 31.03.2026 and bifurcation of its components are as follows:

Deferred Tax Asset	Amount	Deferred Tax Liability	Amount
Dep as per Books	6,34,96,019.00	Actual Bonus Paid	4,06,681.00
Dep as per IT	3,52,86,312.00	Provision for Bonus	2,24,987.00
Difference	2,82,09,707.00	Difference	1,81,694.00
Expenses Disallowed in Books	58,43,445.00	Deduction u/s 36 (1) (viii) @ 20% as per IT	8,18,359.31
Expenses allowed as per IT	-	As per Books	-
Difference	58,43,445.00	Difference	8,18,359.31
		Deduction u/s 36 (1) (viia) @ 8.5% as per IT	
		As per Books	-
		Difference	-
		10% Rural Advance	
		As per Books	-
		Difference	-
		Opening Reserve u/s 36(1) (viii)	
		As per Books	-
		Difference	-
Total DTA	3,40,53,152.00	Total DTL	10,00,053.31
Tax Rate	25.17%		25.17%
Deferred Tax Asset/Liability	85,70,497.30	Tax Rate @ 25.168%	2,51,693.42

Intangible assets

The fixed asset block includes Computer Block which consists of computer software and during the year addition of Rs. 206.32 lakhs is made.

Assets transferred to ARC

The bank as per RBI master circular on transfer of loans exposure and related circular has transferred assets for a consideration of Rs.2800.00 lakhs to M/s Omkara Assets Reconstruction Private limited in the FY 21-22. However, there is no transfer of assets to ARC during the year and during the year bank has received Rs. 2.93 Crore from ARC as share in sale of assets. The Bank has made full provision on assets transferred to ARC.

Claims against Bank not acknowledged as liability by the Bank

The bank has not acknowledged liability on account of Income tax and GST and other claims filed against the bank. These transactions are in the normal course of business and the bank has preferred appeals with the appropriate appellate authorities for the same.

Information under MSME

The Bank as a process obtains information from supplier/service provider cover under MSME Development act 2006 regarding filing of necessary information but it is not updated in the system.

Work in Process

Construction of annex buildings is underway and the total expenditure incurred upto 31.03.2026 are kept in work in process amounting to Rs. 10.22 Crore.

Head office Building	Rs. 6.11 Crore
Vivekanand Nagar Building	Rs. 1.99 Crore
Pandhurna Building	Rs. 0.41 Crore
Belatrodi Building	Rs. 1.71 Crore

Previous year figures group or re-group

The bank has grouped/re-group previous year figures wherever necessary.

Accounting Standard-3 Cash Flow Statement for year ended 31-03-2026

Amount in ₹

Particulars	Year Ended 31.03.2026		Year Ended 31.03.2025	
A CASH FLOW FROM OPERATING ACTIVITIES			-	-
Net Profit after tax		31,46,42,574		16,54,03,075
Add: Deferred tax liability		2,51,693		64,19,690
Current Income Tax		6,45,99,217		7,04,03,606
Less: Deferred tax asset		85,70,497		-
Profit Before Tax		**37,09,22,987**		**24,22,26,371**
Adjustments for :			-	
Reserves & Surplus	-2,48,140		-32,97,601	
Provision for Bad & Doubtful Debts	-7,00,00,000		6,00,00,000	
Contingent Provision against Standard Assets	1,00,00,000		1,00,00,000	
Investment Depreciation Reserve	2,25,00,000		-	
Other Provisions	-		-	
Amortization of Premium of Investments under HTM	1,29,99,210		1,36,64,137	
Loss on sale of investments	-		12,37,500	
Loss on sale of other assets	62,249		6,26,438	
Profit on sale of investments	-3,48,24,112		-2,74,41,226	
Profit on sale of other assets	-6,51,328		-2,39,106	
Depreciation on Fixed Assets	6,34,91,896		6,59,39,948	
Excess Provision written Back	-73,61,235			
Asset Written off	1,48,046			
		-38,83,414		12,04,90,090
Operating profit before Working Capital Changes		**36,70,39,573**		**36,27,16,461**
Adjustments for working capital changes:			-	
(Decrease) / Increase in Deposits	4,57,37,53,941		2,35,14,50,098	
(Decrease) / Increase in Other Liabilities & Provisions	-47,43,022		2,46,04,177	
(Decrease) / Increase in Fixed Deposits	-97,06,33,040		-53,52,31,818	
(Decrease) / Increase in Advances	-2,46,36,04,115		-1,69,88,90,527	
(Decrease) / Increase in Interest receivable	-4,19,97,407		-2,49,54,452	
(Decrease) / Increase in Other Assets	-3,34,38,783		81,11,684	
		1,05,93,37,574		**12,50,89,162**
Cash generated from operations		**1,42,63,77,147**		**48,78,05,623**
Direct taxes paid		-6,83,18,839		-7,32,53,893

Net Cash from Operating Activities		**1,35,80,58, 308**		**41,45,51,730**
B. CASH FLOW FROM INVESTING ACTIVITIES			-	
Purchase of investments	-1,50,61,35,334		-6,62,19,088	
Purchase of fixed assets	-13,64,86,567		-4,69,19,246	
Sale of fixed assets	5,22,940		7,47,254	
Net Cash from Investing Activities		**-1,64,20,98,961**		**-11,23,91,080**
C. CASH FLOW FROM FINANCING ACTIVITIES			-	
Proceeds from issue of shares	2,73,84,050		2,78,42,650	
Dividend paid	-1,00,78,550		-1,25,00,000	
Net Cash from Financing Activities		**1,73,05,500**		**1,53,42,650**
Net Increase in Cash or Cash Equivalents (A+B+C)		**-26,67,35,153**		**31,75,03,300**
Opening Cash and Cash Equivalents		**2,08,17,35,780**		**1,76,42,32,480**
Closing Cash and Cash Equivalents		**1,81,50,00,627**		**2,08,17,35,780**

sd/-

FOR M/s. Anil Mardikar & Co.
Chartered Accountant
Firm Regd. No. 100454W

CA Anil Mardikar (M.No. 032778)
UDIN: 26032778RKQYQE5696

Rajesh S. Edlabadkar
Dy. Chief Executive Officer

Ashutosh A. Pathak
Chief Executive Officer

Accounting Standard-17 Business Segments

(₹ in Crore)

Business Segments →	Treasury		Corporate/Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars ↓	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	75.22	57.90	115.47	100.52	34.60	26.25	5.93	5.68	231.22	190.35
Expenses	54.63	39.97	105.93	97.97	29.98	24.66	3.59	3.54	194.13	166.14
Unallocated expenses										
Operating profit									32.44	31.41
Income taxes									6.46	7.04
Extraordinary profit/loss										
Net profit									31.46	16.54
Other information:										
Segment assets	1145.80	919.12	1341.48	1126.65	447.16	375.55	22.34	17.99	2956.78	2439.31
Unallocated assets										
Total assets									2956.78	2439.31
Segment liabilities	1017.61	835.36	1473.79	1192.10	445.93	397.37	19.45	14.48	2956.78	2439.31
Unallocated liabilities										
Total liabilities									2956.78	2439.31

Accounting Standard-18 Related Party Disclosure

Items/Related Party	Parent (as per ownership / control)	Subsidiaries	Associates/ Joint Ventures	Key Management Personnel	Total
Borrowings	NIL	NIL	NIL		
Deposits				1.92	1.92
Placement of deposits					
Advances				0.17	0.17
Investments					
Non-funded commitments					
Leasing / HP arrangements availed					
Leasing / HP arrangements provided					
Purchase of fixed assets					
Sale of fixed assets					
Interest paid					
Interest received					
Rendering of services					
Receiving of services					
Management contracts					

Financial Statements: Disclosures

1. Regulatory Capital
(i) Composition of Regulatory Capital

(₹ in Crore)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
i)	Paid up share capital and reserves (net of deductions, if any)	70.49	63.75
ii)	Other Tier 1 capital	122.81	98.08
iii)	Tier 1 capital (i + ii)	193.30	161.83
iv)	Tier 2 capital	26.47	23.47
v)	Total capital (Tier 1+Tier 2)	219.77	185.31
vi)	Total Risk Weighted Assets (RWAs)	1,528.73	1,299.49
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.64%	12.45%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.73%	1.81%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.38%	14.26%
x)	Amount of paid-up equity capital raised during the year	-	-
xi)	Amount of Non- Equity Tire 1 Capital raised during the year, of which:	-	-
a.	Perpetual Non-Cumulative Preference Share	-	-
b.	Perpetual Debt Instruments	-	-
c.	Others if any	-	-
xii)	Amount of Tire 2 Capital raised during the year, of which:	-	-
a.	Perpetual Non-Cumulative Preference Share	-	-
b	Perpetual Debt Instrument	-	-
c.	Long term subordinated debt instruments	-	-
d.	Others if any	-	-

(ii) Draw down from Reserves

During the financial year ended 31 March 2026, no amount was drawn down from the Bank's reserves. Accordingly, there is no reportable disclosure under this item.

2. Asset Liability Management

(₹ in Crore)

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months & up to 3 months	Over 3 months & up to 6 months	Over 6 months & up to 1 year	Over 1 years & up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	19.31	101.32	56.78	35.64	76.91	115.37	422.18	819.25	879.45	6.43	0.10	**2,532.74**
Advances	47.26	3.33	2.40	10.33	61.30	101.95	165.11	507.00	145.51	129.00	449.61	**1,622.80**
Investment	19.60	29.40	3.00	10.00	26.42	61.66	64.09	134.51	93.62	39.03	519.03	**1,000.36**
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-

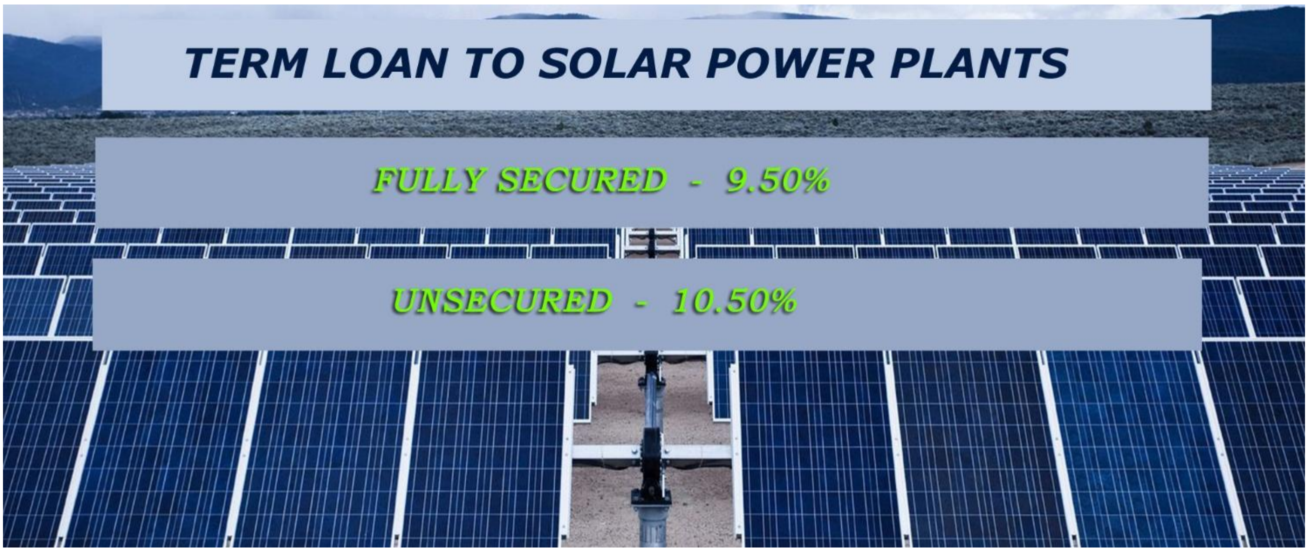
3. Investments
(i) Composition of Investment Portfolio

As at 31-03-2026 *(₹ in Crore)*

	Investments in India							
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investment in India	Total Investments
Held to Maturity								
Gross	449.60						449.60	449.60
Less: Provision for non performing investments (NPI)								
Net	449.60						449.60	449.60
Available for Sale								
Gross	100.94		0.23	39.02		21.77	161.96	161.96
Less: Provision for depreciation and NPI	7.96			0.51		21.77	30.24	30.24
Net	92.98		0.23	38.51		-	131.72	131.72
Held for Trading	-							
Gross								
Less: Provision for depreciation and NPI								
Total Investments	550.54		0.23	39.02		21.77	611.56	611.56
Less: Provision for non-performing investments (NPI)								
Less: Provision for depreciation and NPI	7.96	-	-	0.51	-	21.77	30.24	30.24
Net	542.58		0.23	38.51		-	581.32	581.32

As at 31-03-2025 ***(₹ in Crore)***

	Investments in India							
	Government Securities	**Other Approved Securities**	**Shares**	**Debentures and Bonds**	**Subsidiaries and / or joint ventures**	**Others**	**Total investment in India**	**Total Investments**
Held to Maturity								
Gross	321.34						321.34	321.34
Less: Provision for non-performing investments(NPI)	-						-	-
Net	321.34						321.34	321.34
Available for Sale								
Gross	82.28		0.23	30.23		24.71	137.44	137.44
Less: Provision for depreciation and NPI	0.95		-	2.34		24.71	28.00	28.00
Net	81.33		0.23	27.89		-	109.44	109.44
Held for Trading								
Gross								
Less: Provision for depreciation and NPI								
Net								
Total Investments	403.62		0.23	30.23		24.71	458.78	458.78
Less: Provision for non-performing investments(NPI)	-		-	-		-	-	
Less: Provision for depreciation and NPI	0.95	-	-	2.34		24.71	28.00	28.00
Net	375.63		0.23	30.23		24.71	430.79	430.79



(ii) Movement of provisions for depreciation on investments and investment fluctuation reserve (IFR)

(₹ in Crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation of investment and NPIs		
a) Opening Balance	27.99	27.99
b) Add: Provisions made during the year	2.25	-
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	30.24	27.99
ii) Movement of Investment Fluctuation Reserve		-
a) Opening Balance	7.37	7.37
b) Add: Amount transferred during the year	-	-
c) Less: Drawdown	-	-
d) Closing balance	7.37	7.37
iii) Closing balance in IFR as a percentage of closing balance of investments [Carrying value less net depreciation (ignoring net appreciation) i.e., the net amount reflected in the balance sheet] in AFS and HFT.	5.19%	5.37%

(iii) Sale and transfers to / from HTM category

(₹ in Crore)

DISCRIPTION OF SECURITY	PURCH RATE	FACE VALUE	BOOK VALUE	MARKET RATE	MARKET VALUE	LOSS ON SHIFTING	PROFIT ON SHIFTING	BOOK VALUE AFTER SHIFTING
8.33 GOI 2036	107.81	10,00,00,000.00	10,78,14,815.00	114.365	11,43,64,600.00	NIL	65,49,785.00	11,43,64,600.00
8.17 GOI 2044	110.85	10,00,00,000.00	11,08,47,368.00	115.999	11,59,98,700.00		51,51,332.00	11,59,98,700.00
6.95 GOI 2061	98.56	3,00,00,000.00	2,95,68,000.00	101.405	3,04,21,590.00		8,53,590.00	3,04,21,590.00
7.10 GOI 2034	102.33	5,00,00,000.00	5,11,64,444.00	104.635	5,23,17,500.00		11,53,056.00	5,23,17,500.00
7.06 AP SDL 2030	99.14	5,00,00,000.00	4,95,68,650.00	101.974	5,09,86,900.00		14,18,250.00	5,09,86,900.00
7.73 GUJARAT SDL 2029	101.26	5,00,00,000.00	5,06,28,125.00	104.444	5,22,21,850.00		15,93,725.00	5,22,21,850.00
7.73 GUJARAT SDL 2029	101.24	5,00,00,000.00	5,06,18,750.00	104.444	5,22,21,850.00		16,03,100.00	5,22,21,850.00
7.65 KA SDL 2027 29 NOV	100.59	4,13,70,000.00	4,16,15,686.35	102.942	4,25,86,939.92		9,71,253.57	4,25,86,939.92
7.17 MH SDL 2029	100.67	5,00,00,000.00	5,03,33,334.00	102.801	5,14,00,550.00		10,67,216.00	5,14,00,550.00
7.20 MH SDL 2029	101.28	5,00,00,000.00	5,06,38,572.00	102.941	5,14,70,650.00		8,32,078.00	5,14,70,650.00
7.27 MH SDL 2030	101.20	5,00,00,000.00	5,06,00,000.00	103.048	5,15,24,200.00		9,24,200.00	5,15,24,200.00
7.27 MH SDL 2030	101.20	5,00,00,000.00	5,06,00,000.00	103.048	5,15,24,200.00		9,24,200.00	5,15,24,200.00
7.78 MH SDL 2029	101.35	5,00,00,000.00	5,06,75,000.00	104.612	5,23,05,850.00		16,30,850.00	5,23,05,850.00
7.6 MH SDL 2030	100.15	1,88,00,000.00	1,88,28,410.00	104.297	1,96,07,817.20		7,79,407.20	1,96,07,817.20
7.60 MH SDL 2030	102.49	5,00,00,000.00	5,12,45,000.00	104.297	5,21,48,450.00		9,03,450.00	5,21,48,450.00
		79,01,70,000.00	**81,47,46,154.35**		**84,11,01,647.12**		**2,63,55,492.77**	**84,11,01,647.12**

(iv). Non-SLR investment portfolio
(a) Non-performing non - SLR investments

The Bank did not have any non-performing Non-SLR investments as at 31 March 2026. Accordingly, there is no reportable disclosure under this item.

(b) Issuer composition of non-SLR investments

(₹ in Crore)

Sr. No.	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)	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
a)	PSUs	39.02	30.22		-		-		-		-
b)	FIs	0.23	-		-		-		-		-
c)	Banks	-	-		-		-		-		-
d)	Private Corporates	-	-		-		-		-		-
e)	Subsidiaries/ Joint Ventures	-	-		-		-		-		-
f)	Others	21.77	24.70		-		-		-		-
g)	Provision held towards depreciation	21.79	24.70		-		-		-		-
	Total *	61.02	54.92		-		-		-		-

(v) Repo transactions (in face value and market value terms)

(₹ in Crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

(vi) Government Security Lending (GSL) transactions (in market value terms)

As at 31.03.2026

(₹ in Crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL

As at 31.03.2025

(₹ in Crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL

4. Asset quality
(i) Classification of advances and provisions held

(₹ in Crore)

	Standard	Non-Performing				
Particulars	**Total Standard Advances**	**Sub- standard**	**Doubtful**	**Loss**	**Total NPAs**	**Total**
Gross Standard Advances and NPAs	**1,559.36**	**2.93**	**53.26**	**7.25**	**63.44**	**1,622.80**
Opening Balance	1,308.22	12.17	56.05	0.00	68.22	**1,376.44**
Add: Additions during the year	251.14	1.65	0.00	7.25	8.90	**260.04**
Less: Reductions during the year*	0.00	10.89	2.79	0.00	13.68	**13.68**
Closing balance	1,559.36	2.93	53.26	7.25	63.44	**1,622.80**
***Reductions in Gross NPAs due to:**						
i) Upgradation	0.00	0.00	0.00	0.00	-	**-**
ii) Recoveries (excluding recoveries from upgraded accounts)	0.00	9.24	2.79	0.00	12.03	**12.03**
iii) Technical / Prudential Write-offs	0.00	0.00	0.00	0.00	-	**-**
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	-	**-**
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	11.26	4.50	59.52	10.50	74.52	**85.78**
Add: Fresh provisions made during the year	1.00	0.00	0.00	0.00	0.00	**1.00**
Add: For Interest Suspense/ O.I.R.	0.00	0.00	2.05	0.00	2.05	**2.05**
Less: Excess provision reversed/ Write-off loans	0.00	0.23	4.02	2.75	7.00	**7.00**
Closing balance of provisions held	12.26	4.27	55.50	7.75	67.52	**79.78**
Net NPAs	**1,547.10**	**-1.34**	**-2.24**	**-0.50**	**-6.13**	**1,543.02**

(₹ in Crore)

	Standard	Non-Performing				
Particulars	**Total Standard Advances**	**Sub- standard**	**Doubtful**	**Loss**	**Total NPAs**	**Total**
Opening Balance	1,308.22	12.17	56.05	0.00	68.22	**1,376.44**
Add: Fresh additions during the year	251.14	1.65	0.00	7.25	8.90	**260.04**
Less: Reductions during the year	0.00	10.89	2.79	0.00	13.68	**13.68**
Closing Balance	1,559.36	2.93	53.26	7.25	63.44	**1,622.80**
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year						
Less: Amount Draw Down during the Year						
Closing balance of floating provisions						

Technical write-offs and the recoveries made thereon	-	-	-	-	-	-
Opening balance of Technical / Prudential written - off accounts	-	-	-	-	-	-
Add: Technical / Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical / prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

Ratios (in %)	Previous Year	Current Year
Gross NPA to Gross Advances	**4.96%**	**3.91%**
Net NPA to Net Advances	**0.00%**	**0.00%**
Provision coverage ratio	**109.23%**	**106.43%**

(ii) Sector-wise advances and Gross NPAs

(₹ in Crore)

Sr. No.	Sectors	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	155.77	10.52	0.65%	139.49	11.65	0.85%
b)	Advances to industries sector eligible as priority sector lending	270.23	15.47	0.95%	255.34	18.52	1.35%
c)	Services	464.32	5.09	0.31%	350.40	14.03	1.02%
d)	Personal loans	116.75	0.92	0.06%	82.31	0.64	0.05%
	Subtotal (i)	**1,007.07**	**32.00**	**1.97%**	**827.54**	**44.84**	**3.26%**
ii)	Non-priority Sector						
a)	Agriculture and allied activities	10.91	-	0.00%	19.07	0.02	0.00%
b)	Industry	5.60	3.01	0.19%	191.43	1.93	0.14%
c)	Services	153.74	27.90	1.72%	197.47	20.22	1.47%
d)	Personal loans	445.48	0.52	0.03%	140.94	1.20	0.09%
	Sub-total (ii)	**615.73**	**31.43**	**1.94%**	**548.90**	**23.37**	**1.70%**
	Total (i + ii)	**1,622.80**	**63.43**	**3.91%**	**1,376.44**	**68.22**	**4.96%**

(iii) Overseas assets, NPAs and revenue

(₹ in Crore)

Particulars	Current year	Previous year
Total Assets	NIL	NIL
Total NPAs	NIL	NIL
Total Revenue	NIL	NIL

(iv) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

(₹ in Crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	0	0	0	0	0	0	0	0	**0**	0
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

(v) Divergence in asset classification and provisioning

Based on the supervisory observations communicated by RBI and the assessment carried out by the Bank for the financial year ended 31 March 2025, there were no divergences in asset classification and provisioning exceeding the materiality thresholds prescribed by RBI.

(vi) Disclosure of transfer of loan exposure
(a) Details of stressed loans transferred during the year

The Bank did not transfer any stressed loan exposures during the financial year ended 31 March 2026. Accordingly, there is no reportable disclosure under this item.

(b) Details of loans acquired during the year

(₹ in Crore)

Particulars	From Scheduled Commercial Banks, Regional Rural Bank, Co-operative Banks, All India Financial Institutions, Small Finance Banks and Non-Banking Finance Companies including Housing Finance Companies	From ARCs
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

(vii) Non – Fund Based Credit Facilities

(₹ in Crore)

	Particulars	As at March 31, 2026		As at March 31, 2025	
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	62.29	-	49.23	-
	i) In India	62.29	-	49.23	-
	ii) Outside India	-	-	-	-
II	Acceptances, Endorsements and other Obligations (₹ crore)	-	-	-	-
III	Other NFB Credit facilities (₹ crore)	4.47	-	2.48	-

Details of financial assets sold to Asset Reconstruction Companies (ARCs)

The Bank did not sell any financial assets to Asset Reconstruction Companies (ARCs) during the financial year ended 31 March 2026. Accordingly, there is no reportable disclosure under this item.

Investments in Security Receipts (SRs)

(₹ in Crore)

Particulars		SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
A)	Book value of SRs where NPAs sold by the bank are the underlying	15.15	6.62	-
	Provision held against (a)	15.15	6.62	-
B)	Book value of SRs where NPAs sold by other banks / financial institutions/non-banking financial companies are the underlying	0	0	-
	Provision held against (b)	0	0	
	Total (A) + (B)	15.15	6.62	-

(viii) Fraud accounts

Particulars	Current year	Previous year
Number of frauds reported	-	1
Amount involved in fraud (₹ crore)	-	0.13
Amount of provision made for such frauds (₹ crore)	-	0.13
Amount of unamortised provision debited from ‘other reserves’ as at the end of the year (₹ crore)	-	-
Balance Provision at the year end	-	-

(ix) Disclosures related to Project Finance

Sl. No.	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	0	-
2	Projects under implementation accounts sanctioned during the quarter.	0	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	0	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	0	-
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	0	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	0	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	0	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	0	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	-
7.2	Out of '7', accounts where SBCF was not pre sanctioned or renewed continuously	0	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	0	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	-

(x) Disclosure under resolution framework for COVID-19-related Stress

For the half-year ended 30-09-2025 *(₹ in Crore)*

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0.08	-	-	0.03	0.05
Corporate Persons*	5.67	-	-	1.56	4.11
Of which MSMEs	2.37	-	-	0.86	1.51
Others	3.21	-	-	0.44	2.77
Total	**8.96**	**-**	**-**	**2.03**	**6.93**

For the half-year ended 31-03-2026 *(₹ in Crore)*

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0.05	-	-	0.04	0.01
Corporate Persons*	4.11	-	-	1.01	3.10
Of which MSMEs	1.51	-	-	1.03	0.48
Others	2.77	-	-	0.29	2.48
Total	**6.93**	**-**	**-**	**1.34**	**5.59**

5. Exposures
(i) Exposure to real estate sector

(₹ in Crore)

Category	Current Year	Previous Year
i) Direct exposure	**272.10**	**273.28**
a) Residential Mortgages	188.47	156.82
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	91.46	88.31
Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	97.01	68.51
b) Commercial Real Estate8	**83.63**	**116.46**
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;	83.63	116.46
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures	-	-
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector (I+II)	**272.10**	**273.28**

(ii) Exposure to Capital Market: NIL

(iii) Risk category-wise country exposure

The Bank operates exclusively within India and, therefore, has no exposure to country risk associated with international operations.

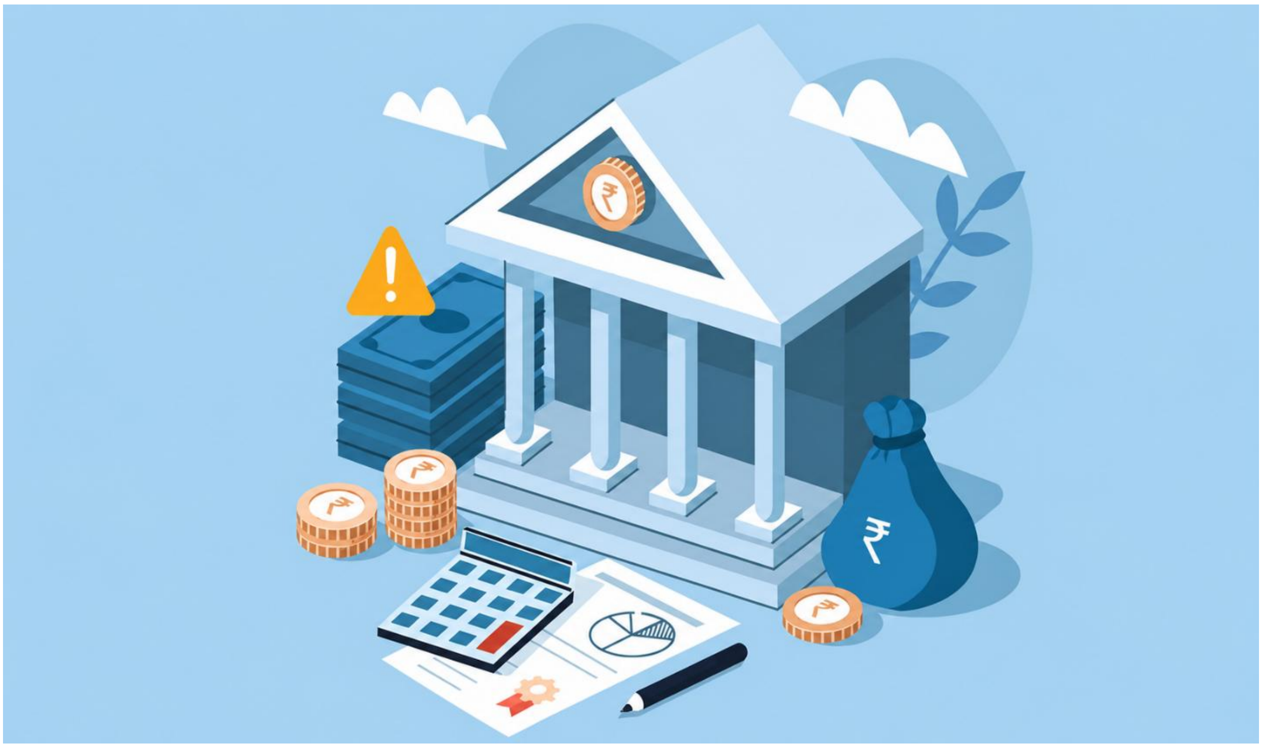
(iv) Unsecured Advances

(₹ in Crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	12.53	10.85
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

(v) Factoring exposures: NIL

(vi) Unhedged foreign currency exposure: NIL



(vii) Loans against gold and silver collateral

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

(₹ in Crore)

Particulars		Loan Outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
		₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]		29.07	1.79%	0.02		0.00%
(a)	Consumption Loans	28.41	1.75%	0.01		
	of which bullet repayment loans	27.67	1.71%	0.01		
(b)	Income generating loans	0.66	0.04%	0.01		
2. New loans sanctioned and disbursed during the FY [(c)+(d)]		52.34	3.23%	0.02		NA
(c)	Consumption Loans	51.49	3.17%	0.01		NA
	of which bullet repayment loans	50.35	3.10%	0.01		NA
(d)	Income generating loans	0.85	0.05%	0.01		NA
3. Renewals sanctioned and disbursed during the FY		-				NA
4.Top-up loans sanctioned and disbursed during the FY		-				NA
5. Loans repaid during the FY [(e)+(f)]		1.00	0.06%	0.02	NA	NA
(e)	Consumption Loans	0.97	0.06%	0.01	NA	NA
	of which bullet repayment loans	0.97	0.06%	0.01	NA	NA
(f)	Income generating loans	0.03	0.00%	0.01	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]		-	0.00%	-	NA	NA
(g)	Consumption Loans	-	0.00%		NA	NA
	of which bullet repayment loans	-	0.00%		NA	NA
(h)	Income generating loans	-	0.00%		NA	NA
7. Loans written off during the FY [(i) + (j)]		-	0.00%	-	NA	NA
(i)	Consumption Loans				NA	NA
	of which bullet repayment loans				NA	NA
(j)	Income generating loans				NA	NA
8. Closing balance at the end of FY [(k) + (l)]		53.37	3.29%	0.04		0.00%
(k)	Consumption Loans	52.48	3.23%	0.02		
	of which bullet repayment loans	51.34	3.16%	0.02		
(l)	Income generating loans	0.89	0.05%	0.02		

b) Details of gold and silver collateral and auctions: NIL

6. Concentration of deposits, advances, exposures and NPAs
(i) Concentration of deposits

(₹ in Crore)

Particulars	Current Year	Previous Year
Total Deposits of twenty largest borrowers/customers	382.74	268.71
Percentage of deposits of twenty largest depositors to total deposits of the bank	15.11%	12.95%

(ii) Concentration of advances

(₹ in Crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	341.46	268.43
Percentage of advances to twenty largest borrowers to total advances of the bank	21.04%	19.50%

(ii) Concentration of exposures

(₹ in Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	420.21	309.56
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	25.89%	22.49%

(ii) Concentration of NPAs

(₹ in Crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	58.01	61.78
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	91.44%	90.56%

7. Derivatives: The Bank has not undertaken any derivative transactions in the current or previous financial year.

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(₹ in Crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	19.65	17.20
ii)	Add: Amounts transferred to DEA Fund during the year	1.53	2.61
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.53	0.16
iv)	Closing balance of amounts transferred to DEA Fund	20.65	19.65

9. Disclosure of complaints

i) Disclosure of complaints: Summary information on complaints received by a bank from customers and from the Offices of Ombudsman (previously office of banking ombudsman)

Sr. No.		Particulars	Current Year	Previous Year
	Complaints received by the bank from its customers			
1.		Number of complaints pending at the beginning of the year	2	1
2.		Number of complaints received during the year	6	5
3.		Number of complaints disposed during the year	8	4
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	0	2
	Maintainable complaints received by the bank from Office of Ombudsman			
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	6	-
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	6	-
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	NIL	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NIL	-
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	-

ii) Top five grounds of complaints received by the Bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year				
Ground - 1	2	4	33.33%	0	1
Ground - 2	0	2	New	0	2
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others					
Total	2	4	33.33%	0	1
	Previous Year				
Ground - 1 (Cibil Report/ Advances)	1	3	20%	2	NIL
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total	1	3	20%	2	NIL

10. Disclosure of penalties imposed by the Reserve Bank of India:
The Bank was not subject to any penalties imposed by the Reserve Bank of India during the financial year 2025-26.

11. Other Disclosures
(i) Business Ratios

Sr. No.	Particular	Current Year	Previous Year
1	Interest Income as a percentage to Working Funds	7.64%	7.66%
2	Non-interest income as a percentage to Working Funds	0.78%	0.85%
3	Cost of Deposits	5.72%	5.74%
4	Net Interest Margin	3.10%	3.37%
5	Operating Profit as a percentage to Working Funds	1.11%	1.62%
6	Return on Assets	1.15%	0.74%
7	Business (deposits plus advances) per employee (in ₹ crore)	11.640	9.279
8	Profit per employee (in ₹ crore)	0.0881	0.0445

(ii) Bancassurance Business

(₹ in Crore)

Particulars	Current Year	Previous Year
Fees / brokerage earned in respect of insurance broking, agency and bancassurance business	0.082	0.0986

(iii) Marketing and Distribution: The Bank did not undertake any marketing and distribution activities during the financial year 2025-26.

(iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs): The Bank did not undertake any transactions involving the purchase or sale of Priority Sector Lending Certificates (PSLCs) during the financial year 2025-26.

(v) Provisions and contingencies

(₹ in Crore)

Sr. No.	Provision debited to Profit and Loss Account	Current Year	Previous Year
1	Provisions for NPI	-	-
2	Provision towards NPA	-	11.00
3	Provision made towards Income tax	-	-
4	Other Provisions and Contingencies (with details)	3.25	1.00
5	Standard assets	1.00	1.00
6	Provision for investment in shares	-	-
7	Arrears for salary allowance	-	-
8	Investment Depreciation Reserve	2.25	-
9	Provision for resolution framework	-	-

(vi) Payment of DICGC Insurance Premium

(₹ in Crore)

Sr. No.	Particulars	Current Year	Previous Year
1	Payment of DICGC Insurance Premium	2.59	2.25
2	Arrears in payment of DICGC premium	-	-

(vii) Disclosure of facilities granted to directors and their relatives

(₹ in Crore)

Sr. No.	Particulars	Current Year	Previous Year
1.	Advance to directors and their relatives, companies / firms in which they are interested		
	a) Fund Based (against FDR)	0.08	0.11
	b) Non-Fund Based	NIL	NIL

12. Pursuant to RBI Circular No. **RBI/DOR/2025-26/281 DOR.CRE.REC.200/07-03-005/2025-26 dated November 28, 2025**, Urban Co-operative Banks are required to achieve a minimum of 50% of aggregate loans and advances in **small value loans**, as defined therein, by March 31, 2026. As at the reporting date, the Bank's small value loan portfolio stood at **38.38%** of its aggregate loans and advances.

Projected Income & Expenditure Account for 31-03-2027

(₹ in Crore)

Sr. No.	Expenditure	Projected 2025-26	Actual 2025-26	Projected 2026-27	Sr. No.	Income	Projected 2025-26	Actual 2025-26	Projected 2026-27
1.	INTEREST	120.95	137.02	183.30	**1.**	INTEREST AND DISCOUNT	195.25	208.52	259.17
2.	SALARY, ALLOWANCES & P.F.	30.50	29.61	33.15	**2.**	DIVIDEND	-	-	-
3.	DIRECTORS' / LOCAL COMMITTEE MEMBER'S FEES & ALLOWANCES	0.07	0.10	0.15	**3.**	COMMISSION AND EXCHANGE	2.20	2.29	2.76
4.	RENT,TAXES,INSURANCE & LIGHTNING	5.40	6.31	7.63	**4.**	OTHER RECEIPTS	17.00	20.41	32.00
5.	LAW CHARGES	0.20	0.18	0.18					
6.	POSTAGE / TELEGRAMS / TEL.CHARGES	1.20	0.80	0.84					
7.	AUDITOR'S FEES	0.75	0.74	0.79					
8.	DEPRECIATION & REPAIRS TO PROPERTY	9.00	8.22	10.23					
9.	PRINTING,STATIONERY & ADVERTISEMENTS	0.60	0.55	0.56					
10.	AMORTISATION	1.50	1.31	1.50					
11.	OTHER EXPENDITURE	9.00	6.04	6.75					
12.	INCOME TAX PROVISION	7.00	5.63	8.47					
13.	PROVSION & CONTINGENCIES	8.00	3.25	5.00					
14.	**BALANCE OF PROFIT**	**20.28**	**31.46**	**35.37**					
	TOTAL	**214.45**	**231.22**	**293.93**		**TOTAL**	**214.45**	**231.22**	**293.93**

संचालक सदस्यों का निवास पता एवं संपर्क क्रमांक

अ.क्र.	विद्यमान संचालक का नाम	निवास पता	संपर्क क्रमांक
1	श्री. संजय नत्थुजी भेंडे (अध्यक्ष)	804, सुयोग पैलेस, आठ रस्ता चौक, लक्ष्मीनगर, नागपुर	9423105056
2	श्री. अशोक रामस्वरुप अग्रवाल (गोयल) (उपाध्यक्ष)	एच बी 1, गुलमोहर, हिस्लॉप कॉलेज के पास, सिव्हिल लाईन, नागपुर	9156401118
3	श्री. गिरीश बच्छराजजी व्यास	पंडीत व्यास चौक, महल, नागपुर	9373222215
4	श्री. तुषारकांती प्रभाकर डबले (CA)	प्लॉट नं. 6, लेआऊट नं. 4, जयप्रकाशनगर, खामला, नागपुर	9422108795
5	श्री. रविंद्र प्रभाकर बोकारे	35, फ्रेन्ड्स लेआऊट, दीनदयालनगर, नागपुर	9422811356
6	सौ. पुनम शैलेश चांडक (CA)	101-ए, अभिनव रेसिडेन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागपुर	9371193165
7	ॲड. संजय चंद्रकांत ठाकर	220, चंद्रमौली, स्वामी नारायण स्कूल के पास पूर्व वर्धमान नगर, नागपुर	9823011182
8	श्री. अनिल टिकमदासजी गोविंदानी	जे.टी. विला 17/18, सिंधी कॉलोनी, उमरेड, जि: नागपुर	9850297947
9	श्री. हेमंत पद्मनाभ चाफळे	50, रवींद्र नगर, नागपुर	9422111446
10	ॲड. सुप्रिया सुमंत पुणतांबेकर	15, प्राजक्ता, इंद्रप्रस्थ हाऊसिंग सोसायटी, राऊत वाडी के पास, स्वावलंबीनगर, नागपुर	9326687887
11	श्री. अशोक नागरमल अग्रवाल (गोयल)	प्लॉट नंबर 950,954, वाठोडा रोड, देशपांडे लेआऊट, नागपुर	9422106090
12	श्री. बटुकभाई धिरजलाल बगडीया	230, भंडारा रोड, गोवर्धन हवेली, पूर्व वर्धमान नगर, नागपुर	9673544400

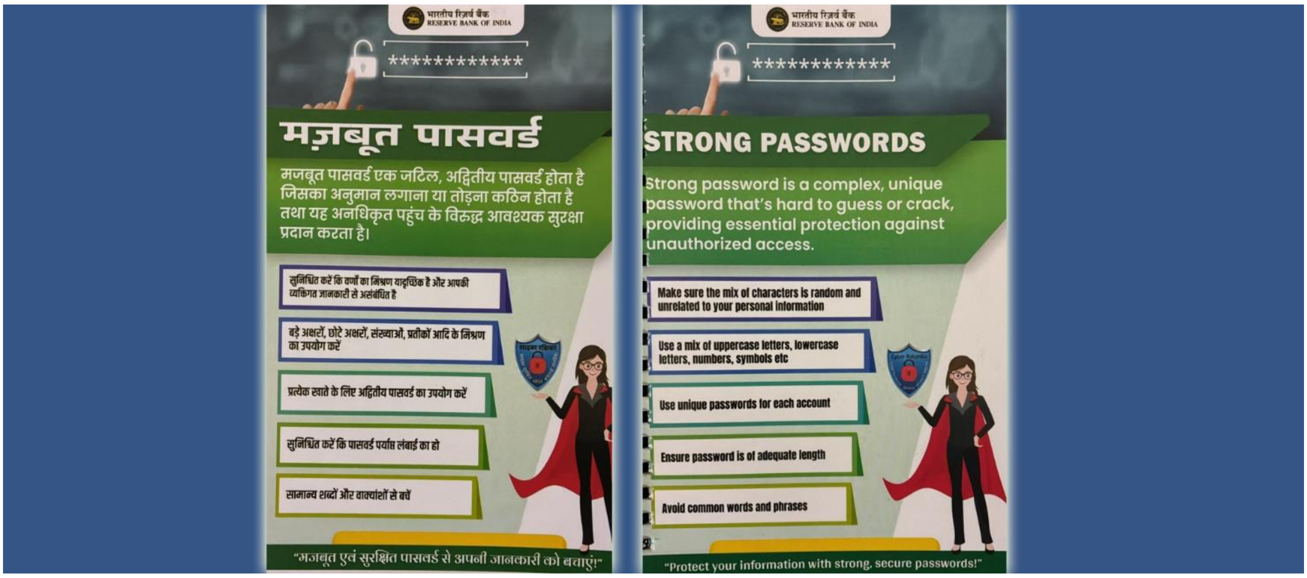
13	डॉ. सुरेश विठ्ठलदास चांडक	चांडक मेन्शन, गांधी पुतला, सेंट्रल ॲव्हेन्यू, नागपुर	9822226675
14	सौ. स्वाती शैलेश कुळकर्णी (CA)	543, रेणुका, जुना रामदासपेठ, नागपुर	8805018825
15	श्री. विनय वासुदेवराव चांगदे	83, शिवमहिमा, पांडे लेआऊट, खामला रोड, नागपुर	9423101770
16	श्री. गौरव ओमप्रकाश जाजू	बी/1/404, महाबलीपुरम, हिवरी नगर, नागपुर	9371504740
17	श्री. सचिन राजेंद्र कुहीकर	तिलक चौक, इतवारी पेठ, उमरेड, जि. नागपुर	9422819036
18	श्री. आशुतोष अनंतराव पाठक (CEO)	प्लॉट नंबर 31, धरमपेठ गृह निर्माण संस्था, दीनदयाल नगर, नागपुर - 22.	7888049446 9665093996
19	श्री. राजेश शरदराव एदलाबादकर (Dy-CEO)	सिद्धमंगल अपार्टमेंट, फ्लॅट नंबर 401, प्लॉट नंबर 48, 49, शिवशक्ती लेआऊट, सोनेगाव, नागपुर	9607811559

शाखा विस्तार एवं उपस्थिति

अ.क्र.	शाखा	पता
1	प्रधान कार्यालय	79, डॉ. आंबेडकर चौक, सेंट्रल एवेन्यू, नागपुर – 440008
2	इतवारी	शहिद चौक, इतवारी, नागपुर – 440002
3	धरमपेठ	ब्लॉक नं. 103, लोक कल्याण भवन, प्लॉट नं. 184/2, नॉर्थ बाजार रोड, नागपुर – 440010
4	सिताबर्डी	मुरलीधर कॉम्प्लेक्स, टेम्पल बाजार रोड, सिताबर्डी, नागपुर – 440012
5	महल	राजे-शिर्के एन्क्लेव, प्लॉट नं. 6, प्रथम तल, तुलसीबाग रोड, महल, नागपुर – 440032
6	लकडगंज	79, आंबेडकर चौक, सेंट्रल एवेन्यू रोड, नागपुर – 440008
7	सदर	प्लॉट नं. 32, सातपुते हाउस, पाटनी ऑटोमोबाइल्स के सामने, सदर, नागपुर – 440001
8	विवेकानंद नगर	देव नगर चौक, नागपुर – 440015
9	एमआईडीसी हिंगना रोड	एमआईडीसी क्षेत्र, साउथ अंबाझरी, हिंगना रोड, नागपुर – 440028
10	कामठी	जूनी ओली, कामठी, जिला नागपुर – 441002
11	कलमना मार्केट	कलमना मार्केट यार्ड, कलमना, नागपुर – 440006
12	दिनदयाल नगर	श्रीकृष्ण रिंग रोड, दिनदयाल नगर, नागपुर – 440022
13	सक्करदरा	217, सिद्धेश साई महिमा अपार्टमेंट, सक्करदरा पुलिस स्टेशन के सामने, नागपुर – 440008
14	वाडी	शीला कॉम्प्लेक्स, अमरावती रोड, वाडी, नागपुर – 440023
15	गांजाखेत	अग्रसेन चौक के पास, गांधीबाग, नागपुर – 440002
16	कामठी रोड	प्लॉट नं. 038, हाउस नं. 568, लश्करी बाग, कमाल टॉकीज के पास, नागपुर – 440017
17	मानेवाड़ा	301, जवाहर नगर, मानेवाड़ा रोड, नागपुर – 440024
18	धंतोली	राजकमल कॉम्प्लेक्स, पंचशील चौक, धंतोली, नागपुर – 440012
19	गिट्टीखदान	95, योगेंद्र नगर, शारदा चौक, बोरगांव रोड, नागपुर – 440013
20	कोराडी	303, वार्ड नं. 1, डेंगरे हाउस, कोराडी, नागपुर – 441111
21	काटोल	तार बाजार, काटोल, जिला नागपुर – 441302
22	नरखेड़	गांधी चौक, नरखेड़, जिला नागपुर – 441304
23	वरुड	प्लॉट नं. 8, वार्ड नं. 4, पांढुर्णा चौक, वरुड, जिला अमरावती – 444906
24	उमरेड	जोगी थाना पेठ, उमरेड, जिला नागपुर – 441203
25	अकोला	बालाजी मॉल के सामने, खोलेश्वर रोड, कोतवाली पुलिस स्टेशन के पास, अकोला – 444001

26	अमरावती	अन्नपूर्णा, सी/ओ डॉ. बेलसरे हॉस्पिटल, प्रथम तल, पंचशील सिनेमा रोड, जयस्तंभ चौक, अमरावती – 444801
27	वाशी	बैंकिंग कॉम्प्लेक्स-I, यूनिट नं. 8, एपीएमसी दाना बाजार के सामने, सेक्टर नं. 19/सी, वाशी, नवी मुंबई – 400703
28	इंदौर	34, तिलक पथ, इंदौर, म.प्र. – 452007
29	छिंदवाड़ा	पालिका मार्केट, इतवारी बाजार, छिंदवाड़ा, म.प्र. – 430001
30	पांढुर्णा	शास्त्री वार्ड, स्टेशन रोड, पांढुर्णा, म.प्र. – 480334
31	सिवनी	महावीर टॉकीज रोड, शुक्रवारी, सिवनी, म.प्र. – 480661
32	रायपुर	एम.डी. प्लाज़ा, वार्ड नं. 37, एच्. नं. 37/644, फूल चौक से ललिता चौक स्ट्रीट, जोरापारा, पं. जवाहरलाल नेहरु वार्ड, रायपुर– छ.ग. – 492001
33	दिघोरी	10, जिजामाता नगर, काले पाइल्स हॉस्पिटल के सामने, उमरेड रोड, दिघोरी – 441805
34	मनीष नगर	प्लॉट नं. 02, गीतांजलि सोसायटी, कचोरे लॉन के पास, मनीष नगर मेन रोड, नागपुर – 440015
35	गड़चिरोली	वार्ड नं. 17, राधे बिल्डिंग के सामने, चामोर्शी रोड, गड़चिरोली – 442605
36	धुले	गरुड बाग, पुराना कलेक्टर कार्यालय के पास, अग्रवाल भवन के पास, धुले – 424001
37	शिरपुर	मेन रोड, शिरपुर, जिला धुले – 425405
38	ब्रह्मपुरी	प्लॉट नं. 7, वार्ड नं. 4, शेष नगर वार्ड, नागपुर रोड, ब्रह्मपुरी, जिला चंद्रपुर – 441206
39	हिंगनघाट	मृगनयनी, जगन्नाथ वार्ड, श्रद्धा बिसिप्लेक्स, वीकली मार्केट, हिंगनघाट, जिला वर्धा – 442301
40	तुमसर	हाउस नं. 1, दुर्गा मंदिर के पास, दुर्गा नगर, भंडारा रोड, तुमसर, जिला भंडारा – 441912
41	भगवान नगर	76, बांते सुपर बाजार, प्रथम तल, भगवान नगर, बैंक कॉलोनी के पास, नागपुर – 440027
42	खामला	43, शास्त्री लेआउट, सोमलवार हाई स्कूल के सामने, प्रताप नगर, नागपुर – 440025
43	दुर्ग	159, शंकर नगर, दुर्ग – छ.ग. – 491001
44	भंडारा	7, विदर्भ हाउसिंग बोर्ड कॉलोनी, तकिया वार्ड, भंडारा – 441904
45	पुणे	"यश एलिना", करिश्मा सोसायटी, कर्वे रोड, कोथरुड, पुणे – 411038
46	चंदन नगर	445, चंदन बाई मंदिर लेआउट, चंदन नगर, तपासे भवन, मेडिकल रोड, नागपुर – 440024
47	मांढल	प्लॉट क्र. 1 एवं 30, पुराना सर्वे क्र. 312, नया सर्वे क्र. 69, मांढल, तहसील कुही, जिला नागपुर – 441210
48	वानाडोंगरी	प्लॉट क्र. 9, खसरा क्र. 334, वानाडोंगरी, तहसील हिंगना, जिला नागपुर – 441110
49	आर्णी	प्लॉट क्र. 5, सर्वे क्र. 2/1, मौजा आर्णी, प्रागणे चिकनी, तहसील दिग्रस,

		जिला यवतमाल – 445103
50	हजारी पहाड़	बीयरिंग क्र. B-02, "बिल्डिंग बी", "ऋषभ एन्क्लेव", सिटी सर्वे क्र. 660/1, मौजा बोरगांव, वार्ड क्र. 3, आकर नगर, फ्रेंड्स कॉलोनी, नागपुर, तहसील एवं जिला नागपुर – 440007
51	खरबी	वार्ड क्र. 21, लेआउट प्लॉट क्र. 9, खसरा क्र. 31/1, 2, 3 एवं 4, मौजा हरपुर, तहसील खरबी, जिला नागपुर – 440034
52	जयताला	भूतल (ग्राउंड फ्लोर., विंग "सी", "शिवप्रिया टावर्स", जयताला मुख्य मार्ग, जयताला बस स्टॉप के सामने, नागपुर – 440036
53	बेलतरोड़ी	दुकान क्र. 1, भूतल, सर्वे क्र. 34/1/1, बेलतरोड़ी, बेसा-पिपला, नागपुर, जिला नागपुर – 440015
54	मेहकर	कॉटन मार्केट रोड, मेहकर, जिला बुलढाणा – 443301



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- Business Term Loans
- SME Term Loans
- Working Capital Finance
- Cash Credit (CC)
- Overdraft Facilities (OD)
- Secured Cash Credit (SCC)
- Privilege Cash Credit (PCC)
- Agro-based Finance
- Commercial Vehicle Finance
- Rent Discounting
- Loans to Builders
- Warehouse Receipt Finance
- Solar Energy Finance

CARDS & SELF-SERVICE BANKING

- ATM Facility
- RuPay Debit Cards
- Cash Deposit Machine (CDM)
- POS Transactions
- Contactless Payment Services

RETAIL LOAN PRODUCTS

- Personal Loans
- Housing Loans
- Gold Loans
- Two-Wheeler Loans
- Four-Wheeler Loans
- Education Loans
- Professional Loans
- Loan Against Fixed Deposits
- Loan Against NSC, LIC & Govt. Securities

DEPOSIT PRODUCTS

- Savings Bank Accounts
- Current Accounts
- Fixed Deposits
- Recurring Deposits
- Term Deposits

GOVT. SPONSORED SCHEMES

- PMEGP Financing
- CMEGP Financing
- CGTMSE Covered Loans
- PFMS Enabled Payments

CUSTOMER SERVICES

- Safe Deposit Lockers
- Cheque Book Facility
- Demand Drafts
- Standing Instructions
- Nomination Facility
- Passbook & A/c Statement Services
- ECS / NACH Mandates
- Aadhaar Seeding Services

DIGITAL SERVICES

- Mobile Banking
- UPI Services
- IMPS
- NEFT
- RTGS
- SMS Alerts
- 24×7 Banking Services

INSURANCE SCHEMES

- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)