

# एक बँक सर्व सेवा

48 वा वार्षिक अहवाल  
2025-2026



जळगाव जनता सहकारी बँक लि., जळगाव  
(शेड्यूलड बँक)



सब समाज को लिए साथ में आगे है बढ़ते जाना।

1979

बँकेची  
स्थापना



1995

DOS बेस आधारित  
संगणकीकरण



2000

शेड्यूलड बँक दर्जा प्राप्त  
•  
ATM सेवा



2014

RuPay कार्ड  
सेवा



2018

UPI सेवा सुविधा





**जळगाव जनता सहकारी बँक लि., जळगाव**  
(शेड्यूल्ड बँक)



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एस.डी.फाउंडेशन, आरोग्य भारती, जळगाव महानगर पालिका व रोटरी क्लब ऑफ जळगाव वेस्ट आयोजित स्वच्छता पुरस्कार २०२५ जळगाव शहरातील "सर्वोत्तम बँक" प्रथम पारितोषिक पुरस्कार आपल्या जळगाव जनता सहकारी बँकेला प्राप्त झाला. पुरस्कार स्विकारताना बँकेचे उप महाव्यवस्थापक श्री. नितीन चौधरी, सौ. प्रियांका झोपे, श्री. महेश सावदेकर, श्री. नचिकेत पेटकर.



जळगाव जनता सहकारी बँकेच्या वार्षिक सर्वसाधारण सभेत अध्यक्षीय मनोगत व्यक्त करताना बँकेचे अध्यक्ष श्री. सतीश मदाने व उपस्थित संचालक मंडळ सदस्य.



बँकिंग क्षेत्रात बँकेची निवड Excellence in Banking Services या श्रेणीसाठी करण्यात आली. हा पुरस्कार मा.श्री.संजय नार्वेकर यांच्या हस्ते स्विकारताना श्री.भास्कर साळुंखे व श्री.सचिन केसकर.



सेवाभारती देवगिरी प्रांत, जळगाव जिल्हा व जळगाव जनता सहकारी बँक लि., जळगाव यांच्या संयुक्त विद्यमाने दीपोत्सव २०२५ हा भव्य कार्यक्रम दि. १९ ऑक्टोबर २०२५ रोजी श्रीराम मंदिर, दादावाडी येथे मोठ्या उत्साहात संपन्न झाला.



जळगाव जनता सहकारी बँकेच्या वतीने पिंप्राळा भागातील सोनी नगरवबॅंडाळे स्टॉप मैदानातवृक्षारोपण करण्यात आले.



अध्यक्ष  
श्री.सतीश प्रभाकर मदाने

## अध्यक्षीय मनोगत...

सहोदरहो, सस्नेह नमस्कार...

आपल्या बँकेच्या ४८ व्या वार्षिक सर्वसाधारण सभेत आपले मनःपूर्वक स्वागत करताना मला अत्यंत आनंद होत आहे.

सन २०२५-२०२६ या आर्थिक वर्षात आपल्या बँकेने उल्लेखनीय प्रगती करत यशाची परंपरा कायम राखली आहे. बँकेच्या आर्थिक वृद्धीत मोलाचे योगदान देणाऱ्या सर्व सभासद, ग्राहक, संचालक, अधिकारी व कर्मचारी बांधवांचे मी मनःपूर्वक अभिनंदन करतो. हे यश सामूहिक प्रयत्नांचे फलित असल्याचा मला अभिमान आहे.

आपल्या बँकेचे संस्थापक अध्यक्ष, आपले प्रेरणास्थान आदरणीय डॉ. अविनाशदादा आचार्य यांनी घालून दिलेल्या मूल्यांनुसार व आदर्शांनुसार आम्ही सर्व संचालक कार्यरत आहोत. पारदर्शकता, परस्पर विश्वास आणि सामूहिक निर्णय या त्रिसूत्रीवर आधारित असलेली आपल्या बँकेची कार्यपद्धती हीच आपल्या सातत्यपूर्ण यशाची खरी ताकद आहे.

जागतिक स्तरावरील आर्थिक चढ-उतार, युद्धजन्य परिस्थिती आणि विविध आंतरराष्ट्रीय घडामोडींचा परिणाम भारतीय अर्थव्यवस्थेवर होत असतानाही, योग्य वेळी घेतलेल्या दूरदृष्टीपूर्ण निर्णयांमुळे आपण बँकेच्या व्यवसायात समाधानकारक वाढ साध्य करू शकलो आहोत.

मला आनंदाने सांगावेसे वाटते की, बँकेच्या ठेवींमध्ये रु. १८५.३८ कोटींची वाढ होऊन त्या ३१ मार्च २०२६ अखेर रु. २४३६.२८ कोटींवर पोहोचल्या आहेत. तसेच कर्जवाटपात रु. ९०.५८ कोटींची वाढ होऊन कर्जरक्कम रु. १४४९.३९ कोटी झाली आहे. मार्च २०२५ च्या तुलनेत बँकेच्या एकत्रित व्यवसायात रु. २७५.९६ कोटींची वाढ झाली आहे.

बँकेच्या प्रगतीचे आणखी एक महत्त्वाचा मापदंड म्हणजे एनपीए प्रमाण. सर्वांच्या एकत्रित प्रयत्नातून आपण Gross NPA प्रमाण केवळ ३.३५% इतके राखण्यात यशस्वी झालो आहोत, तर Net NPA प्रमाण शून्य टक्के राखण्यात आपण यश मिळवले आहे.

आपल्या बँकेचा प्रवास हा काळानुसार बदल स्वीकारत पुढे जाण्याचा प्रेरणादायी प्रवास आहे. हाताने लिहिल्या जाणाऱ्या किर्द, पासबुक व

खतावणीपासून सुरु झालेला हा प्रवास आज आधुनिक डिजिटल बँकिंगपर्यंत पोहोचला आहे. संगणकीकरणातून सुरु झालेली ही वाटचाल आता पूर्णपणे डिजिटल सेवांकडे झेपावली असून त्यामुळे बँकेची कार्यक्षमता वाढली आहे, तसेच ग्राहकांचे व्यवहार अधिक सुलभ, सुरक्षित आणि जलद झाले आहेत.

विशेष अभिमानाची बाब म्हणजे सहकार क्षेत्रातील महत्त्वपूर्ण पाऊल म्हणून आपण इंटरनेट बँकिंग सेवा सुरु केली असून, त्यास ग्राहकांकडून उत्स्फूर्त प्रतिसाद मिळत आहे. सक्षम, सुरक्षित आणि जलद बँकिंग सेवा हे आपले परवलीचे शब्द आहेत आणि त्यास अनुसरून आपण डिजिटल बँकिंग क्षेत्रात कार्यरत आहोत.

सभासद, ग्राहक आणि हितचिंतकांचा आपल्या बँकेवरील विश्वास याचे सर्वात मोठे प्रतीक म्हणजे ठेवींच्या पुनर्गुंतवणुकीचे प्रमाण. अभिमानाने नमूद करतो की हे प्रमाण ९० टक्क्यांपेक्षा अधिक आहे.

रिझर्व्ह बँकेच्या सर्व नियम व सूचनांची अंमलबजावणी आपल्या बँकेमार्फत अत्यंत काटेकोरपणे केली जाते. वरिष्ठ अधिकारी व कर्मचारी सातत्याने याचे पालन करत असून, नियामक संस्थांच्या अपेक्षांनुसार बँकेचे कामकाज पार पाडले जात आहे.

बँकेचे वैधानिक लेखापरीक्षण मे. गोगटे अँड असोसिएट्स, पुणे यांनी पूर्ण केले असून, त्यांनी बँकेस 'अ' वर्ग प्रदान केला आहे. बँकेच्या कार्यपद्धतीत अधिक सुसूत्रता आणण्यासाठी त्यांनी दिलेल्या मार्गदर्शनाबद्दल मी त्यांचे विशेष आभार मानतो.

मी आपणास विश्वासपूर्वक सांगू इच्छितो की, आपल्या बँकेचे कामकाज अत्यंत सक्षम व सुरळीतपणे सुरु आहे. वैधानिक लेखापरीक्षण तसेच रिझर्व्ह बँकेच्या तपासण्यांमध्येही बँकेच्या कार्यपद्धतीबद्दल समाधान व्यक्त करण्यात आले आहे. रिझर्व्ह बँकेच्या तपासणीत केलेल्या मौलिक सूचनांची १००% पूर्तता बँक करित असते.

आपली बँक रिझर्व्ह बँकेच्या Eligibility Criteria for Business Authorization (ECBA) निकषांची पूर्तता करणारी सक्षम संस्था आहे. सातत्याने वाढणारा व्यवसाय व नफा यामुळे आपण दरवर्षी



सभासदांना १० टक्के लाभांश देऊ शकत आहोत.

बँकेचे कर्मचारी हेच बँकेचे खरे आधारस्तंभ आहेत. त्यांच्या निष्ठा, समर्पण आणि सेवाभावामुळेच बँकेची प्रगती शक्य झाली आहे. त्यांच्या कार्याबद्दल मी सर्व कर्मचाऱ्यांचे मनःपूर्वक आभार व्यक्त करतो.

सन २०२६-२७ या आगामी आर्थिक वर्षासाठी बँकेच्या एकत्रित व्यवसायाचे उद्दिष्ट रु. ४३३० कोटी निश्चित करण्यात आले आहे. सर्वांच्या सहकार्याने हे उद्दिष्ट आपण निश्चितच गाठू, असा मला दृढ विश्वास आहे.

आपल्या संचालक मंडळातील सर्व सदस्य आपापल्या क्षेत्रातील जाणकार असून, आपल्या व्यावसायिक जबाबदाऱ्यांसोबतच बँकेसाठी वेळ देत आहेत. त्यांच्या अनुभवाचा व मार्गदर्शनाचा बँकेच्या प्रगतीस मोठा लाभ होत आहे.

समाजातील प्रत्येक घटकापर्यंत बँकिंग सेवा पोहोचविण्याचा आपला सातत्यपूर्ण प्रयत्न आहे. शासनाच्या विविध योजनांची प्रभावी अंमलबजावणी आपण बँकेमार्फत करत आहोत. अण्णासाहेब पाटील आर्थिक मागास विकास महामंडळाची वैयक्तिक कर्ज व्याज परतावा योजना तसेच अमृत योजनेचा लाभ अनेक ग्राहकांना मिळत आहे.

भारताची अर्थव्यवस्था ही शेतीप्रधान असल्याने ग्रामीण भागातील नागरिकांच्या शेतीपूरक व्यवसायासाठी आपण "दुग्धसंपदा" योजना लागू केली आहे. या योजनेमुळे अनेक ग्रामीण सभासदांच्या जीवनमानात सकारात्मक बदल होत आहे.

महिलांच्या आर्थिक सक्षमीकरणासाठी सन २००० पासून सुरु केलेला बचतगट विभाग आज प्रभावीपणे कार्यरत आहे. सध्या ३६०० बचतगटांद्वारे आपण सुमारे ६० हजार महिलांपर्यंत पोहोचलो आहोत. अनेक महिलांनी स्वयंरोजगार सुरु करून आर्थिक स्वावलंबन प्राप्त केले आहे. त्यांच्या उत्पादनांना बाजारपेठ उपलब्ध करून देण्यासाठी जळगाव, पुणे, मुंबई व नाशिक येथे विशेष प्रदर्शनांचे आयोजन केले जाते.

तसेच बचतगटातील महिलांसाठी आयोजित करण्यात येणारा एकत्रीकरण हा खान्देशातील एक आगळावेगळा उपक्रम ठरला असून दरवर्षी तीन हजारांहून अधिक महिला त्यात सहभागी होतात.

पर्यावरण संवर्धनासाठीही आपण कटिबद्ध आहोत. उन्हाळ्यात पाणपोईची व्यवस्था तसेच दरवर्षी मोठ्या प्रमाणावर वृक्षारोपण करण्यात येते. विशेष म्हणजे केवळ वृक्षारोपण न करता स्थानिक नागरिकांकडे त्या झाडांचे पालकत्व दिले जाते आणि त्यामुळे ती झाडे आज मोठी होताना दिसत आहेत.

लहान मुलांमध्ये बचतीची सवय रुजावी यासाठी "बालमित्र बचत खाते" योजना सुरु करण्यात आली आहे. खाते उघडणाऱ्या मुलांना आकर्षक पिगी बँक देण्यात येते. मुले त्यात बचत करून नंतर ती रक्कम खात्यात जमा करतात. बचतीची संस्कृती रुजविण्याचा हा एक छोटासा

पण प्रभावी प्रयत्न आहे.

ठेवीदारांच्या ठेवीचे संरक्षण हा बँकेसाठी नेहमीच सर्वोच्च प्राधान्याचा विषय आहे व राहिल. त्यासाठी विमा संरक्षणविषयक पूर्तता व कामकाजातील अनियमिततेवर कठोर कार्यवाही यासाठी कोणतीही तडजोड केली जात नाही.

आजचे युग डिजिटल युग आहे. मोबाईलद्वारे सर्व सेवा उपलब्ध होत असल्या, तरी सायबर फसवणुकीचे धोकेही वाढले आहेत. त्यामुळे ग्राहकांना जागरूक करण्यासाठी आपण डिजिटल साक्षरता अभियान राबवत आहोत. प्रत्येक ग्राहक डिजिटलदृष्ट्या सक्षम व सुरक्षित व्हावा, हे आपल्या बँकेचे ध्येय आहे.

विशेषतः आपल्या ज्येष्ठ नागरिक ग्राहकांना घरबसल्या सुरक्षित बँकिंग व्यवहार करता यावेत यासाठी विशेष प्रशिक्षणाची सुविधाही उपलब्ध करून देण्याचा मानस आहे.

आपली जळगाव जनता बँक ही "छोट्या लोकांची मोठी बँक" आणि राष्ट्रीय विचारांनी प्रेरित संस्था आहे. सभासद, ग्राहक आणि हितचिंतकांसाठी विविध आधुनिक व विश्वासार्ह बँकिंग सेवा उपलब्ध करून देणे हेच आमचे ध्येय आहे. या सर्व सेवांचा आपण लाभ घ्यावा, असे आवाहन मी याप्रसंगी करतो.

जय सहकार! जय महाराष्ट्र!

धन्यवाद.

## सतीश मदाने

अध्यक्ष



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## BOARD OF DIRECTORS

|  |   |  |
|--|---|--|
| Shri. Satish Prabhakar Madane            | B.A.  | Chairman                                 |
| Dr. Shri. Atul Gunwant Sarode            | M.D., (Gen. Med.)   | Director (Vice Chairman upto 11/05/2026) |
| C.A. Shri. Nitin Manakchand Zawar        | M.Com., FCA, DISA (ICAI) DIRM (ICAI)                              | Vice Chairman (from 11/05/2026)          |
| C.A. Shri. Anil Govind Rao               | M.Com., FCA, MCM  | Director                                 |
| Dr. Sau. Arti Sanjiv Huzurbazar          | MBBS, DGO   | Director                                 |
| Shri. Harishchandra Daulatrao Yadav      | M.A., BGL, DAM  | Director                                 |
| C.A. Shri. Krushna Dagdu Kamthe          | M.Com, FCA  | Director (upto 02/08/2025)               |
| Shri. Jayantilal Shantilal Surana        | B.Com, LLB  | Director                                 |
| Shri. Vivek Ramesh Patil                 | B.Com   | Director                                 |
| Er. Shri. Sanjay Yashwant Prabhudesai    | B.E. (Mechanical)   | Director                                 |
| Dr. Shri. Surendra Ramchandra Surwade    | MBBS (Pune)   | Director                                 |
| Shri. Hiralal Ananda Sonawane            | B.Com   | Director                                 |
| Er. Shri. Sapan Sushilkumar Jhunjhunwala | DCE, B.E. (Civil)   | Director                                 |
| Dr. Shri. Parag Shamrao Deore            | BAMS  | Director                                 |
| Er. Shri. Madhukar Dhondu Patil          | DCE (Civil)   | Director                                 |
| Sau. Sandhya Nitin Deshmukh              | M.A., DSM   | Director                                 |
| Shri. Jawahar Parbat Patel               | B.Com   | Director (from 30/04/2026)               |
| Dr. Shri. Vilas Gopaldas Relan           | CFP (FPSB, India), FCPS (OBGY, Mumbai)<br>DGO, DFP, MBBS (Mumbai) | Director (from 30/04/2026)               |
| Shri. Subhash Bhagwan Lohar              | M.Com, FCA, MCM   | Expert Director                          |
| Shri. Hemant Dayaram Chandankar          | B.Com   | Employees' Representative                |
| Shri. Omkar Uttam Patil                  | B.Com, GDC & A  | Employees' Representative                |
| Shri. Sanjay Jagannath Nagmoti           | M.Com, CAIIB, GDC & A   | Chief Executive Officer                  |

## BOARD OF MANAGEMENT

|                                       |               |          |
|---------------------------------------|---------------|----------|
| Shri. Vivek Ramesh Patil              | B.Com.        | Chairman |
| Shri. Harishchandra Daulatrao Yadav   | MA, BGL, DAM  | Member   |
| Er. Shri. Sanjay Yashwant Prabhudesai | BE Mechanical | Member   |
| Shri. Mohan Muralidhar Raotole        | M Com, MA     | Member   |
| Shri. Ashok Tejkarman Maniyar         | MBA           | Member   |
| Ad. Shri. Nikhil Narayan Kulkarni     | B.S.L. LL.M.  | Member   |



## Notice of Annual General Meeting (Only for Members)

Notice is hereby given that the 48th Annual General Meeting of the members of **Jalgaon Janata Sahakari Bank Ltd., Jalgaon** will be held on **Sunday, June 07, 2026 at 10.00 am** at Chhatrapati Sambhaji Raje Natyasankul, Mahabal Road, Jalgaon – 425001, to transact the following business. All the members are requested to attend the said meeting.

### AGENDA

1. To read and confirm the minutes of the previous Annual General Meeting held on June 15, 2025.
2. To consider and adopt the report, placed by the Board of Directors for the Financial Year ended on March 31, 2026, audited Balance Sheet as on that date and Profit and Loss Statement for the year ended on March 31, 2026.
3. To consider and adopt the audit report of Statutory Auditors for the year 2025-26 and Compliance Report thereof.
4. To approve the appropriation of Net Profit and declaration of dividend as recommended by the Board of Directors for the F.Y. 2025-26.
5. To take note of Annual Budget and Development Plan for the year 2026-27.
6. To appoint Statutory Auditors for the financial year 2026-27, subject to the approval of the Reserve Bank of India.
7. To approve the amendment to the bye laws suggested by the Board of Directors.
8. To take note of loan accounts recovered under Compromise Settlement scheme as per guidelines from Reserve Bank of India.
9. To approve the staffing pattern for the year 2026-27.
10. To take note of the loans and advances sanctioned to directors and their relatives.
11. To take note of the efforts taken by the Bank for the education and training to its members and also prepare plan for the next year.
12. To authorize the Board of Directors to take necessary action for purchase of land/ building, construction of building for the bank during the year 2026-27
13. To condone the absence of those members of the Bank who have not attended this Annual General Meeting.
14. To consider any other instant matter with the permission of the Hon. Chairman.

**Jalgaon**

**Date : May 23, 2026**

By the order of Board of Directors

sd/-

**Sanjay Nagmoti**

Chief Executive officer

## वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

या सूचनेद्वारे कळविण्यात येते की, **जळगाव जनता सहकारी बँक लि., जळगाव** च्या सभासदांची ४८ वी वार्षिक सर्वसाधारण सभा, **रविवार दिनांक ०७ जून २०२६ रोजी, सकाळी ठीक १० वाजता**, छत्रपती संभाजी राजे नाट्यसंकुल, महाबळ रोड, जळगाव ४२५००१, येथे खालील विषयांचा विचार करण्यासाठी आयोजित करण्यात आलेली आहे. सदर सभेस आपण अवश्य उपस्थित रहावे, ही विनंती.

### कार्यक्रम पत्रिका –

१. मागील दि. १५ जून, २०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. दि. ३१ मार्च, २०२६ अखेरचा संचालक मंडळाचा अहवाल, त्या तारखेचा लेखापरीक्षित ताळेबंद व ३१ मार्च २०२६ अखेरच्या नफा – तोटा पत्रकाचा विचार करणे व स्वीकृत करणे.
३. वैधानिक लेखापरीक्षक यांनी सादर केलेल्या सन २०२५-२०२६ च्या लेखापरीक्षण अहवालावर विचार करणे व तो स्वीकारणे तसेच सदर अहवालाचा दोष दुरुस्ती अहवालाची नोंद घेणे.
४. संचालक मंडळाने शिफारस केल्याप्रमाणे आर्थिक वर्ष २०२५-२०२६ च्या नफा विभागणी व लाभांशास मंजूरी देणे.
५. सन २०२६-२७ साठी तयार केलेले अंदाजपत्रक व विस्तार आराखड्याची माहिती घेणे.
६. सन २०२६-२७ या आर्थिक वर्षाकरिता वैधानिक लेखापरीक्षक नेमणुकीबाबत रिझर्व्ह बँकेने दिलेल्या निर्देशास अधीन राहून संचालक मंडळाने केलेल्या शिफारशीस मान्यता देणे.
७. संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
८. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार तडजोड समझोता (Compromise Settlement) योजने अंतर्गत वसूल केलेल्या कर्ज खात्यांची नोंद घेणे.
९. सन २०२६-२७ साठी तयार केलेल्या कर्मचारी आकृतिबंधाला मंजूरी देणे.
१०. संचालक अथवा त्यांचे नातेवाईक यांना मंजूर केलेल्या कर्जाची नोंद घेणे.
११. सभासदांच्या प्रशिक्षणासाठी बँकेने केलेल्या प्रयत्नांची तसेच पुढील वर्षासाठी केलेल्या नियोजनाची माहिती घेणे.
१२. बँकेसाठी सन २०२६-२७ मध्ये जागा / इमारत खरेदी करणे अथवा इमारत बांधकाम करण्यासंदर्भात योग्य ती कार्यवाही करण्यास संचालक मंडळास अधिकार प्रदान करणे
१३. बँकेच्या ४८ व्या वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१४. मा.अध्यक्षांच्या परवानगीने येणाऱ्या ऐनवेळच्या विषयांचा विचार करणे.

**स्थळ : जळगाव**

**दिनांक : २३ मे २०२६**

मा.संचालक मंडळाचे आदेशावरून

सही/-

**संजय नागमोती**

मुख्य कार्यकारी अधिकारी



## IMPORTANT NOTICE :

1. The adjourned meeting for want of quorum will be conducted on the same date and at same place after half an hour and no quorum will be necessary for it.
2. Members are requested to bring their identity card issued by the Bank while coming to AGM.
3. The Profit & Loss account and Balance Sheet of the year 2025-26 and other disclosures as per RBI guidelines have been displayed on Notice Boards at Head Office & Branches as per the provisions of Bank's Bye-Laws.
4. Any suggestion in respect of agenda of 48<sup>th</sup> Annual General Meeting may be given in writing at Bank's Head Office in working hours OR on Email [jsbl\\_jal@jsbl.bank.in](mailto:jsbl_jal@jsbl.bank.in) before Thursday 28<sup>th</sup> May, 2026.
5. Share holders dividend amount is automatically credited to their saving, current or loan accounts. Share holders who doesn't have our banks accounts, are requested to open a saving, current account in a branch convenient to you and submit an authorization letter to that branch.
6. Share holder who have not collected their dividend for the year 2022-23 (31<sup>st</sup> March 2023) should collect it before 31<sup>st</sup> December 2026, otherwise it will be forfeited as per banks bye-laws No 58 (D). Please give your account details to share department for crediting the dividend to the accounts.
7. Text messages are sent by the bank to share holders / customers safety and updating the customers about new schemes, so you are requested to register your mobile Number at the branch having your account.
8. You are requested to update your accounts K.Y.C (e.g. Aadhar Card, PAN Card etc.) by going to share department or nearest branch. (If Not Updated)
9. As per Bank's bye-law no.15 Members should have subscribed to minimum share capital of Rs.2,000/- Those members who have not subscribed to it fully, are requested to subscribe the same immediately. Please contact the nearest branch or Head Office Share Department in this regard.

## महत्त्वाची सूचना

१. गणसंख्येअभावी ही सभा तहकूब झाल्यास त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर तहकूब सभेचे कामकाज सुरु होईल व या सभेस गणपूर्तीची आवश्यकता राहणार नाही .
२. वार्षिक सभेला येतांना आपले ओळखपत्र सोबत आणावे. तसेच सभासदांनी आपले बदललेले पत्ते बँकेला कळवावेत आणि ज्या सभासदांनी आपले शेअर्स सर्टीफिकेट नेले नसतील त्यांनी आपले खाते असलेल्या शाखेत / शेअर्स विभागात संपर्क करावा.
३. बँकेच्या पोटनियमानुसार सन २०२५-२६ चे नफा-तोटा पत्रक व ताळेबंद रिझर्व्ह बँकेच्या परिपत्रकानुसार इतर डिस्क्लोजर्स व अहवाल बँकेचे मुख्य कार्यालय व शाखा येथे नोटीस बोर्डावर लावलेले आहेत.
४. ४८व्या वार्षिक सर्वसाधारण सभेच्या विषयपत्रिकेतील विषयांसंबंधी काही सूचना अथवा चौकशी करावयाची असल्यास लेखी स्वरूपात गुरुवार दि.२८/०५/२०२६ पूर्वी बँकेच्या मुख्य कार्यालयात अर्ज करावा.
५. बँक सभासदांची लाभांशाची रक्कम ही परस्पर त्यांचे बचत, चालू, अथवा कर्ज खात्यात जमा करीत असते. सभासदांना विनंती की, ज्या सभासदांचे बचत अथवा चालू खाते नसेल त्यांनी त्यांच्या सोईच्या शाखेत त्वरीत खाते उघडावे व याबाबतचे अधिकार पत्र संबंधीत शाखेकडे भरून द्यावेत.
६. बँकेचे पोटनियम क्र. ५८ ड नुसार ३१ मार्च २०२३ (२०२२-२३) या वर्षासाठीचा लाभांश स्वीकारला नसेल त्यांनी दि.३१.१२.२०२६ पूर्वी न नेल्यास त्यांच्या लाभांशाची रक्कम बँकेच्या राखीव निधीकडे वर्ग करण्यात येईल. तरी आपण त्वरीत मुख्य कार्यालय शेअर्स विभागात संपर्क करून खात्यात जमा करणे किंवा जर सभासदांचे खाते इतर बँकेत असल्यास त्या बँक खात्याचे डिटेल्स (उदा. खाते क्रमांक, IFSC कोड, बँकेचे नाव व शाखेचे नाव इ.) माहिती शेअर्स विभागात द्यावी जेणे करून लाभांश जमा करता येईल.
७. सभासद/ग्राहक यांच्या सुरक्षेच्यादृष्टीने व नव्याने सुरु करण्यात येणाऱ्या नवीन योजनांची माहिती ग्राहकांपर्यंत पोहचविण्याच्या दृष्टीने बँकेमार्फत एस एम एस पाठविण्यात येतात, तरी आपल्या मोबाईल क्रमांकाची नोंद ज्या शाखेत खाते आहे त्या ठिकाणी करावी.
८. आपण आपल्या खात्याची केवायसी (KYC) पूर्तता केली नसल्यास ती त्वरीत करून बँकेस सहकार्य करावे. रिझर्व्ह बँकेच्या नियमानुसार केवायसी पूर्तता अनिवार्य आहे.
९. बँकेच्या पोटनियम क्र. १५ नुसार सभासदांनी किमान भाग/शेअर्स ₹ २,०००/- धारण केलेले असले पाहिजे. ज्या सभासदांची या बाबतची पूर्तता बाकी आहे, त्यांनी ती त्वरित करावी. याबाबत नजिकच्या शाखेत किंवा मुख्य कार्यालय, शेअर्स विभागात संपर्क करावा, हि विनंती.



## Board of Directors' Report FY 2025-26

### HONORABLE MEMBERS,

*"Decisions are only as good as the information behind them"*

The Board of Directors is proud to present the Annual Report and Audited Financial Statements for the Financial Year 2025–26. The year under review reflects the Bank's resilience, adaptability, and commitment to sustained progress in an evolving economic landscape.

The Bank achieved a Business Mix of ₹3,885.67 crore, marking a robust increase of ₹275.96 crore over the previous year. This growth was supported by a balanced expansion across core segments, with Advances rising by 6.67% and Deposits by 8.24%. Net Profit registered a growth of 13.70%, while the Bank's client base expanded by 2.28%, reaffirming the trust and confidence reposed in us by our members.

Looking ahead, the Board remains focused on driving long-term value through strengthened governance, disciplined financial management, and proactive risk oversight. With a clear strategic direction and a strong foundation, the Bank is well-positioned to capitalize on emerging opportunities and deliver sustainable growth while continuing to uphold the trust of its stakeholders.

### PERFORMANCE OF INDIAN BANKING SECTOR

During FY 2025–26, the Indian banking sector demonstrated resilience with healthy credit growth, improved asset quality, strong capital positions, and enhanced profitability supported by stable margins and controlled slippages. The Reserve Bank of India continued to strengthen prudential norms, supervisory frameworks, and risk management practices, contributing to systemic stability and financial discipline.

Overall, Public Sector Banks and Urban Co-operative Banks maintained growth momentum during the year, supported by improved financial health, robust fundamentals, and continued regulatory support for sustainable long-term growth.

### RECENT DEVELOPMENTS IN URBAN CO-OPERATIVE BANKING SECTOR

During the financial year 2025–26, the Reserve Bank of India introduced key regulatory reforms, prudential guidelines, and supervisory measures for Urban Cooperative Banks (UCBs). Major reforms included consolidated Master Directions issued on 28th November 2025 and thereafter, covering areas such as credit risk management, credit facilities, asset liability management (ALM), IRACP norms, investment portfolio management, outsourcing risk, customer protection, and financial disclosures.

The important regulatory developments during the financial year are summarized below for the information and awareness of shareholders:

1. Reserve Bank of India introduced the Branch Authorisation Directions, 2025 on 4th December 2025, simplified procedure for opening, shifting, merger, and closure of branches, prescribing eligibility criteria for branch expansion, and replacing the earlier FSWM norms with ECBA.
2. Reserve Bank of India issued the consolidated Governance Directions, 2025 for Urban Cooperative Banks on 28th November 2025, strengthening Board oversight, governance standards defining fit and proper criteria for Directors, risk governance, compliance culture, internal controls, audit mechanisms, and Board-level oversight of technology and cyber risks.
3. Reserve Bank of India issued the Digital Banking Channels Authorisation Directions, 2025 for Urban Co-operative Banks on 28th November 2025, establishing a regulatory framework for internet banking, mobile banking, and digital payment services to ensure secure digital banking expansion.
4. Reserve Bank of India issued revised KYC Directions for Urban Cooperative Banks on 28th November 2025, strengthening customer due diligence, AML/CFT controls, risk-based customer categorization, suspicious transaction monitoring, digital onboarding controls, CKYCR integration, and periodic KYC updation.
5. Reserve Bank of India introduced the Managing Risks in Outsourcing Directions, 2025 for Urban Cooperative Banks, establishing a framework for outsourcing financial and IT-related services with



emphasis on cyber resilience, vendor governance, customer data protection, cyber security controls, BCP/DR requirements, and Board-level accountability.

6. Reserve Bank of India issued the Urban Co-operative Banks – Credit Risk Management Directions dated 5th January 2026 and Concentration Risk Management Directions, 2025 dated 28th November 2025, strengthening prudential norms relating to credit appraisal, exposure monitoring, sectoral limits, stress

testing, early warning systems, large borrower monitoring, and connected lending risks.

7. Reserve Bank of India introduced the Responsible Business Conduct Directions, 2025 for Urban Co-operative Banks on 28th November 2025, focusing on fair customer treatment, ethical practices, transparency, grievance redressal, customer protection, prevention of mis-selling, and extension of business hours for non-cash transactions.

## PERFORMANCE HIGHLIGHTS OF THE BANK



## BUSINESS OVERVIEW

### “Digital-first, Customer-driven, Future-ready”

The Bank continues to uphold its position as a trusted and resilient financial institution, driven by its commitment to operational excellence, customer-centricity, and sustainable growth. With a strong foundation built on prudence and innovation, the Bank remains focused on delivering secure, efficient, and technology-enabled banking services to its diverse customer base.

During the financial year 2025–26, the Bank recorded a steady expansion in its overall business operations, with total business reaching ₹ 3885.67crore as on March 31, 2026, as compared to ₹ 3609.71 crore in the previous year. This growth was supported by a stable increase in deposits, which stood at ₹ 2436.28crore, and a well-diversified advances portfolio of ₹ 1449.39crore. The

Bank achieved a net profit of ₹ 19.43crore during the year, reflecting its continued focus on profitability and operational efficiency. The Credit-Deposit (CD) Ratio stood at 59.49%, indicating a balanced approach towards liquidity and credit deployment.

The Bank has consistently maintained strong financial fundamentals, supported by prudent risk management practices and disciplined provisioning policies. Key financial indicators such as the Provision Coverage Ratio (PCR) and Capital to Risk-Weighted Assets Ratio (CRAR) remained at healthy levels of 131.88% and 15.65% respectively, underscoring the Bank’s robust balance sheet strength and resilience against potential risks.

## DEPOSITS AND CASA

During the year under review, the Bank continued to demonstrate steady growth in its deposit base, reflecting sustained customer confidence and effective



resource mobilization strategies. The total deposits of the Bank stood at ₹ 2436.28 crore as on March 31, 2026, as compared to ₹ 2250.90 crore in the previous year, registering an increase of ₹ 185.38 crore.

The Bank has maintained a balanced approach towards deposit mobilization, with a continued focus on both term deposits and low-cost CASA (Current Account Savings Account) deposits. Term deposits remained a key contributor to overall growth, amounting to ₹ 1705.45 crore, while CASA deposits stood at ₹ 730.83 crore as on March 31, 2026. The Bank has undertaken various initiatives to strengthen its CASA base, recognizing its importance in improving cost efficiency and maintaining healthy margins.

During the year, the Bank further expanded its customer base by opening 10831 new savings accounts and 1799 new current accounts, thereby enhancing its reach and deepening customer relationships. The deposits of the Bank continue to be protected under the insurance cover provided by the Deposit Insurance and Credit Guarantee Corporation (DICGC). The Bank remains fully compliant with all applicable regulatory requirements and ensures timely remittance of insurance premiums, thereby safeguarding depositors' interests and maintaining uninterrupted insurance coverage.

In line with its objective of fostering disciplined savings

habits, the Bank undertook targeted initiatives to promote recurring deposit schemes during the year. These efforts resulted in the opening of 6335 new recurring deposit accounts, contributing to stable and granular deposit growth.

## LOANS & ADVANCES

During the year under review, the credit environment continued to witness evolving dynamics, with borrowers increasingly exploring diversified funding avenues amidst prevailing monetary conditions. Notwithstanding these external challenges, the Bank demonstrated resilience and sustained momentum in its lending operations, registering a steady expansion in its advances portfolio. The total advances of the Bank stood at ₹.1449.39 crore as on March 31, 2026, as compared to ₹.1358.81 crore in the previous year, reflecting a growth of ₹.90.58 crore, equivalent to 6.67% on a year-on-year basis.

The Bank remains committed to achieving balanced and sustainable credit growth while maintaining a strong focus on asset quality, prudent risk management, and healthy yield optimization. In alignment with regulatory requirements, continued emphasis has been placed on Priority Sector Lending (PSL), particularly towards Micro, Small and Medium Enterprises (MSMEs), retail borrowers, and weaker sections of society, thereby contributing to inclusive economic development.

## LOAN SCHEME COMPARISON

(Rs. In Crore)

| SR. NO. | LOAN SCHEME  | FY 2024-25 | FY 2025-26 | RISE (Y-O-Y) |
|---------|--|------------|------------|--------------|
| 01      |  Vehicle Loan   | 74.89      | 91.51      | 16.62 ↑      |
| 02      |  Gold Loan      | 24.49      | 40.05      | 15.56 ↑      |
| 03      |  Housing Loan   | 260.20     | 270.25     | 10.05 ↑      |
| 04      |  Education Loan | 11.33      | 12.57      | 1.24 ↑       |
| 05      |  Solar Loan     | 38.45      | 38.65      | 0.20 ↑       |



All loan schemes have increased compared to the previous year.



Rise indicates increase in loan amount (Y-O-Y)



Pursuant to the regulatory guidelines issued by the Reserve Bank of India, the Bank has aligned its lending strategy to strengthen the proportion of small-ticket and retail loans within its overall advances portfolio. In line with its Tier I capital position, the threshold for classification of small loans has been defined at ₹73.00 lakh. Through focused initiatives, the Bank has successfully maintained a significant share of small-ticket exposures, constituting 53.24% of its total advances as on March 31, 2026, thereby ensuring diversification and reduced concentration risk.

During the year, the Bank continued to expand its retail lending base and broaden its customer outreach. Retail loan disbursements amounted to ₹240.76 crore, benefiting approximately 5870 borrowers across various segments. The Bank's lending portfolio encompasses a wide range of products, including housing loans, vehicle loans, small business loans, financing for Self Help Groups (SHGs), renewable energy solutions such as solar loan, and loans for essential consumer durables. The Bank has further refined its credit appraisal processes by placing greater reliance on credit bureau assessments such as those provided by the TransUnion CIBIL, thereby enhancing credit quality and risk assessment standards.

The Bank continues to uphold its core objective of extending accessible and affordable credit to underserved and economically weaker sections. Various targeted loan schemes have been implemented to cater to the needs of rural and semi-urban populations, women entrepreneurs, and first-time borrowers, thereby promoting financial inclusion and socio-economic upliftment.

Strategically, the Bank has maintained a strong focus on the growth of its Priority Sector and retail loan segments, supported by diversification across sectors and borrower categories. Continuous efforts have been made to enhance credit penetration among MSMEs, small traders, professionals, and self-employed individuals, while also promoting eligible wholesale lending opportunities aligned with Priority Sector and Weaker Section classifications.

With regard to Priority Sector Lending, the Bank has aligned itself with the revised regulatory framework prescribed by the Reserve Bank of India. During the year under review, the Bank successfully achieved its PSL

targets, with Priority Sector Advances amounting to ₹.940.46 crore, constituting 72.81% of Adjusted Net Bank Credit (ANBC), thereby meeting/exceeding the prescribed regulatory benchmarks. Advances to weaker sections stood at 15.57% of ANBC, demonstrating the Bank's continued commitment towards inclusive growth.

Notably, the Bank has also recorded encouraging growth in advances to micro-enterprises, with such exposures constituting 26.03% of the overall portfolio, significantly surpassing the regulatory minimum requirements.

### CREDIT MONITORING CELL

During the year under review, the Credit Monitoring Cell (CMC) continued to play a pivotal role in strengthening the oversight of the Bank's advances portfolio, with a focused approach towards early identification of stress signals and prevention of asset slippages. The Bank has further enhanced the effectiveness of the CMC by refining its monitoring processes, adopting a more data-driven approach, and ensuring timely intervention in accounts exhibiting potential risks.

In order to reinforce credit risk management and improve the overall quality of the loan book, the Bank has expanded the scope of legal due diligence by institutionalizing the vetting of title documents for identified loan accounts. This measure has contributed to enhanced legal compliance, mitigation of collateral-related risks, and strengthening of the monitoring framework.

### GROSS NPA AND NET NPAs

During the year under review, the Bank continued to strengthen its credit monitoring framework and recovery mechanisms, resulting in a sustained improvement in asset quality. Through proactive identification of stress accounts, timely corrective measures, and focused recovery initiatives, the Bank has further optimized its Gross Non-Performing Assets (GNPA) position.

The Bank has consistently adhered to prudent provisioning norms and maintained a strong provision



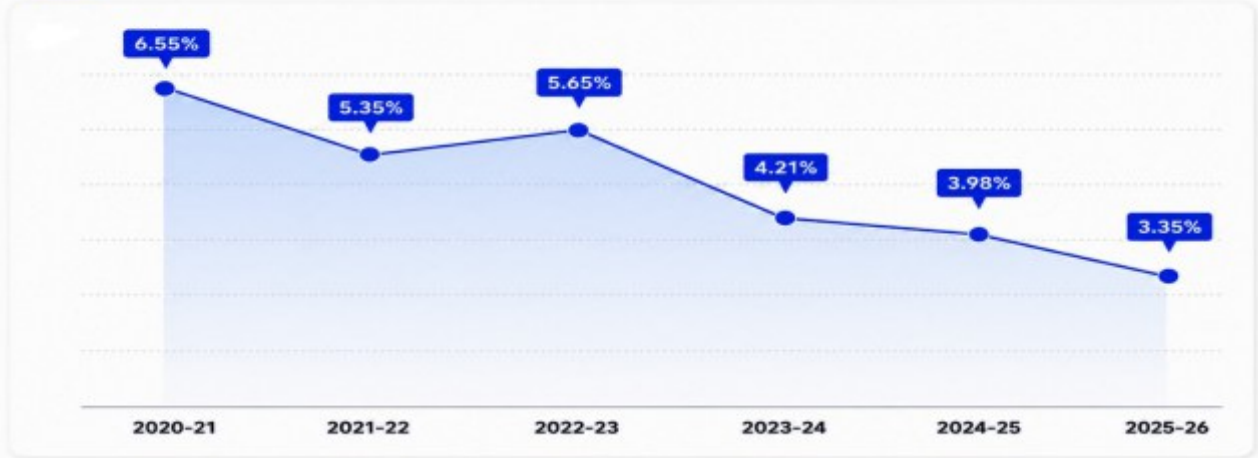
(Amt. in Crore)

buffer against its stressed assets. Owing to this disciplined approach, the Net Non-Performing Assets (NNPA) position of the Bank continues to remain at 0.00%, thereby reflecting the Bank's robust financial management practices and commitment towards maintaining a healthy and resilient balance sheet.

| Particulars    | 2025-26 | %     | 2024-25 | %     |
|----------------|---------|-------|---------|-------|
| Gross NPA      | 48.50   | 3.35% | 54.15   | 3.98% |
| Net NPA        | 0.00    | 0.00% | 0.00    | 0.00% |
| Total Advances | 1449.39 |       | 1358.81 |       |

## Movement of Gross NPA

% Year-on-Year Comparison



## ASSET QUALITY AND PROVISION COVERAGE RATIO (PCR)

During the financial year 2025–26, your Bank continued to place strong emphasis on maintaining high asset quality through prudent credit practices, effective monitoring systems, and timely resolution of stressed accounts. The Bank's approach remains focused on early identification of potential risks and proactive

management of non-performing assets.

The Provision Coverage Ratio (PCR) stood at 131.88% as on 31st March 2026, maintaining a strong coverage level and demonstrating the Bank's prudent approach towards risk management. The Bank has consistently maintained a robust PCR over the years, providing additional comfort to meet any contingency.

## Movement of Provision Coverage Ratio

% Year-on-Year





## CAPITAL ADEQUACY

Your Bank continues to maintain a strong capital position, ensuring resilience and stability in line with regulatory requirements and business growth objectives. The Bank remains committed to maintaining adequate capital buffers to support its risk-weighted assets and future expansion plans.

As on 31<sup>st</sup> March 2026, the Bank's Capital to Risk Weighted Assets Ratio (CRAR) stood at 15.65%, comfortably meet above the minimum regulatory requirement prescribed by the Reserve Bank of India for Tier III Urban Co-operative Banks, including the additional requirement applicable for Eligibility Criteria for Business Authorization (ECBA) Banks.

The Bank's total capital funds increased to ₹ 225.03 crore as compared to ₹ 210.52 crore in the previous year, reflecting internal accruals and prudent capital management. The improvement in capital position has enabled the Bank to support business growth while maintaining a balanced risk profile.

Your Bank is well-positioned to sustain its growth trajectory while maintaining financial soundness and regulatory compliance.

## INVESTMENTS

During the financial year 2025–26, your Bank adopted a balanced investment strategy with a focus on maintaining liquidity, ensuring regulatory compliance, and optimizing returns. The Bank's investment decisions were aligned with its overall objective of supporting credit growth while maintaining a prudent risk profile.

The total investment portfolio of the Bank stood at ₹ 1012.03 crore as on 31<sup>st</sup> March 2026, as compared to ₹ 908.75 crore in the previous year, reflecting a net change of ₹ 103.28 crore. The Investment-to-Deposit Ratio stood at 41.54% as against 40.37% in the previous year.

The Bank's investment portfolio continues to be primarily concentrated in Statutory Liquidity Ratio (SLR) securities, supplemented by placements in term deposits with scheduled commercial banks and private sector banks. This composition reflects a conservative and risk-aware approach, prioritizing capital safety and

liquidity.

## TREASURY OPERATIONS

*"The backbone of liquidity, risk, and stability"*

During the financial year 2025–26, your Bank's Treasury function focused on optimizing returns while maintaining adequate liquidity and adhering to regulatory requirements. The approach during the year was oriented towards dynamic fund management, efficient deployment of surplus resources, and proactive response to changing interest rate scenarios.

The Bank ensured continuous compliance with statutory requirements such as CRR and SLR, while maintaining sufficient liquidity buffers to support business growth and operational needs. Surplus funds were selectively deployed in fixed income instruments, inter-bank placements and under Standing Deposit Facility, based on market conditions and risk-return considerations.

The Bank actively utilized the Reserve Bank of India's liquidity management framework for short-term fund deployment. During the year, surplus liquidity parked under the Standing Deposit Facility (SDF) generated interest income of ₹ 1.29 crore.

In contrast to the previous year's strategy, the Treasury Department adopted a more calibrated trading approach, focusing on selective opportunities in the Government Securities market. This resulted in a trading profit of ₹ 4.29 crore during the year, reflecting disciplined execution amidst fluctuating yield movements.

## PROFITABILITY

During the financial year 2025–26, your Bank has continued to focus on strengthening its profitability through a balanced approach encompassing income growth, cost optimization, and prudent risk management. The Bank's strategy remains centered on sustaining a stable Net Interest Margin (NIM), improving yield on advances and investments, and maintaining asset quality.

For the financial year ended 31<sup>st</sup> March 2026, the Bank recorded a gross income of ₹ 220.07 crore, with total



expenditure (excluding provisions and contingencies) of ₹ 189.37 crore. The Net Interest Margin (NIM) stood at 3.26%, reflecting the Bank's ability to effectively manage its interest-earning assets and liabilities. After making necessary provisions and contingencies in line with prudential norms, the Bank reported a net profit of ₹ 19.43 crore.

The overall performance demonstrates the Bank's continued focus on sustainable profitability, supported by sound financial discipline and a resilient business model.

## DIVIDEND

Your Bank continues to follow a prudent and well-balanced approach in the declaration of dividends, ensuring compliance with all applicable regulatory guidelines and maintaining financial stability. The Board of Directors, while considering the dividend proposal, has undertaken a comprehensive evaluation of the Bank's financial position, profitability, capital adequacy, and future growth requirements.

Based on the overall performance during the financial year 2025–26, the Board of Directors is pleased to

recommend a dividend of 10%, subject to the approval of the members at the ensuing Annual General Meeting.

## PROPOSED APPROPRIATIONS OF NET PROFIT

During the financial year 2025–26, your Bank has recorded a stable financial performance, resulting in a net profit of ₹ 19.43 crore, as compared to ₹ 17.09 crore in the previous financial year. The profit earned during the year reflects the Bank's continued focus on operational efficiency, asset quality, and sustainable growth.

In line with the provisions of the applicable Co-operative Societies Act, Banking Regulation Act, and other regulatory requirements, the Board of Directors has proposed to appropriate the net profit towards statutory reserves, investment fluctuation reserve, dividend and other permissible allocations.

The detailed statement of appropriation of net profit, indicating the specific allocations under various heads, is presented separately for the approval of the members.:

| Sr. No. | Particulars                           | Amount                 |
|---------|---------------------------------------|------------------------|
| 1       | <b>Net Profit as per P &amp; LA/c</b> | <b>19,43,18,330.48</b> |
|         | <b>Proposed Appropriation</b>         |                        |
|         | Statutory Reserve Fund                | 4,85,79,582.62         |
|         | General Reserve Fund                  | 1,94,31,833.05         |
|         | Dividend @ 10%                        | 7,00,00,000.00         |
|         | Election Fund                         | 12,00,000.00           |
|         | Education Fund                        | 27,55,345.74           |
| 2       | Investment Fluctuation Reserve        | 3,25,00,000.00         |
|         | Technology Fund                       | 5,00,000.00            |
|         | Charity Fund                          | 19,43,183.30           |
|         | Member Welfare Fund                   | 1,00,00,000.00         |
|         | Employee Welfare Fund                 | 5,00,000.00            |
|         | Building Fund                         | 69,08,385.77           |
|         | <b>TOTAL</b>                          | <b>19,43,18,330.48</b> |

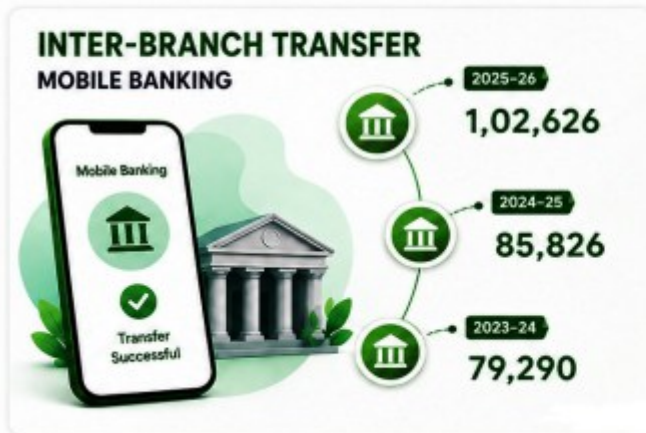
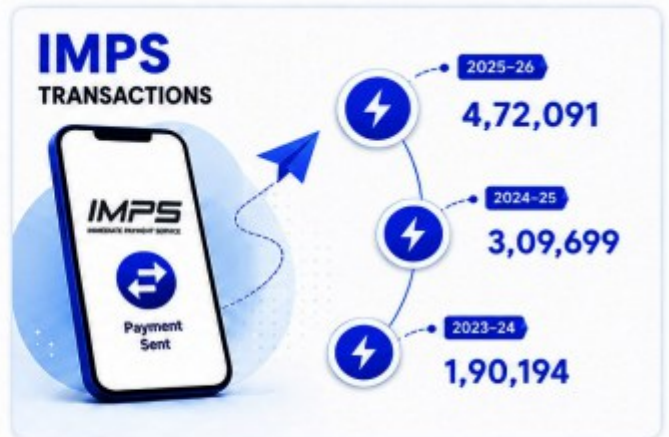
## DIGITAL PORTFOLIO

During FY 2025–26, the Bank continued its digital transformation journey with focus on customer convenience, security, and operational efficiency. Various customer interaction programs, awareness campaigns, and branch-level support initiatives were undertaken to promote digital transactions, resulting in steady growth in both transaction volume and value, reflecting increased customer confidence in the Bank's digital services.

The Bank is pleased to inform that Reserve Bank of India has permitted launch of its own transactional Internet Banking facility, offering customers a secure, safe, and user-friendly digital banking platform. The Bank remains aligned with national objectives of financial inclusion and a less-cash economy by providing innovative, secure, and accessible banking services. Detailed digital transaction performance is provided in subsequent sections of this report.



(No. of Transactions)



## BRANCH NETWORK

During FY 2025–26, the Bank continued to optimize its branch network for efficient service delivery and improved customer accessibility, while integrating digital capabilities for seamless banking services.

As on 31<sup>st</sup> March 2026, the Bank operated 43 branches across Maharashtra, covering the districts of Jalgaon, Dhule, Nandurbar, Nashik, Chhatrapati Sambhajnagar, Pune, Thane, Jalna, and Buldhana. The Bank remains committed to calibrated expansion in existing and underserved markets, supported by continued customer trust and confidence driving sustainable growth.

## HUMAN RESOURCE MANAGEMENT

During FY 2025–26, the Bank strengthened its human resource framework by aligning workforce capabilities with evolving business and regulatory requirements. The Bank focused on enhancing employee competencies, operational efficiency, and

organizational resilience through initiatives relating to skill upgradation, digital proficiency, and leadership development. Structured training programs were conducted in areas such as digital banking, risk management, regulatory compliance, and customer relationship management.

To promote a high-performance work culture, the Bank refined its performance appraisal mechanisms to ensure greater transparency, accountability, and alignment with institutional goals. Efforts were also made to nurture internal talent through structured career progression and role-based development plans.

The Bank further enhanced HR operations through technology-driven systems for attendance management, performance tracking, and employee services, resulting in improved efficiency and governance. Supported by disciplined HR practices and strong internal controls, the workforce continued to play a key role in sustaining operational excellence and achieving the Bank's strategic objectives.



## HUMAN CAPITAL & TRAINING

The Bank recognizes human capital as a key driver of sustainable growth and continues to emphasize continuous learning and skill development to enhance employee capabilities and operational efficiency. During FY 2025–26, the Bank has conducted structured online and offline training programs to build a competent and future-ready workforce, ensuring wider employee participation and effective knowledge enhancement.

The HR Department facilitated various internal and external training programs through reputed institutions such as the Indian Institute of Banking and Finance, National Payments Corporation of India, Indian Banks Association, Indian Computer Emergency Response Team, and TransUnion CIBIL, among others. Employees were also encouraged to pursue professional certifications like JAIIB and CAIIB through reimbursement of examination fees and incentives for successful completion.

Focused training initiatives were undertaken in key areas including Risk Management, Credit Appraisal, Accounting Practices, HR Management, Information Technology, Cyber Security, KYC-AML, and POSH.

### COMPREHENSIVE CYBER SECURITY FRAMEWORK FOR PRIMARY (URBAN) COOPERATIVE BANKS (UCBS) – A GRADED APPROACH

In the evolving digital banking environment, cyber security remains a key focus area due to increasing usage of digital banking channels, electronic payment systems, and technology-based services. To address rising cyber risks, the Bank continues to maintain a strong and proactive security framework.

In line with the guidelines issued by the Reserve Bank of India on “Comprehensive Cyber Security Framework for Primary (Urban) Cooperative Banks – A Graded Approach,” the Bank continues to comply with Level III requirements applicable to its scale of digital operations. During FY 2025–26, the Bank further strengthened its cyber security posture through improved governance mechanisms, advanced security controls, and continuous monitoring to ensure a secure and reliable banking environment.

### 1. **Cyber Security Governance and Risk Oversight**

The Bank has established a robust governance framework for effective cyber risk management. The IT Committee of the Board provides strategic oversight, ensures regulatory compliance, and regularly reviews policies to address emerging cyber threats and technological changes.

### 2. **Strengthening of IT Infrastructure and Security Controls**

During the year, the Bank has further improved its IT systems by using advanced security tools, such as stronger access controls, better data encryption, and improved network monitoring systems.

### 3. **Enhanced Fraud Risk Management and Monitoring Systems**

Digital payment channels are watched continuously, and proper safety measures have been put in place to reduce risks linked to electronic payments and card transactions.

### 4. **Cyber Incident Response and Business Continuity Preparedness**

The Bank has implemented a robust Cyber Crisis Management Plan (CCMP) and regularly conducts disaster recovery and cyber security drills to ensure operational resilience and effective incident response.

### 5. **Regulatory Compliance and Independent Assurance**

The Bank continues to follow all rules related to cyber security, including regular system checks and weakness assessments done by qualified outside auditors. Following RBI guidelines is regularly reviewed, and required reports are sent within the given time limits.

### 6. **Cyber Security Awareness and Capacity Building**

The Bank regularly conducts awareness programs, training sessions, and simulation exercises to strengthen preparedness against cyber threats and promote safe digital banking practices among customers.

## RISK MANAGEMENT

The Bank recognizes effective risk management as essential for sustainable growth and financial stability.



During the year, the Bank further strengthened its integrated risk management framework covering credit, market, liquidity, operational, compliance, and reputational risks in line with regulatory requirements and business needs.

Risk governance is overseen by the Board of Directors and the Risk Management Committee of the Board (RMC) through defined risk policies, risk appetite framework, and periodic monitoring of key risk indicators. The Bank follows the “Three Lines of Defence” approach, supported by robust internal controls, periodic stress testing, fraud risk management practices, and technology-driven monitoring systems to ensure effective risk mitigation and operational resilience.

## FINANCIAL INCLUSION

Financial inclusion remains a strategic priority of the Bank, aimed at providing accessible and affordable financial services to underserved and economically weaker sections. During FY 2025–26, the Bank strengthened its inclusive growth initiatives through enhanced digital banking channels and technology-driven solutions to expand participation in the formal financial system.

The Bank continued to support Government of India initiatives through the Direct Benefit Transfer (DBT) mechanism by processing 1,99,972 transactions amounting to ₹48.83 crore during the year. The Bank also facilitated disbursements under Pradhan Mantri Kisan Samman Nidhi, covering 3,328 beneficiaries with transfers aggregating ₹1.97 crore.

The Self-Help Group (SHG) programme continued to support financial inclusion and women empowerment during FY 2025–26. The Bank extended credit assistance to 1,094 SHGs, while outstanding SHG loans stood at ₹25.64 crore. During the year, 86 new SHG savings accounts were opened, expanding outreach to around 57,760 women beneficiaries. Additionally, 26 financial literacy and awareness programmes were conducted, benefiting 3,270 participants.

## AUDIT FRAMEWORK

The Bank maintains a robust audit and inspection framework to ensure strong internal controls,

operational transparency, and regulatory compliance. Preventive controls such as maker-checker authorization, access management protocols, and dual custody arrangements are embedded in daily operations to mitigate risks and safeguard assets.

The Internal Audit Department (IAD) conducts periodic audits of branches and functional units under the Risk-Based Internal Audit (RBIA) framework to assess internal controls, operational efficiency, and compliance. Oversight is provided by the Audit Committee of the Board (ACB), which reviews audit observations and monitors implementation of corrective measures.

The Bank also conducts concurrent audits, Information System (IS) audits, and Vulnerability Assessment and Penetration Testing (VAPT) through CERT-In empanelled firms to strengthen IT security, cyber resilience, and regulatory compliance.

## COMPLIANCE FUNCTION

The Compliance function plays a pivotal role in providing assurance to the regulators in terms of effective governance and compliance culture in the Bank. The Bank continues to place great emphasis on compliance with the various directives issued by the RBI and other Statutory Authorities/Regulators.

An independent Compliance Department, headed by the Chief Compliance Officer, functions under a Board-approved Compliance Policy, which clearly defines roles and responsibilities, reporting lines, and escalation mechanisms. The function is adequately empowered with unrestricted access to information and direct reporting to the Board / Board-level Audit Committee, thereby ensuring independence, authority, and effectiveness of the function.

The Compliance Department tracks regulatory guidelines; updates issued by the RBI and other statutory/regulatory authorities, assesses their applicability, and ensures timely dissemination and implementation of relevant compliance requirements throughout the Bank.

The Compliance Department also undertakes compliance testing and thematic reviews to assess the level of adherence to regulatory prescriptions and



internal policies. Findings are reported to Senior Management and the Board/ Board-level Audit Committee, along with actionable recommendations and follow-up mechanisms.

The Board of Directors and Senior Management remain actively engaged in overseeing the effectiveness of the compliance framework, ensuring that the Bank's operations are conducted in strict conformity with applicable laws, regulations, and supervisory expectations.

### CUSTOMER SERVICE & GRIEVANCE REDRESSAL

Customer service remains a key focus area of the Bank, supporting long-term customer relationships and sustainable business growth. The Bank has strengthened its grievance redressal framework through a centralized Customer Complaint Portal, toll-free contact centre, branch-level suggestion boxes, and regular meetings of the Grahak Takrar Nivaran Samiti for timely and transparent resolution of complaints.

The Bank has also established a comprehensive Customer Grievance Redressal System with multiple communication channels to ensure efficient handling of customer concerns. In line with Reserve Bank of India guidelines, the Customer Grievances Redressal Committee of the Board oversees customer service standards and grievance mechanisms, while the Board regularly reviews its functioning for continuous improvement.

### APPOINTMENT OF STATUTORY AUDITOR

Reserve Bank of India vide their circular No. RBI/2021-22/25 Ref. No. DoS. CO.ARG/SEC. 01/08.91.001/2021-22 dated April 27, 2021 issued Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs).

In light of the above guidelines, the Board of Directors in its meeting dated April 30, 2026 shortlisted and recommended for appointment of eligible audit firms i.e. M/s Prakash G. Pathak & Company, Chartered Accountants, Nashik (being first preference) as Statutory Auditors for FY 2026-27 and in case first preference is found ineligible or refuses appointment then appointment of M/s Kale Chougule Thigale & Co., Chartered Accountants, Ichalkaranji (being second

preference) as Statutory Auditors for FY 2026-27. Both the shortlisted firms have signified their willingness to be appointed as Statutory Auditors of our bank. Letter for approval has been sent to RBI on May 5, 2026 and till date approval from Reserve Bank of India is awaited.

As regards to the above, The resolution for their appointment of Statutory Auditors for FY 2026-27 will be moved subject the approval of Reserve Bank of India as per agenda of the Annual General Meeting.

### BOARD OF DIRECTORS

The Board of Directors of the Bank comprises dedicated and professionally experienced individuals who provide valuable guidance in steering the Bank towards sustainable growth and stability. The collective knowledge, experience, and commitment of the Board members play a vital role in shaping the strategic direction of the Bank and ensuring sound governance.

In the current financial year, one of the elected Director of the Bank, CA Shri. Krushna Dagdu Kamthe, resigned from the post of Board Member on 02/08/2025 due to personal reason and his resignation has been accepted by the Board of Directors.

### BOARD OF MANAGEMENT

In order to strengthen professional oversight and enhance the effectiveness of operational management, the Bank continues to function through a well-structured Board of Management (BoM). The BoM plays a crucial role in ensuring focused supervision of the Bank's day-to-day banking operations and supports the Board of Directors in implementing strategic decisions and regulatory requirements.

Currently, our Board of Management (BoM) comprises six members, with three internal members drawn from the existing Board of Directors, and three external members. The internal members, Shri Vivek Patil, Shri Harishchandra Yadav, and Shri Sanjay Prabhudesai, contribute valuable institutional knowledge, with Shri Vivek Patil serving as the Chairman of the BoM. The external members, Shri Ashok Maniyar, Shri Mohan Raotole, and Adv. Shri Nikhil Kulkarni, bring specialized expertise in key areas such as small-scale industry, banking, and law, respectively. Their diverse backgrounds ensure a well-rounded and informed



approach to our banking operations.

## GOVERNANCE FRAMEWORK

*Effective governance shapes a future built on trust. Reinforcing accountability at every level of the organization*

The Bank continues to emphasize strong Corporate Governance as a foundation for sustainable growth, operational integrity, and stakeholder confidence. During FY 2025–26, the Bank further strengthened its governance framework by promoting transparency, accountability, and ethical business practices while safeguarding the interests of members, depositors, and other stakeholders.

The Board of Directors provides strategic leadership and functions in accordance with the Banking Regulation Act, 1949, the guidelines of the Reserve Bank of India, and the Bank's Bye-Laws. Supported by various committees, the Board ensures effective oversight, policy formulation, regulatory compliance, and risk management through periodic review of compliance reports and internal control systems.

Through these governance mechanisms, the Bank continues to strengthen accountability, improve internal governance standards, and enhance stakeholder confidence.

### Outlook for F.Y. 2026–27

*“Our purpose is to uplift communities and strengthen financial health. Through trust-led relationships and technology-driven growth”*

As the Bank enters FY 2026–27, it remains committed to responsible growth, operational excellence, and long-term sustainability through a forward-looking strategy focused on strengthening core competencies and adapting to the evolving financial environment.

The Bank will pursue calibrated expansion supported by strong capital and liquidity levels, with focus on prudent credit deployment, efficient asset-liability management, improved earnings quality, diversified income streams, and maintenance of superior asset quality. Customer-centric initiatives, including expansion of digital and value-added services, will

continue alongside focused support to MSMEs, self-employed individuals, and local businesses.

The Bank remains dedicated to protecting depositors' interests and maintaining high standards of governance, transparency, and regulatory compliance, while combining financial prudence, technology, and community-oriented banking to achieve sustainable and inclusive growth.

## HOMAGE

During the year, the Bank mourned the loss of esteemed members, valued customers, dedicated staff, and well-wishers who pass away from this world. Their association and contribution to the Bank, in various capacities, remain deeply appreciated and respectfully remembered.

The Board of Directors expresses its heartfelt condolences to the bereaved families and prays for strength and solace to them during their difficult time. The Bank acknowledges with gratitude the role played by each individual in the growth and progress of the bank.

## VOTE OF THANKS

The Board of Directors expresses its sincere gratitude to customers, members, correspondent banks, financial institutions, and shareholders for their continued trust and support, which have significantly contributed to the Bank's growth and resilience. The Board also acknowledges the valuable guidance and support extended by the Reserve Bank of India, Government of India, Government of Maharashtra, regulatory authorities, auditors, and advisors.

The Directors further appreciate the dedication and professionalism of the Bank's employees, whose commitment has strengthened operational efficiency and customer service. On behalf of the Board, heartfelt thanks are extended to all stakeholders for their continued cooperation and partnership in the Bank's journey toward sustainable growth and financial strength.

For and on behalf of the Board of Directors,

Place : Jalgaon

Date : 11/05/2026

**Satish Prabhakar Madane**

Chairman



## संचालक मंडळाचा अहवाल आर्थिक वर्ष २०२५-२६

सभासद बंधू आणि भगिनींनो,

अचूक माहितीवर आधारित निर्णय योग्य असतात.

बँकेचा आर्थिक वर्ष २०२५-२६ चा वार्षिक अहवाल आणि लेखापरीक्षित वित्तीय तक्ता सादर करतांना संचालक मंडळाला विशेष अभिमान वाटत आहे. हे आढावा वर्ष गतिशील आर्थिक परिस्थितीमध्ये बँकेची लवचिकता, नवबदल स्वीकारण्याची क्षमता आणि शाश्वत विकासासाठी असलेल्या अविरत वचनबद्धतेचे प्रतीक आहे.

बँकेने ३,८८५.६७ कोटींचा व्यवसाय साध्य केला असून, मागील वर्षाच्या तुलनेत यात २७५.९६ कोटींची भरिव वाढ झाली आहे. ही वाढ मुख्य विभागांमधील संतुलित विस्तारामुळे झाली, ज्यामध्ये कर्जवाटपात ६.६७% आणि ठेवींमध्ये ८.२४% वाढ झाली. निव्वळ नफ्यात १३.७०% वाढ नोंदवली गेली, तर बँकेच्या ग्राहक संख्येत २.२८% वाढ झाली, ज्यामुळे आपल्या सदस्यांनी आमच्यावर ठेवलेला विश्वास आणि आत्मविश्वास पुन्हा एकदा सार्थ ठरला आहे.

भविष्याचा वेध घेताना, संचालक मंडळ कठोर प्रशासन व्यवस्था, शिस्तबद्ध वित्तीय व्यवस्थापन आणि सक्रिय जोखीम नियंत्रण प्रणालीच्या माध्यमातून दीर्घकालीन मूल्य वृद्धीसाठी समर्पित आहे. एका स्पष्ट धोरणात्मक दिशेसह आणि भक्कम आर्थिक पायाच्या बळावर, बँक आगामी काळातील नवीन संधींचा फायदा घेण्यासाठी, शाश्वत प्रगती साधण्यासाठी आणि आपल्या सर्व भागधारकांचा विश्वास निरंतर सार्थ ठरवण्यासाठी सज्ज आहे.

### भारतीय बँकिंग क्षेत्राची कामगिरी

आर्थिक वर्ष २०२५-२६ दरम्यान, भारतीय बँकिंग क्षेत्राने स्थिर व्याज नफा आणि नियंत्रित थकीत कर्जप्रवाहाच्या जोरावर दर्जेदार पतवाढ, सुधारित मालमत्ता गुणवत्ता, सुदृढ भांडवली स्थिती आणि वाढीव नफाक्षमतेच्या माध्यमातून आपली लवचिकता यशस्वीपणे सिद्ध केली. या काळात, भारतीय रिझर्व्ह बँकेने योग्य नियामक चौकट आणि जोखीम व्यवस्थापन पद्धती अधिक कडक केल्यामुळे बँकिंग प्रणालीत स्थैर्य आणि वित्तीय शिस्त निर्माण झाली आहे.

थोडक्यात सांगायचे तर, सुधारलेले आर्थिक निकष, सुदृढ पायाभूत घटक आणि शाश्वत दीर्घकालीन वृद्धीसाठी लाभलेल्या निरंतर नियामक पाठबळाच्या जोरावर सार्वजनिक क्षेत्रातील बँकांसह नागरी सहकारी बँकांनीही या आर्थिक वर्षात प्रगतीची वेगवान गती यशस्वीपणे राखली आहे.

नागरी सहकारी बँकिंग क्षेत्रातील अलीकडील घडामोडी

आर्थिक वर्ष २०२५-२६ दरम्यान, भारतीय रिझर्व्ह बँकेने शहरी सहकारी बँकांसाठी (UCBs) प्रमुख नियामक सुधारणा, योग्य मार्गदर्शक प्रणाली आणि देखरेखविषयक उपाययोजनांची यशस्वी अंमलबजावणी करण्यात आली, या प्रमुख सुधारणांमध्ये २८ नोव्हेंबर २०२५ रोजी आणि त्यानंतर लागू केलेल्या एकत्रित मास्टर डायरेक्शन्सचा समावेश होता, ज्यामध्ये पत जोखीम व्यवस्थापन, पत सुविधा, मालमत्ता दायित्व व्यवस्थापन (ALM), IRACP मानदंड, गुंतवणूक पोर्टफोलिओ व्यवस्थापन, आउटसोर्सिंग जोखीम, ग्राहक संरक्षण आणि आर्थिक प्रकटीकरण यांसारख्या क्षेत्रांचा समावेश आहे.

भागधारकांच्या माहिती आणि जागृतीसाठी, आर्थिक वर्षातील महत्त्वाच्या नियामक घडामोडींचा सारांश खाली दिला आहे:

- भारतीय रिझर्व्ह बँकेने ४ डिसेंबर २०२५ रोजी 'शाखा प्राधिकृत निर्देश, २०२५' (Branch Authorisation Directions, २०२५) सादर केले, ज्याद्वारे शाखा उघडणे, स्थलांतरित करणे, विलीन करणे आणि बंद करणे या प्रक्रिया सुलभ केल्या आहेत, शाखा विस्तारासाठी पात्रतेचे निकष विहित केले आहेत आणि पूर्वीच्या एफएसडब्ल्यूएम (FSWM) नियमांच्या जागी ईसीबीए (ECBA) लागू केले आहेत.
- भारतीय रिझर्व्ह बँकेने २८ नोव्हेंबर २०२५ रोजी नागरी सहकारी बँकांसाठी 'एकत्रित प्रशासन निर्देश, २०२५' (consolidated Governance Directions, २०२५) जारी केले, ज्याद्वारे संचालक मंडळाची देखरेख, प्रशासकीय मानके, संचालकांसाठी योग्य व पात्रतेचे निकष, जोखीम प्रशासन, अनुपालन संस्कृती, अंतर्गत नियंत्रणे, लेखापरीक्षण यंत्रणा आणि तंत्रज्ञान व सायबर जोखमींवर संचालक मंडळ-स्तरीय देखरेख अधिक कठोर केली आहे.
- भारतीय रिझर्व्ह बँकेने २८ नोव्हेंबर २०२५ रोजी नागरी सहकारी बँकांसाठी 'डिजिटल बँकिंग चॅनेल प्राधिकृत निर्देश, २०२५' (Digital Banking Channels Authorisation Directions, २०२५) जारी केले, ज्याद्वारे सुरक्षित डिजिटल बँकिंग विस्ताराची खात्री करण्यासाठी इंटरनेट बँकिंग, मोबाइल बँकिंग आणि डिजिटल पेमेंट सेवांसाठी एक नियामक चौकट स्थापित केली आहे.
- भारतीय रिझर्व्ह बँकेने २८ नोव्हेंबर २०२५ रोजी नागरी सहकारी बँकांसाठी सुधारित केवायसी निर्देश जारी केले, ज्याद्वारे ग्राहक योग्य ती खबरदारी, AML/CFT नियंत्रणे, जोखमीवर आधारित ग्राहक वर्गीकरण, संशयास्पद व्यवहारांवर देखरेख, डिजिटल ऑनबोर्डिंग नियंत्रणे, सीकेवायसीआर एकत्रीकरण आणि नियतकालिक केवायसी अद्ययावतीकरण अधिक सुदृढ करण्यात आले आहे.
- भारतीय रिझर्व्ह बँकेने नागरी सहकारी बँकांसाठी 'आउटसोर्सिंगमधील जोखमींचे व्यवस्थापन निर्देश, २०२५' सादर केले, ज्याद्वारे सायबर लवचिकता, विक्रेता प्रशासन, ग्राहक डेटा संरक्षण, सायबर सुरक्षा नियंत्रणे, बीसीपी/डीआर आवश्यकता आणि संचालक



मंडळ स्तरावरील उत्तरदायित्व यावर भर देऊन वित्तीय आणि आयटी-संबंधित सेवांच्या आउटसोर्सिंगसाठी एक नियमावली करण्यात आली आहे.

६. भारतीय रिझर्व्ह बँकेने ५ जानेवारी २०२६ रोजी 'नागरी सहकारी बँका - 'पत जोखीम व्यवस्थापन निर्देश आणि २८ नोव्हेंबर २०२५ रोजी 'केंद्रीकरण जोखीम व्यवस्थापन निर्देश २०२५' जारी केले, ज्याद्वारे पत मूल्यांकन, जोखीम देखरेख, क्षेत्रीय मर्यादा, तणाव चाचणी, पूर्व चेतावणी प्रणाली, मोठ्या कर्जदारांची देखरेख आणि संबंधित कर्ज जोखमीशी संबंधित नियम अधिक कडक करण्यात आले आहेत.

७. भारतीय रिझर्व्ह बँकेने २८ नोव्हेंबर २०२५ रोजी नागरी सहकारी बँकांसाठी 'जबाबदार व्यवसाय आचरण निर्देश, २०२५' सादर केले, ज्यामध्ये ग्राहकांना योग्य वागणूक, नैतिक पद्धती, पारदर्शकता, तक्रार निवारण, ग्राहक संरक्षण, गैर-विक्री प्रतिबंध आणि रोखरहित व्यवहारांसाठी व्यवसायाच्या वेळेत वाढ यावर लक्ष केंद्रित करण्यात आले आहे.

## व्यवसायाचा आढावा

### डिजिटल व्यवहार प्राधान्य, ग्राहक-केंद्रित, भविष्यासाठी सज्ज

कार्यात्मक उत्कृष्टता ग्राहक-केंद्रित दृष्टिकोन आणि शाश्वत विकासाप्रती असलेल्या आपल्या दृढ कटिबद्धतेमुळे, बँकेने एक विश्वासाह आणि सक्षम वित्तीय संस्था म्हणून आपले अग्रगण्य स्थान कायम राखले आहे. विवेकनिष्ठता आणि नाविन्यपूर्णतेच्या भक्कम पायावर उभी असलेली आपली बँक, आपल्या सर्व ग्राहक वर्गाला अत्यंत सुरक्षित, कार्यक्षम आणि अत्याधुनिक तंत्रज्ञान-सक्षम बँकिंग सेवा प्रदान करण्यासाठी निरंतर कार्यरत आहे

आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने आपल्या एकूण व्यावसायिक कामकाजात स्थिर विस्तार नोंदवला असून, ३१ मार्च २०२६ रोजी एकूण व्यवसाय मागील वर्षाच्या ३६०९.७१ कोटींच्या तुलनेत ३८८५.६७ कोटींवर पोहोचला आहे. ही वाढ २४३६.२८ कोटींच्या ठेवींमधील स्थिर वाढ आणि १४४९.३९ कोटींच्या वैविध्यपूर्ण कर्ज पोर्टफोलिओमुळे शक्य झाली. बँकेने या वर्षात १९.४३ कोटींचा निव्वळ नफा मिळवला, जो नफाक्षमता आणि अंमलबाजवणी कार्यक्षमतेवर बँकेचे सततचे लक्ष दर्शवतो. पत-ठेव (सीडी) गुणोत्तर ५९.४९% होते, जे तरलता आणि पतपुरवठ्याबाबतचा संतुलित दृष्टिकोन दर्शवते.

बँकेने अवलंबिलेल्या योग्य जोखीम नियंत्रण पद्धती आणि काटेकोर वित्तीय तरतूद धोरणामुळे बँकेचा आर्थिक पाया निरंतर भक्कम राहिला आहे. तरतूद व्याप्ती गुणोत्तर (पीसीआर) आणि भांडवल ते जोखीम-भारित मालमत्ता गुणोत्तर (सीआरएआर) यांसारखे प्रमुख आर्थिक निर्देशक अनुक्रमे १३१.८८% आणि १५.६५% या सुदृढ स्तरांवर राहिले, जे बँकेच्या भक्कम ताळेबंदाची ताकद आणि संभाव्य जोखीम प्रतिबंधक सज्जतेची साक्ष देते.

## ठेवी आणि कासा

या आर्थिक वर्षात, बँकेच्या एकूण ठेवींच्या पायात झालेली स्थिर वाढ ही ग्राहकांचा टिकून राहिलेला दृढ विश्वास आणि बँकेच्या यशस्वी निधी संकलन धोरणांचे उत्तम प्रतीक आहे. ३१ मार्च २०२६ रोजी बँकेच्या एकूण ठेवी २,४३६.२८ कोटींवर पोहोचल्या असून, मागील वर्षाच्या २,२५०.९० कोटींच्या तुलनेत त्यात १८५.३८ कोटींची भरीव वृद्धी नोंदवली गेली आहे.

बँकेने ठेवींच्या उभारणीसाठी संतुलित दृष्टिकोन राखला आहे, ज्यामध्ये मुदत ठेवी आणि कमी खर्चाच्या CASA (चालू खाते बचत खाते) ठेवी या दोन्हींवर सतत लक्ष केंद्रित केले आहे. एकूण वाढीमध्ये मुदत ठेवींचा महत्वाचा वाटा राहिला, ज्या १७०५.४५ कोटी होत्या, तर ३१ मार्च २०२६ रोजी CASA ठेवी ७३०.८३ कोटी होत्या. खर्च कार्यक्षमता सुधारण्यासाठी आणि चांगला नफा राखण्यासाठी CASA चे महत्त्व ओळखून, बँकेने आपला पाया अधिक मजबूत करण्यासाठी विविध उपक्रम हाती घेतले आहेत.

या वर्षात, बँकेने १०८३१ नवीन बचत खाती आणि १७९९ नवीन चालू खाती उघडून आपला ग्राहकवर्ग आणखी वाढवला, ज्यामुळे तिची पोहोच वाढली आणि ग्राहकांशी असलेले संबंध अधिक दृढ झाले. बँकेच्या ठेवी ठेव विमा आणि पत हमी महामंडळ (DICGC) द्वारे प्रदान केलेल्या विमा संरक्षणाखाली संरक्षित आहेत. बँक सर्व लागू नियामक आवश्यकतांचे पूर्णपणे पालन करते आणि विमा हप्त्यांची वेळेवर भरणा सुनिश्चित करते, ज्यामुळे ठेवीदारांच्या हिताचे रक्षण होते आणि अखंड विमा संरक्षण कायम राहते.

सन्माननीय ग्राहकांमध्ये शिस्तबद्ध बचतीच्या सवयींना प्रोत्साहन देण्याच्या आपल्या मुख्य उद्दिष्टानुसार, बँकेने या आर्थिक वर्षात आवर्ती ठेव योजनांना चालना देण्यासाठी विशेष लक्षित उपक्रम हाती घेतले. या यशस्वी प्रयत्नांमुळे वर्षभरात ६,३३५ नवीन आवर्ती ठेव खाती उघडण्यात आली, ज्याने बँकेच्या ठेवींच्या स्थिर आणि टप्प्याटप्प्याने होणाऱ्या वृद्धीला मोलाचा हातभार लावला आहे.

## कर्ज आणि अग्रिम

पुनरावलोकन केलेल्या वर्षात, प्रचलित आर्थिक परिस्थितीच्या पार्श्वभूमीवर कर्जदारांनी निधी उभारणीचे वेगवेगळे मार्ग शोधल्याने पतपुरवठ्याचे वातावरण सतत बदलत राहिले. या बाह्य आव्हानांना तोंड देत, बँकेने आपल्या कर्जवाटपात लवचिकता आणि सातत्य राखले, तसेच कर्ज पोर्टफोलिओमध्ये स्थिर वाढ नोंदवली. ३१ मार्च २०२६ रोजी बँकेचा एकूण कर्जपुरवठा ₹१४४९.३९ कोटी होता, जो मागील वर्षाच्या ₹१३५८.८१ कोटींच्या तुलनेत, वार्षिक आधारार ₹९०.५८ कोटींची, म्हणजेच ६.६७% ची वाढ दर्शवतो.



मालमतेची गुणवत्ता, प्रगल्भ जोखीम व्यवस्थापन आणि उत्तम परताव्या करिता वर्गीकरण यावर लक्ष केंद्रित करून, संतुलित आणि शाश्वत पतवाढ साध्य करण्यासाठी बँक कटिबद्ध आहे. नियामक आवश्यकतांनुसार, प्राधान्य क्षेत्रातील कर्जपुरवठ्यावर (PSL), विशेषतः सूक्ष्म, लघु आणि मध्यम उद्योग (MSMEs), किरकोळ कर्जदार आणि समाजातील दुर्बळ घटकांना कर्ज देण्यावर सातत्याने भर दिला गेला आहे, ज्यामुळे सर्वसमावेशक आर्थिक विकासात योगदान दिले जात आहे.

भारतीय रिझर्व्ह बँकेने जारी केलेल्या नियामक मार्गदर्शक तत्वांनुसार, बँकेने आपल्या एकूण कर्ज पोर्टफोलिओमध्ये लहान रकमेच्या आणि किरकोळ कर्जांचे प्रमाण वाढविण्यासाठी आपल्या कर्ज देण्याच्या धोरणात बदल केला आहे. आपल्या टियर १ भांडवली स्थितीनुसार, लहान कर्जांच्या वर्गीकरणासाठीची मर्यादा ७३.०० लाख निश्चित करण्यात आली आहे. केंद्रित उपक्रमांद्वारे, बँकेने लहान रकमेच्या कर्जांचा महत्त्वपूर्ण वाटा यशस्वीरित्या कायम ठेवला आहे, जो ३१ मार्च २०२६ रोजी तिच्या एकूण कर्जांच्या ५३.२४% आहे, ज्यामुळे विविधीकरण सुनिश्चित झाले आहे आणि केंद्रीकरणाचा धोका कमी झाला आहे.

या वर्षात, बँकेने आपल्या किरकोळ कर्जपुरवठ्याचा विस्तार करणे आणि ग्राहकांपर्यंत पोहोचणे सुरू ठेवले. किरकोळ कर्जांचे वितरण २४०.७६ कोटींवर पोहोचले, ज्यामुळे विविध विभागांतील अंदाजे ५८७० कर्जदारांना फायदा झाला. बँकेच्या कर्जपुरवठा पोर्टफोलिओमध्ये गृहकर्ज, वाहन कर्ज, व्यवसाय कर्ज, स्वयं-सहायता गटांसाठी (SHGs) वित्तपुरवठा, सौर उपकरणांसारखे नवीकरणीय ऊर्जा उपाय आणि जीवनावश्यक टिकाऊ वस्तूसाठी कर्ज यांसारख्या विविध उत्पादनांचा समावेश आहे. बँकेने ट्रान्सयूनियन सिबिल (TransUnion CIBIL) सारख्या संस्थांद्वारे प्रदान केलेल्या क्रेडिट ब्युरो मूल्यांकनांवर अधिक अवलंबून राहून आपल्या पत मूल्यांकन प्रक्रियेत आणखी सुधारणा केली आहे, ज्यामुळे पत गुणवत्ता आणि जोखीम मूल्यांकन मानकांमध्ये वाढ झाली आहे.

वंचित आणि आर्थिकदृष्ट्या दुर्बळ घटकांना सुलभ आणि परवडणारे कर्ज उपलब्ध करून देण्याचे आपले मूळ उद्दिष्ट बँक कायम ठेवले आहे. ग्रामीण आणि निमशहरी लोकसंख्या, महिला उद्योजक आणि प्रथमच कर्ज घेणाऱ्यांच्या गरजा पूर्ण करण्यासाठी विविध लक्षित कर्ज योजना राबविण्यात आल्या आहेत, ज्यामुळे आर्थिक जोडणी आणि सामाजिक-आर्थिक उन्नतीला चालना मिळत राहणार आहे.

धोरणात्मकदृष्ट्या, बँकेने विविध क्षेत्रांमध्ये आणि कर्जदार श्रेणींमध्ये केलेल्या विविधतेच्या आधारावर, आपल्या प्राधान्य क्षेत्राच्या आणि किरकोळ कर्ज विभागांच्या वाढीवर अधिक लक्ष केंद्रित केले आहे. सूक्ष्म, लघु आणि मध्यम उद्योग (MSMEs), छोटे व्यापारी, व्यावसायिक आणि स्वयंरोजगारित व्यक्तींमध्ये पतपुरवठा वाढवण्यासाठी सातत्यपूर्ण प्रयत्न केले गेले आहेत, त्याचबरोबर प्राधान्य क्षेत्र आणि दुर्बळ घटकांच्या

वर्गीकरणाशी जुळणाऱ्या पात्र घाऊक कर्ज संधींना प्रोत्साहन दिले जात आहे.

प्राधान्य क्षेत्रातील कर्जपुरवठ्याच्या बाबतीत, बँकेने भारतीय रिझर्व्ह बँकेने निर्धारित केलेल्या सुधारित नियामक नियमावलीशी स्वतःला जुळवून घेतले आहे. आढावा घेतलेल्या वर्षात, बँकेने आपले प्राधान्य क्षेत्रातील कर्जपुरवठ्याचे (PSL) लक्ष्य यशस्वीरित्या साध्य केले, ज्यामध्ये प्राधान्य क्षेत्रातील कर्जपुरवठा ₹९४०.४६ कोटी होता, जो समायोजित निव्वळ बँक पतपुरवठ्याच्या (ANBC) ७२.८१% आहे, आणि याद्वारे बँकेने निर्धारित नियामक मानदंडांची पूर्तता केली आहे किंवा ते ओलांडले आहेत. दुर्बळ घटकांना दिलेला कर्जपुरवठा ANBC च्या १५.५७% होता, जो सर्वसमावेशक विकासाप्रती बँकेची निरंतर वचनबद्धता दर्शवतो.

विशेष म्हणजे, बँकेने सूक्ष्म-उद्योगांना दिलेल्या कर्जांमध्येही उत्साहवर्धक वाढ नोंदवली असून, अशा प्रकारची कर्जे एकूण पोर्टफोलिओच्या २६.०३% आहेत, जी नियामक किमान आवश्यकतापेक्षा लक्षणीयरीत्या जास्त आहेत.

### कर्ज देखरेख कक्ष

पुनरावलोकन केलेल्या वर्षात, कर्ज देखरेख कक्षाने (सीएमसी) बँकेच्या कर्ज पोर्टफोलिओवरील देखरेख बळकट करण्यात आपली महत्त्वपूर्ण भूमिका बजावणे सुरू ठेवले. याद्वारे तणावाची चिन्हे वेळीच ओळखणे आणि मालमतेचा दर्जा घसरण्यापासून रोखण्यावर प्रामुख्याने लक्ष केंद्रित करण्यात आले. बँकेने आपल्या देखरेख प्रक्रियांमध्ये आवश्यक सुधारणा करून, अधिक डेटा-आधारित दृष्टिकोन स्वीकारून आणि संभाव्य धोके दर्शविणाऱ्या खात्यांमध्ये वेळेवर हस्तक्षेप सुनिश्चित करून 'सीएमसी'ची परिणामकारकता आणखी वाढवली आहे.

कर्ज जोखीम व्यवस्थापनाला अधिक बळकटी देण्यासाठी आणि कर्ज खात्यांची एकूण गुणवत्ता सुधारण्यासाठी, बँकेने निश्चित केलेल्या कर्ज खात्यांच्या मालकी हक्क दस्तऐवजांच्या कायदेशीर तपासणीची पद्धत संस्थात्मक करून कायदेशीर छाननीची व्याप्ती वाढवली आहे. या उपाययोजनांमुळे कायदेशीर अनुपालनात सुधारणा झाली आहे, तारण-संबंधित जोखीम कमी करण्यात मदत झाली आहे आणि देखरेख आराखडा अधिक सुदृढ झाला आहे.

### सकल अनुत्पादक कर्ज आणि निव्वळ अनुत्पादक कर्ज

पुनरावलोकन केलेल्या वर्षात बँकेने कर्ज खात्यांवर लक्ष ठेवण्याची आपली पद्धत आणि थकीत कर्ज वसुलीची यंत्रणा अधिक सुदृढ करणे सुरू ठेवले. याचा परिणाम म्हणून बँकेच्या मालमतेच्या गुणवत्तेत सातत्याने चांगली सुधारणा झाली आहे. ज्या खात्यांमध्ये अडचणी किंवा जोखीम दिसत होती, अशा खात्यांचा आधीच शोध घेऊन, वेळेवर योग्य सुधारणात्मक पावले उचलल्यामुळे आणि थकीत वसुलीवर विशेष भर



दिल्यामुळे, बँकेने आपल्या एकूण अनुत्पादक मालमत्तेची (GNPA) स्थिती अधिक सुधारली आहे.

बँकेने सातत्याने भविष्यातील संभाव्य नुकसानीसाठी तरतूद करण्याच्या योग्य नियमांचे तंतोतंत पालन केले आहे आणि अडचणीत आलेल्या कर्जांच्या विरोधात बँकेकडे पैशांचा एक पुरेसा राखीव निधी (प्रोव्हिजन बफर) राखून ठेवला आहे. या शिस्तबद्ध पद्धतीमुळे, बँकेचे निव्वळ बुडीत कर्ज शून्य टक्के (0.00%) वर कायम राखण्यात यश आले आहे. हे बँकेचे उत्तम आर्थिक व्यवस्थापन आणि बँकेचा ताळेबंद सुदृढ व सुरक्षित ठेवण्याची कटिबद्धता दर्शवते.

| विवरण      | २०२५-२६ | %     | २०२४-२५ | %     |
|------------|---------|-------|---------|-------|
| एकूण NPA   | ४८.५०   | ३.३५% | ५४.१५   | ३.९८% |
| निव्वळ NPA | ०.००    | ०.००% | ०.००    | ०.००% |
| एकूण कर्जे | १४४९.३९ |       | १३५८.८१ |       |

### मालमत्ता गुणवत्ता आणि तरतूद व्याप्ती गुणोत्तर

आर्थिक वर्ष २०२५-२६ दरम्यान, आपल्या बँकेने योग्य कर्ज पद्धती, प्रभावी देखरेख यंत्रणा आणि तणावग्रस्त (अडचणीतील) खात्यांचा वेळेवर निपटारा याद्वारे उच्च मालमत्ता गुणवत्ता (कर्जाचा चांगला दर्जा) राखण्यावर जोरदार भर देणे सुरु ठेवले. बँकेचा दृष्टिकोन हा संभाव्य धोके आधीच ओळखण्यावर आणि अनुत्पादक मालमत्तेचे सक्रिय व्यवस्थापन करण्यावर केंद्रित आहे.

३१ मार्च २०२६ रोजी 'तरतूद व्याप्ती गुणोत्तर' १३१.८८% वर होते. हे एक चांगली सुरक्षा प्रदान करते आणि बँकेचा जोखीम व्यवस्थापनासाठीचा योग्य दृष्टिकोन सिद्ध करते. बँकेने वर्षानुवर्षे सातत्याने एक सुदृढ 'प्रोव्हिजन कव्हेरेज रेशो' राखला आहे, ज्यामुळे कोणत्याही संभाव्य आणीबाणीच्या किंवा संकटकालीन परिस्थितीला सामोरे जाण्यासाठी अतिरिक्त सुरक्षा मिळते.

### भांडवल पर्याप्तता

आपली बँक नियामक आवश्यकता आणि व्यवसायाच्या वाढीच्या उद्दिष्टानुसार लवचिकता आणि स्थिरता सुनिश्चित करून, एक सुदृढ भांडवली स्थिती राखत आहे. बँक आपल्या जोखीम-भारित मालमत्तेला आणि भविष्यातील विस्तार योजनांना पाठबळ देण्यासाठी पुरेसे भांडवल राखण्यासाठी कटिबद्ध आहे.

३१ मार्च २०२६ रोजी बँकेचे 'भांडवल ते जोखीम-भारित मालमत्ता गुणोत्तर' (CRAR) १५.६५% वर होते, जे रिझर्व्ह बँक ऑफ इंडियाने 'टियर ३' मधील नागरी सहकारी बँकांसाठी विहित केलेल्या किमान नियामक आवश्यकतेपेक्षा जास्त आहे, ज्यामध्ये 'व्यवसाय मंजूरीच्या

पात्रता निकषानुसार लागू असलेल्या अतिरिक्त भांडवलाच्या आवश्यकतेचाही समावेश आहे.

बँकेचा एकूण भांडवल निधी मागील वर्षातील २१०.५२ कोटींच्या तुलनेत वाढून २२५.०३ कोटी झाला आहे, जो बँकेचा अंतर्गत नफा संचय आणि विवेकी भांडवल व्यवस्थापन दर्शवतो. भांडवलाच्या या सुधारलेल्या स्थितीमुळे बँकेला एक संतुलित जोखीम आलेख राखत आपल्या व्यवसायातील वाढीला पाठबळ देणे शक्य झाले आहे.

आपली बँक आर्थिक सुदृढता आणि नियामक अनुपालन करीत आपली विकासाची घोडदौड पुढे चालू ठेवण्यासाठी अत्यंत सुदृढ स्थितीत आहे.

### गुंतवणूक

आर्थिक वर्ष २०२५-२६ दरम्यान, आपल्या बँकेने रोकड तरलता राखणे, नियामक अनुपालन सुनिश्चित करणे आणि परतावा जास्तीत जास्त वाढवणे यावर लक्ष केंद्रित करून एक संतुलित गुंतवणूक धोरण स्वीकारले. बँकेचे गुंतवणुकीचे निर्णय हे एक विवेकपूर्ण जोखीम नियमावलीचे पालन करून कर्ज वाढीला पाठबळ देण्याच्या आपल्या एकूण उद्दिष्टाशी सुसंगत होते.

३१ मार्च २०२६ रोजी बँकेचा एकूण गुंतवणूक पोर्टफोलिओ (एकूण गुंतवणूक संच) १०१२.०३ कोटींवर होता, जो मागील वर्षी ९०८.७५ कोटी होता; म्हणजेच यात १०३.२८ कोटींचा निव्वळ बदल नोंदवला गेला आहे. 'गुंतवणूक ते ठेव गुणोत्तर' (Investment-to-Deposit Ratio) मागील वर्षातील ४०.३७% च्या तुलनेत ४१.५४% वर राहिले.

बँकेचा गुंतवणूक पोर्टफोलिओ प्रामुख्याने 'वैधानिक तरलता प्रमाण' (Statutory Liquidity Ratio - SLR) रोख्यांमध्ये केंद्रित राहिला आहे, ज्याला शेड्यूलड कमर्शियल बँका आणि खाजगी क्षेत्रातील बँकांमधील मुदत ठेवींच्या गुंतवणुकीची जोड देण्यात आली आहे. ही रचना भांडवलाची सुरक्षा आणि रोकड सुलभतेला प्राधान्य देणारा, एक परंपरागत आणि जोखमीची जाणीव ठेवणारा दृष्टिकोन दर्शवते.

### निधी व्यवस्थापन

#### तरलता, जोखीम आणि स्थिरतेचा कणा

आर्थिक वर्ष २०२५-२६ दरम्यान, आपल्या बँकेच्या 'ट्रेझरी' विभागाने पुरेशी रोकड तरलता राखत आणि नियामक आवश्यकतांचे पालन करत परतावा जास्तीत जास्त वाढवण्यावर लक्ष केंद्रित केले. या वर्षातील दृष्टिकोन हा गतिशील निधी व्यवस्थापन, अतिरिक्त संसाधनांचा कार्यक्षम वापर आणि बदलत्या व्याजदरांच्या परिस्थितीला सक्रिय प्रतिसाद देण्याकडे कललेला होता.



बँकेने व्यवसायाची वाढ आणि कामकाजाच्या गरजा पूर्ण करण्यासाठी पुरेशा रोकड सुलभतेचा राखीव साठा राखून, बँकेने 'सीआरआर' (CRR) आणि 'एसएलआर' (SLR) यांसारख्या वैधानिक आवश्यकतांचे निरंतर पालन सुनिश्चित केले. बाजारपेठेची स्थिती आणि जोखीम-परताव्याच्या विचारांवर आधारित, अतिरिक्त निधी निवडकपणे निश्चित उत्पन्न साधनांमध्ये आंतर-बँक गुंतवणूक आणि स्थायी ठेव सुविधेअंतर्गत गुंतवण्यात आला.

बँकेने अल्पकालीन निधीच्या वापरासाठी रिझर्व्ह बँक ऑफ इंडियाच्या रोकड सुलभता व्यवस्थापन आराखड्याचा सक्रियपणे वापर केला. या वर्षादरम्यान, 'स्टॅंडिंग डिपॉझिट फॅसिलिटी' अंतर्गत ठेवलेल्या अतिरिक्त रोकड सुलभतेने १.२९ कोटींचे व्याज उत्पन्न मिळवून दिले.

मागील वर्षाच्या धोरणाच्या विरुद्ध जात, ट्रेझरी विभागाने सरकारी रोखे बाजारातील निवडक संधींवर लक्ष केंद्रित करून अधिक मोजून मापून आणि संतुलित व्यापार दृष्टिकोन स्वीकारला. यामुळे व्याजदरातील चढ-उतारांच्या दरम्यान शिस्तबद्ध अंमलबजावणीचे प्रतिबिंब दाखवत चालू वर्षात ४.२९ कोटींचा व्यापार नफा (Trading Profit) झाला.

## नफाक्षमता

आर्थिक वर्ष २०२५-२६ दरम्यान, आपल्या बँकेने उत्पन्न वाढ, खर्च सुसूत्रीकरण आणि योग्य जोखीम व्यवस्थापन या त्रिसूत्रीचा समावेश असलेल्या संतुलित दृष्टिकोनातून आपली नफाक्षमता सुदृढ करण्यावर लक्ष केंद्रित करणे सुरु ठेवले. बँकेचे धोरण हे एक स्थिर 'निव्वळ व्याज मार्जिन' टिकवून ठेवणे, दिलेली कर्जे व गुंतवणुकीवरील परतावा सुधारणे आणि मालमत्तेचा चांगला दर्जा कायम राखणे यावर केंद्रित आहे.

३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षासाठी, बँकेने २२०.०७ कोटींचे एकूण उत्पन्न नोंदवले असून, एकूण खर्च (तरतुदी आणि आकस्मिक खर्च वगळून) १८९.३७ कोटी झाला आहे. 'निव्वळ व्याज मार्जिन' ३.२६% वर राहिले, जे बँकेचे व्याज मिळवून देणारी मालमत्ता आणि दायित्वे (देणी) यांचे प्रभावीपणे व्यवस्थापन करण्याचे कौशल्य दर्शवते. विहित नियमांनुसार आवश्यक तरतुदी आणि आकस्मिक खर्च वजा केल्यानंतर, बँकेने १९.४३ कोटींचा निव्वळ नफा नोंदवला आहे.

ही एकंदरीत कामगिरी, सुदृढ आर्थिक शिस्त आणि संकटांना तोंड देण्यास सक्षम असलेल्या व्यावसायिक मॉडेलच्या पाठबळासह, शाश्वत नफाक्षमतेवर बँकेचे असलेले निरंतर लक्ष सिद्ध करते.

## लाभांश

आपली बँक लाभांश घोषित करताना सर्व लागू असलेल्या नियामक मार्गदर्शक तत्वांचे पालन सुनिश्चित करून आणि आर्थिक स्थिरता कायम ठेवून एक योग्य आणि उत्तम संतुलित दृष्टिकोन स्वीकारत आहे. संचालक

मंडळाने लाभांशाच्या प्रस्तावावर विचार करताना, बँकेची आर्थिक स्थिती, नफाक्षमता, भांडवल पर्याप्तता आणि भविष्यातील वाढीच्या गरजांचे सर्वसमावेशक मूल्यांकन केले आहे.

आर्थिक वर्ष २०२५-२६ मधील एकंदरीत कामगिरीच्या आधारे, आगामी वार्षिक सर्वसाधारण सभेमध्ये सभासदांच्या मंजूरीच्या अधीन राहून, संचालक मंडळ १०% लाभांश सुचवताना संचालक मंडळाला अत्यंत आनंद होत आहे.

## निव्वळ नफ्याचे प्रस्तावित विनियोग

आर्थिक वर्ष २०२५-२६ दरम्यान, आपल्या बँकेने एक स्थिर आर्थिक कामगिरीची नोंद केली आहे, ज्याचा परिणाम म्हणून मागील आर्थिक वर्षातील १७.०९ कोटींच्या तुलनेत १९.४३ कोटींचा निव्वळ नफा मिळाला आहे. या वर्षात मिळालेला नफा हा बँकेचे कामकाजातील कार्यक्षमता, मालमत्तेचा दर्जा आणि शाश्वत वाढ यावरील निरंतर लक्ष दर्शवतो.

लागू असलेल्या सहकारी संस्था कायदा, बँकिंग नियमन कायदा आणि इतर नियामक आवश्यकतांच्या तरतुदीनुसार, संचालक मंडळाने या निव्वळ नफ्याचे वैधानिक राखीव निधी, गुंतवणूक चढ-उतार राखीव निधी, लाभांश आणि इतर अनुज्ञेय वाटपांमध्ये विनियोजन करण्याचा प्रस्ताव ठेवला आहे.

विविध शिर्षकांखालील विशिष्ट वाटप दर्शवणारे निव्वळ नफ्याच्या विनियोजनाचे सविस्तर पत्रक, सभासदांच्या मंजूरीसाठी स्वतंत्रपणे सादर केले आहे.

| अ.क्र. | विवरण                 | रक्कम           |
|--------|-----------------------|-----------------|
| १      | नफा-तोटा खाल्यानुसार  |                 |
|        | निव्वळ नफा            | १९,४३,१८,३३०.४८ |
| २      | प्रस्तावित विनियोग    |                 |
|        | वैधानिक राखीव निधी    | ४,८५,७९,५८२.६२  |
|        | सामान्य राखीव निधी    | १,९४,३१,८३३.०५  |
|        | १०% दराने लाभांश      | ७,००,००,०००.००  |
|        | निवडणूक निधी          | १२,००,०००.००    |
|        | शिक्षण निधी           | २७,५५,३४५.७४    |
|        | गुंतवणूक चढउतार राखीव | ३,२५,००,०००.००  |
|        | तंत्रज्ञान निधी       | ५,००,०००.००     |
|        | धर्मादाय निधी         | १९,४३,१८३.३०    |
|        | सदस्य कल्याण निधी     | १,००,००,०००.००  |
|        | कर्मचारी कल्याण निधी  | ५,००,०००.००     |
|        | इमारत निधी            | ६९,०८,३८५.७७    |
|        | एकूण                  | १९,४३,१८,३३०.४८ |



## डिजिटल पोर्टफोलिओ

आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने ग्राहकांची सोय, सुरक्षा आणि कार्यात्मक कार्यक्षमतेवर लक्ष केंद्रित करून आपला डिजिटल परिवर्तनाचा प्रवास सुरू ठेवला. डिजिटल व्यवहारांना प्रोत्साहन देण्यासाठी विविध ग्राहक संवाद कार्यक्रम, जनजागृती मोहीम आणि शाखा-स्तरावरील साहाय्यक उपक्रम हाती घेण्यात आले, ज्यामुळे व्यवहारांची संख्या आणि मूल्य या दोन्हीमध्ये सातत्यपूर्ण वाढ झाली, जी बँकेच्या डिजिटल सेवांवरील ग्राहकांचा वाढलेला विश्वास दर्शवते.

बँकेला हे कळवण्यास आनंद होत आहे की, भारतीय रिझर्व्ह बँकेने आपल्याला स्वतःची बँकिंग व्यवहारांसाठी इंटरनेट बँकिंग सुविधा सुरू करण्यास परवानगी दिली आहे, जी ग्राहकांना एक सुरक्षित, निर्धोक आणि वापरण्यास-सुलभ डिजिटल बँकिंग प्लॅटफॉर्म उपलब्ध करून देते. नाविन्यपूर्ण, सुरक्षित आणि सुलभ बँकिंग सेवा प्रदान करून बँक आर्थिक समावेशन आणि कमी-रोख अर्थव्यवस्थेच्या राष्ट्रीय उद्दिष्टांशी सुसंगत आहे.

## शाखा विस्तार

आर्थिक वर्ष २०२५-२६ दरम्यान बँकेने सुलभ बँकिंग सेवांसाठी डिजिटल क्षमतेची जोड देत, कार्यक्षम सेवा वितरण आणि सुधारित ग्राहक सुलभतेसाठी आपल्या शाखा नेटवर्कचे अनुकूलन करणे सुरू ठेवले. ३१ मार्च २०२६ रोजी, बँकेच्या संपूर्ण महाराष्ट्रात ४३ शाखा कार्यरत होत्या; ज्यामध्ये जळगाव, धुळे, नंदुरबार, नाशिक, छत्रपती संभाजीनगर, पुणे, ठाणे, जालना आणि बुलढाणा या जिल्ह्यांचा समावेश आहे. बँक सातत्यपूर्ण ग्राहकांच्या विश्वासाच्या आणि खात्रीच्या जोरावर, शाश्वत वाढीला चालना देत, सध्याच्या आणि कमी सेवा मिळालेल्या बाजारपेठांमध्ये मोजक्या व संतुलित विस्तारासाठी कटिबद्ध आहे.

## मानव संसाधन व्यवस्थापन

आर्थिक वर्ष २०२५-२६ दरम्यान बँकेने बदलत्या व्यावसायिक आणि नियामक आवश्यकतांशी कर्मचाऱ्यांच्या क्षमतेची सांगड घालून आपल्या मनुष्यबळ संरचनेला अधिक बळकट केले. कौशल्य वृद्धी, डिजिटल नैपुण्य आणि नेतृत्व विकास यांशी संबंधित उपक्रमांच्या माध्यमातून कर्मचाऱ्यांची कार्यक्षमता, कामकाजातील वेग आणि संस्थात्मक लवचिकता वाढवण्यावर बँकेने लक्ष केंद्रित केले. डिजिटल बँकिंग, जोखीम व्यवस्थापन, नियामक अनुपालन आणि ग्राहक संबंध व्यवस्थापन अशा क्षेत्रांमध्ये पद्धतशीर प्रशिक्षण कार्यक्रम आयोजित करण्यात आले होते.

उत्तम कामगिरीच्या कार्यालयीन संस्कृतीला चालना देण्यासाठी, बँकेने आपल्या कार्यप्रदर्शन मूल्यमापन यंत्रणेत सुधारणा केली. जेणेकरून अधिक पारदर्शकता, उत्तरदायित्व आणि संस्थेच्या उद्दिष्टांचे पालन

सुनिश्चित होईल. टप्प्या टप्प्याने कारकीर्दीतली प्रगती आणि भूमिका-आधारित विकास योजनांद्वारे अंतर्गत गुणवत्तेला वाव देण्यासाठी देखील प्रयत्न केले गेले.

बँकेने हजेरी व्यवस्थापन, मागोवा आणि कर्मचारी सेवांसाठी तंत्रज्ञान-आधारित प्रणालींचा वापर करून मनुष्यबळ कामकाज अधिक प्रगत केले, ज्यामुळे कार्यक्षमता आणि प्रशासनात सुधारणा झाली. शिस्तबद्ध मनुष्यबळ पद्धती आणि सिदरुद्ध अंतर्गत नियंत्रणांच्या पाठबळासह, कर्मचारी कामकाजातील उत्कृष्टता टिकवून ठेवणे आणि बँकेची धोरणात्मक उद्दिष्टे साध्य करण्यात महत्त्वाची भूमिका बजावित आहेत.

## मानवी भांडवल आणि प्रशिक्षण

बँक मनुष्यबळाला शाश्वत विकासाचा एक मुख्य चालक (मार्गदर्शक) मानते आणि कर्मचाऱ्यांची क्षमता व कामकाजाची कार्यक्षमता वाढवण्यासाठी निरंतर शिक्षण आणि कौशल्य विकासावर भर देणे सुरू ठेवत आहे. आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने एक सक्षम आणि भविष्यासाठी सज्ज कर्मचारी वर्ग तयार करण्यासाठी पद्धतशीर ऑनलाईन आणि ऑफलाईन प्रशिक्षण कार्यक्रम आयोजित केले होते. ज्यामुळे कर्मचाऱ्यांचा व्यापक सहभाग आणि प्रभावी ज्ञान वृद्धी सुनिश्चित झाली.

मनुष्यबळ विकास (HR) विभागाने इतर नामांकित संस्थांसह 'इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स' (IIBF), 'नॅशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया' (NPCI), 'इंडियन बँक्स असोसिएशन' (IBA), 'इंडियन कॉम्प्युटर इमर्जन्सी रिस्पॉन्स टीम' (CERT-In) आणि 'ट्रान्सयूनियन सिबिल' (TransUnion CIBIL) यांसारख्या नामांकित संस्थांच्या माध्यमातून विविध अंतर्गत आणि बाह्य प्रशिक्षण कार्यक्रम सुलभ केले. यशस्वी पूर्ततेसाठी परीक्षा शुल्काची प्रतिपूर्ती (पैसे परत देणे) आणि प्रोत्साहन भत्ते देऊन कर्मचाऱ्यांना 'JAIIB' आणि 'CAIIB' सारखी व्यावसायिक प्रमाणपत्रे मिळवण्यासाठी देखील प्रोत्साहित करण्यात आले.

जोखीम व्यवस्थापन, कर्ज मूल्यांकन, लेखांकन पद्धती, मनुष्यबळ व्यवस्थापन, माहिती तंत्रज्ञान, सायबर सुरक्षा, केवायसी-एएमएल, आणि पॉश यांसारख्या मुख्य क्षेत्रांमध्ये केंद्रित प्रशिक्षण उपक्रम राबविण्यात आले.

## नागरी सहकारी बँकांसाठी (UCBS) सर्वसमावेशक सायबर सुरक्षा यंत्रणा – एक श्रेणीबद्ध दृष्टिकोन

विकसित होत असलेल्या डिजिटल बँकिंग वातावरणात, डिजिटल बँकिंग चॅनेल, इलेक्ट्रॉनिक पेमेंट सिस्टीम आणि तंत्रज्ञान-आधारित सेवांच्या वाढत्या वापरामुळे सायबर सुरक्षा हे एक प्रमुख लक्ष केंद्रित करण्याचे क्षेत्र आहे. वाढत्या सायबर धोक्यांना तोंड देण्यासाठी, बँक एक सुदृढ आणि सक्रिय सुरक्षा नियमावलीचे पालन करित आहे.



भारतीय रिझर्व्ह बँकेने प्राथमिक (नागरी) सहकारी बँकांसाठी सर्वसमावेशक सायबर सुरक्षा नियमावली – एक श्रेणीबद्ध दृष्टिकोन यावर जारी केलेल्या मार्गदर्शक तत्वांनुसार, बँक आपल्या डिजिटल कामकाजाच्या व्याप्तीला लागू असलेल्या स्तर ३ च्या आवश्यकतांचे पालन करत आहे. आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने एक सुरक्षित आणि विश्वसनीय बँकिंग वातावरण सुनिश्चित करण्यासाठी सुधारित प्रशासकीय यंत्रणा, प्रगत सुरक्षा नियंत्रणे आणि निरंतर देखरेखीद्वारे आपली सायबर सुरक्षा स्थिती अधिक सुदृढ केली.

### १. सायबर सुरक्षा प्रशासन आणि जोखीम देखरेख

बँकेने प्रभावी सायबर जोखीम व्यवस्थापनासाठी एक सुदृढ प्रशासकीय नियमावली स्थापित केली आहे. संचालक मंडळाची आयटी समिती धोरणात्मक देखरेख करते, नियामक अनुपालन सुनिश्चित करते आणि उद्योन्मुख सायबर धोके व तांत्रिक बदलांना तोंड देण्यासाठी धोरणांचा नियमितपणे आढावा घेते.

### २. आयटी पायाभूत सुविधा आणि सुरक्षा नियंत्रणांचे बळकटीकरण

या वर्षात, बँकेने कठोर नियमांवर आधारित नवीन ग्राहक नोंदणी, उत्तम डेटा एन्क्रिप्शन आणि सुधारित नेटवर्क मॉनिटरिंग सिस्टीम यांसारख्या प्रगत सुरक्षा साधनांचा वापर करून आपल्या आयटी प्रणालींमध्ये आणखी सुधारणा केली आहे.

### ३. वर्धित फसवणूक जोखीम व्यवस्थापन आणि देखरेख प्रणाली

डिजिटल पेमेंट चॅनेलवर सतत लक्ष ठेवले जाते आणि इलेक्ट्रॉनिक पेमेंट व कार्ड व्यवहारांशी संबंधित जोखीम कमी करण्यासाठी योग्य सुरक्षा उपाययोजना करण्यात आल्या आहेत.

### ४. सायबर घटना प्रतिसाद आणि व्यवसाय सातत्य सज्जता

बँकेने एक सुदृढ सायबर संकट व्यवस्थापन योजना (CCMP) लागू केली आहे आणि कार्यात्मक लवचिकता व प्रभावी घटना प्रतिसाद सुनिश्चित करण्यासाठी नियमितपणे आपत्ती निवारण आणि सायबर सुरक्षा सराव आयोजित करते.

### ५. नियामक अनुपालन आणि स्वतंत्र हमी

बँक सायबर सुरक्षेशी संबंधित सर्व नियमांचे पालन करत आहे, ज्यामध्ये पात्र बाह्य लेखापरीक्षकांद्वारे केल्या जाणाऱ्या नियमित प्रणाली तपासण्या आणि त्रुटींचे मूल्यांकन यांचा समावेश आहे. आरबीआयच्या मार्गदर्शक तत्वांचे नियमितपणे पुनरावलोकन केले जाते आणि आवश्यक अहवाल दिलेल्या वेळेत पाठवले जातात.

### ६. सायबर सुरक्षा जागरूकता आणि क्षमता बांधणी

सायबर धोक्यांविरुद्धची सज्जता अधिक सुदृढ करण्यासाठी आणि ग्राहकांमध्ये सुरक्षित डिजिटल बँकिंग पद्धतींना प्रोत्साहन देण्यासाठी बँक नियमितपणे जागरूकता कार्यक्रम, प्रशिक्षण सत्रे आणि प्रात्यक्षिक सराव आयोजित करते.

## जोखिम प्रशासन आणि अंतर्गत नियंत्रण प्रणाली

शाश्वत वाढ आणि आर्थिक स्थिरतेसाठी प्रभावी जोखीम व्यवस्थापन आवश्यक आहे, हे बँक ओळखते. या वर्षात, बँकेने नियामक आवश्यकता आणि व्यावसायिक गरजांनुसार पत, बाजार, तरलता, अंमलबाजवणी, अनुपालन आणि प्रतिष्ठेच्या जोखीमांचा समावेश असलेली आपली एकात्मिक जोखीम व्यवस्थापन नियमावली अधिक सुदृढ केली.

जोखीम प्रशासनावर संचालक मंडळ आणि मंडळाची जोखीम व्यवस्थापन समिती (RMC) यांच्याद्वारे परिभाषित जोखीम धोरणे, जोखीम स्वीकारण्याची नियमावली आणि प्रमुख जोखीम निर्देशकांवर नियतकालिक देखरेख केली जाते. प्रभावी जोखीम निवारण आणि कार्यात्मक लवचिकता सुनिश्चित करण्यासाठी, बँक सुदृढ अंतर्गत नियंत्रणे, नियतकालिक ताण चाचणी, फसवणूक जोखीम व्यवस्थापन पद्धती आणि तंत्रज्ञान-आधारित देखरेख प्रणालींच्या साहाय्याने (Three Lines of Defence) या दृष्टिकोनाचे पालन करते.

### वित्तीय समावेशकता

आर्थिक समावेशन हे बँकेचे एक धोरणात्मक प्राधान्य आहे, ज्याचा उद्देश वंचित आणि आर्थिकदृष्ट्या दुर्बल घटकांना सुलभ आणि परवडणाऱ्या वित्तीय सेवा प्रदान करणे आहे. आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने औपचारिक वित्तीय प्रणालीतील सहभाग वाढवण्यासाठी वर्धित डिजिटल बँकिंग चॅनेल आणि तंत्रज्ञान-आधारित उपायांद्वारे आपले समावेशक विकास उपक्रम अधिक कार्यक्षम केले.

बँकेने थेट लाभ हस्तांतरण (DBT) यंत्रणेद्वारे भारत सरकारच्या उपक्रमांना पाठिंबा देणे सुरू ठेवले आणि या वर्षात ४८.८३ कोटींच्या १,९९,९७२ व्यवहारांवर प्रक्रिया केली. बँकेने प्रधानमंत्री किसान सन्मान निधी अंतर्गत ३,३२८ लाभार्थ्यांना एकूण १.९७ कोटींचे हस्तांतरण करून वितरणाची सोय देखील केली.

स्वयं-सहायता गट (SHG) कार्यक्रमाने आर्थिक समावेशन आणि महिला सक्षमीकरणाला पाठिंबा देणे सुरू ठेवले. बँकेने १,०९४ बचत गटांना पतसहाय्यता दिली, तर बचत गटांची येणे बाकी २५.६४ कोटी रुपये होती. या वर्षात, ८६ नवीन बचत गट बचत खाती उघडण्यात आली, ज्यामुळे सुमारे ५७,७६० महिला लाभार्थ्यांपर्यंत पोहोचण्याचा विस्तार झाला. याव्यतिरिक्त, २६ आर्थिक साक्षरता आणि जागरूकता कार्यक्रम आयोजित करण्यात आले, ज्याचा ३,२७० सहभागींना फायदा झाला.

### लेखापरीक्षण आराखडा

बँक कठोर अंतर्गत नियंत्रणे, अंमलबाजवणी पारदर्शकता आणि नियामक अनुपालन सुनिश्चित करण्यासाठी एक भक्कम लेखापरीक्षण आणि तपासणी



प्रणाली राखते. जोखीम कमी करण्यासाठी आणि मालमतेचे संरक्षण करण्यासाठी, मेकर-चेकर ऑथोरायझेशन, अॅक्सेस मॅनेजमेंट प्रोटोकॉल आणि ड्युअल कस्टडी व्यवस्था यांसारखी प्रतिबंधात्मक नियंत्रणे दैनंदिन कामकाजात अंतर्भूत केलेली आहेत.

अंतर्गत लेखापरीक्षण विभाग (IAD) अंतर्गत नियंत्रणे, कार्यात्मक कार्यक्षमता आणि अनुपालनाचे मूल्यांकन करण्यासाठी, जोखीम-आधारित अंतर्गत लेखापरीक्षण (RBIA) प्रणालीअंतर्गत शाखा आणि कार्यात्मक युनिट्सचे नियतकालिक लेखापरीक्षण करतो. संचालक मंडळाची लेखापरीक्षण समिती (ACB) यावर देखरेख ठेवते, जी लेखापरीक्षणातील निरीक्षणांचे पुनरावलोकन करते आणि सुधारणात्मक उपायांच्या अंमलबजावणीवर लक्ष ठेवते.

आयटी सुरक्षा, सायबर सुरक्षा आणि नियामक अनुपालन सुदृढ करण्यासाठी, बँक CERT-In सूचीबद्ध कंपन्यांमार्फत समवर्ती लेखापरीक्षण, माहिती प्रणाली (IS) लेखापरीक्षण आणि व्हल्युरेबिलिटी असेसमेंट अँड पेनिट्रेशन टेस्टिंग (VAPT) देखील करते.

### अनुपालन कार्य

बँकेतील प्रभावी प्रशासन आणि अनुपालन संस्कृतीच्या बाबतीत नियामकांना आश्वासन देण्यात अनुपालन विभाग महत्त्वपूर्ण भूमिका बजावतो. आरबीआय (RBI) आणि इतर वैधानिक प्राधिकरणे/नियामकांनी जारी केलेल्या विविध निर्देशांचे पालन करण्यावर बँक सातत्याने मोठा भर देत आहे.

मुख्य अनुपालन अधिकार्यांच्या (Chief Compliance Officer) नेतृत्वाखालील एक स्वतंत्र अनुपालन विभाग, संचालक मंडळाने मंजूर केलेल्या अनुपालन धोरणांतर्गत (Compliance Policy) कार्य करतो, जे भूमिका आणि जबाबदाऱ्या, अहवाल सादर करण्याची पद्धत (Reporting lines) आणि तक्रार निवारण यंत्रणा (escalation mechanisms) स्पष्टपणे परिभाषित करते. या विभागाला माहिती मिळवण्याचे अमर्याद अधिकार आणि संचालक मंडळ / संचालक मंडळ-स्तरीय लेखापरीक्षण समितीला (Board-level Audit Committee) थेट अहवाल सादर करण्याचे पुरेसे अधिकार आहेत, ज्यामुळे या विभागाचे स्वातंत्र्य, अधिकार आणि परिणामकारकता सुनिश्चित होते.

अनुपालन विभाग नियामक मार्गदर्शक तत्वांचा मागोवा घेतो; आरबीआय आणि इतर वैधानिक/नियामक प्राधिकरणांनी जारी केलेल्या नव नविन दिशानिर्देशांचे मूल्यांकन करतो, त्यांची लागू करण्याबाबतचे तपासणी करतो, आणि संपूर्ण बँकेत संबंधित अनुपालन आवश्यकतांचा वेळेवर प्रसार व अंमलबजावणी सुनिश्चित करतो.

नियामक निर्देश आणि अंतर्गत धोरणांचे पालन कोणत्या स्तरावर होत

आहे याचे मूल्यांकन करण्यासाठी अनुपालन विभाग अनुपालन चाचणी (compliance testing) आणि विषय-आधारित पुनरावलोकन (thematic Reviews) देखील करतो. निष्कर्ष, कार्यवाही करण्यायोग्य शिफारसी आणि पाठपुरावा यंत्रणांसह, वरिष्ठ व्यवस्थापन आणि संचालक मंडळ/ संचालक मंडळ-स्तरीय लेखापरीक्षण समिती यांना सादर केले जातात.

संचालक मंडळ आणि वरिष्ठ व्यवस्थापन हे अनुपालन नियमावलीच्या परिणामकारकतेवर देखरेख ठेवण्यात सक्रियपणे सहभागी असतात, जेणेकरून बँकेचे कामकाज लागू कायदे, नियम आणि पर्यवेक्षकीय अपेक्षांनुसार काटेकोरपणे चालवले जाईल याची खात्री केली जाते.

### ग्राहक सेवा आणि तक्रार निवारण

ग्राहक सेवा हे बँकेचे एक प्रमुख लक्ष क्षेत्र आहे, जे दीर्घकालीन ग्राहक संबंध आणि शाश्वत व्यवसाय वाढीस समर्थन देते. तक्रारींचे वेळेवर आणि पारदर्शक निराकरण करण्यासाठी बँकेने केंद्रीकृत ग्राहक तक्रार पोर्टल, टोल-फ्री संपर्क केंद्र, शाखा-स्तरीय सूचना पेट्या आणि ग्राहक तक्रार निवारण समितीच्या नियमित बैठकांच्या माध्यमातून आपली तक्रार निवारण प्रणाली अधिक सुदृढ केली आहे.

ग्राहकांच्या समस्यांचे कार्यक्षमतेने निवारण सुनिश्चित करण्यासाठी बँकेने अनेक संवाद माध्यमांसह एक व्यापक ग्राहक तक्रार निवारण प्रणाली देखील स्थापित केली आहे. भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार, संचालक मंडळाची ग्राहक तक्रार निवारण समिती ग्राहक सेवा मानके आणि तक्रार निवारण यंत्रणांवर देखरेख ठेवते, तर संचालक मंडळ सतत सुधारणांसाठी नियमितपणे या कामकाजाचा आढावा घेते.

वैधानिक लेखापरीक्षकाची नियुक्ती

भारतीय रिझर्व्ह बँकेने त्यांच्या परिपत्रक क्रमांक RBI/२०२१-२२/२५ संदर्भ क्रमांक DoS. CO.ARG/SEC. ०१/०८.११.००१/२०२१-२२ दिनांक २७ एप्रिल, २०२१ अन्वये, वैधानिक केंद्रीय लेखापरीक्षक (SCAs)/ वैधानिक लेखापरीक्षक (SAs) यांच्या नियुक्तीसाठी मार्गदर्शक तत्वे जारी केली आहेत. वरील मार्गदर्शक तत्वांच्या अनुषंगाने, संचालक मंडळाने आपल्या ३० एप्रिल २०२६ रोजीच्या सभेत, पात्र ऑडिट फर्मची निवड करून नियुक्तीसाठी शिफारस केली आहे, म्हणजेच मे. प्रकाश जी. पाठक अँड कंपनी, चार्टर्ड अकाउंटंट्स, नाशिक (प्रथम पसंती) यांची आर्थिक वर्ष २०२६-२७ साठी वैधानिक लेखापरीक्षक म्हणून नियुक्ती करण्यात येईल आणि जर प्रथम पसंतीची फर्म अपात्र आढळल्यास किंवा नियुक्ती नाकारल्यास, मे. काळे चौगुले टिगळे अँड कंपनी, चार्टर्ड अकाउंटंट्स, इचलकरंजी (द्वितीय पसंती) यांची आर्थिक वर्ष २०२६-२७ साठी वैधानिक लेखापरीक्षक म्हणून नियुक्ती करण्यात येईल. निवडलेल्या दोन्ही फर्मंनी आमच्या बँकेचे वैधानिक लेखापरीक्षक म्हणून नियुक्त होण्याची आपली इच्छा दर्शविली आहे. मंजूरीसाठीचे पत्र



५ मे २०२६ रोजी आरबीआयकडे पाठवण्यात आले असून, आजपर्यंत भारतीय रिझर्व्ह बँकेच्या मंजूरीची प्रतीक्षा आहे.

उपरोक्त संदर्भात, वार्षिक सर्वसाधारण सभेच्या कार्यक्रमानुसार भारतीय रिझर्व्ह बँकेच्या मंजूरीच्या अधीन राहून, आर्थिक वर्ष २०२६-२७ साठी त्यांच्या वैधानिक लेखापरीक्षकांच्या नियुक्तीचा ठराव मांडण्यात येईल.

### संचालक मंडळ

बँकेच्या संचालक मंडळात समर्पित आणि व्यावसायिकदृष्ट्या अनुभवी व्यक्तींचा समावेश आहे, जे बँकेला शाश्वत वाढ आणि स्थिरतेकडे नेण्यासाठी मोलाचे मार्गदर्शन करतात. संचालक मंडळाच्या सदस्यांचे सामूहिक ज्ञान, अनुभव आणि वचनबद्धता बँकेची धोरणात्मक दिशा ठरवण्यात आणि सुशासन सुनिश्चित करण्यात महत्त्वाची भूमिका बजावतात.

चालू आर्थिक वर्षात, बँकेचे एक निर्वाचित संचालक, सी.ए. श्री. कृष्णा दगडू कामटे यांनी वैयक्तिक कारणामुळे दिनांक ०२/०८/२०२५ रोजी संचालक मंडळ सदस्य पदाचा राजीनामा दिला असून, त्यांचा राजीनामा संचालक मंडळाने स्वीकारला आहे.

### व्यवस्थापन मंडळ

व्यावसायिक देखरेख अधिक सुदृढ करण्यासाठी आणि अंमलबाजवणी व्यवस्थापनाची परिणामकारकता वाढवण्यासाठी, बँक एका सुसंरचित व्यवस्थापन मंडळाद्वारे कार्यरत आहे. बँकेच्या दैनंदिन बँकिंग कामकाजावर केंद्रित देखरेख सुनिश्चित करण्यात व्यवस्थापन मंडळ महत्त्वपूर्ण भूमिका बजावते आणि धोरणात्मक निर्णय व नियामक आवश्यकतांची अंमलबाजवणी करण्यासाठी संचालक मंडळाला साहाय्य करते.

सध्या, आपल्या व्यवस्थापन मंडळात सहा सदस्य आहेत, ज्यात विद्यमान संचालक मंडळातील तीन अंतर्गत सदस्य आणि तीन बाह्य सदस्य आहेत. अंतर्गत सदस्य, श्री विवेक पाटील, श्री हरीशचंद्र यादव आणि श्री संजय प्रभुदेसाई, मौल्यवान संस्थात्मक ज्ञानाचे योगदान देतात, ज्यात श्री विवेक पाटील व्यवस्थापन मंडळाचे अध्यक्ष म्हणून कार्यरत आहेत. बाह्य सदस्य, श्री अशोक मणीयार, श्री मोहन रावतोळे आणि अॅड. श्री निखिल कुलकर्णी, अनुक्रमे लघुउद्योग, बँकिंग आणि कायदा यांसारख्या प्रमुख क्षेत्रांमध्ये विशेष प्राविण्य आणतात. त्यांची वैविध्यपूर्ण पार्श्वभूमी आपल्या बँकिंग कामकाजासाठी एक सर्वांगीण आणि माहितीपूर्ण दृष्टिकोन सुनिश्चित करते.

### प्रशासकीय नियमावली

प्रभावी शासन उद्याच्या उज्वल भविष्याला आकार देते.

संस्थेचे सर्व घटकांप्रती असलेले उत्तरदायित्व अधिक दृढ करते.

बँक शाश्वत वाढ, कार्यात्मक अखंडता आणि भागधारकांचा विश्वास यांचा पाया म्हणून अधिक सुदृढ कॉर्पोरेट गव्हर्नन्सवर सातत्याने भर देत आहे. आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने सदस्य, ठेवीदार आणि इतर भागधारकांच्या हिताचे रक्षण करताना पारदर्शकता, उत्तरदायित्व आणि नैतिक व्यावसायिक पद्धतींना प्रोत्साहन देऊन आपल्या प्रशासकीय नियमावलीचे पालन करीत आहे.

संचालक मंडळ धोरणात्मक नेतृत्व प्रदान करते आणि बँकिंग नियमन कायदा, १९४९, भारतीय रिझर्व्ह बँकेची मार्गदर्शक तत्त्वे आणि बँकेच्या उपविधीनुसार कार्य करते. विविध समित्यांच्या सहभागाने, संचालक मंडळ अनुपालन अहवाल आणि अंतर्गत नियंत्रण प्रणालींच्या नियतकालिक पुनरावलोकनाद्वारे प्रभावी देखरेख, धोरण निर्मिती, नियामक अनुपालन आणि जोखीम व्यवस्थापन सुनिश्चित करत असते.

या सुदृढ प्रशासकीय नियमावलीचे पालन करून, बँकेने आपले संस्थात्मक उत्तरदायित्व अधिक दृढ केले असून, अंतर्गत व्यवस्थापकीय दर्जा उंचावण्यासोबतच भागधारकांचा विश्वास वृद्धिंगत करण्यावर निरंतर भर दिला आहे.

### आर्थिक वर्ष २०२६-२७ साठीचा दृष्टिकोन

विश्वासावर आधारित नातेसंबंध आणि तंत्रज्ञानावर आधारित विकासाच्या माध्यमातून समाजाचा विकास करणे आणि आर्थिक सुबत्ता निर्माण करणे हा आपला उद्देश आहे.

बँक आर्थिक वर्ष २०२६-२७ मध्ये प्रवेश करत असताना, मुख्य क्षमता वाढवून आणि बदलत्या आर्थिक वातावरणाशी जुळवून घेत भविष्यकालीन धोरणाच्या माध्यमातून, नियंत्रित वाढ साध्य करून, उत्तम कामकाज, आणि दीर्घकालीन स्थिरतेसाठी कटिबद्ध आहे.

बँक उत्तम भांडवलक्षमता आणि रोकड सुलभतेच्या पातळीच्या अंमलबाजवणीने मोजक्या व संतुलित विकासासाठी कटिबद्ध आहे; ज्यामध्ये नियंत्रित कर्ज वाटप, कार्यक्षम मालमत्ता-दायित्व व्यवस्थापन, उत्पन्नाच्या दर्जात सुधारणा, उत्पन्नाचे वैविध्यपूर्ण मार्ग आणि उच्च मालमत्ता गुणवत्ता (कर्जाचा चांगला दर्जा) टिकवून ठेवण्यावर लक्ष केंद्रित केले जाईल. डिजिटल आणि मूल्यवर्धित सेवांच्या विस्तारासह ग्राहक-केंद्रित उपक्रम हे एमएसएमई (MSME - सूक्ष्म, लघु व मध्यम उद्योग), स्वयंरोजगार व्यक्ती आणि स्थानिक व्यवसायांकरिता पाठबळ देण्यासोबतच पुढे चालू ठेवले जातील.



विवेकी आर्थिक धोरण, तंत्रज्ञान आणि समुदाय-केंद्रित बँकिंगचा मेळ घालत शाश्वत व सर्वसमावेशक वाढ साध्य करताना, बँक ठेवीदारांच्या हितसंबंधांचे रक्षण करण्यासाठी आणि सुप्रशासन, पारदर्शकता व नियामक अनुपालनाचे (सरकारी नियमांचे पालन) उच्च निकष राखण्यासाठी समर्पित राहिल.

### चिरंतन स्मृती

या आर्थिक वर्षात, आपल्या बँकेचे आदरणीय सदस्य, निष्ठावान ग्राहक, समर्पित कर्मचारी आणि हितचिंतक यांच्या निधनामुळे निर्माण झालेली पोकळी अत्यंत वेदनादायी आहे. बँकेच्या जडणघडणीत आणि प्रगतीमध्ये विविध स्तरांवर त्यांनी दिलेले बहुमोल योगदान आणि सक्रिय सहभाग बँक सदैव आदराने स्मरणात ठेवेल.

संचालक मंडळ सर्व शोकाकुल कुटुंबियांच्या दुःखात सहभागी असून त्यांच्याप्रती मनःपूर्वक सांत्वन व्यक्त करते. या कठीण प्रसंगातून सावरण्यासाठी ईश्वर त्यांना धैर्य आणि शक्ती देवो, हीच प्रार्थना.

### ऋणनिर्देश

बँकेच्या वाढीमध्ये खंबीरपणे उभे राहण्यामध्ये ग्राहक, सदस्य, प्रतिनिधी बँका, वित्तीय संस्था आणि भागधारकांचा मोठा वाटा आहे. त्यांच्या निरंतर विश्वास आणि पाठिंब्याबद्दल संचालक मंडळ मनापासून आभार व्यक्त करते. तसेच, रिझर्व्ह बँक ऑफ इंडिया, भारत सरकार, महाराष्ट्र शासन, नियामक प्राधिकरणे, लेखापरीक्षक (ऑडिटर्स) आणि सहकार्यागारांनी वेळोवेळी दिलेल्या मोलाच्या मार्गदर्शनाबद्दल आणि सहकार्याबद्दल मंडळ कृतज्ञता व्यक्त करते.

बँकेची कार्यक्षमता वाढवण्यासाठी आणि ग्राहक सेवा अधिक उत्तम करण्यासाठी बँकेच्या कर्मचाऱ्यांनी अत्यंत प्रामाणिकपणे आणि व्यावसायिकतेने काम केले आहे; संचालक मंडळ त्यांच्या या योगदानाचे कौतुक करते. बँकेच्या शाश्वत विकासाच्या आणि आर्थिक मजबुतीकरणाच्या प्रवासात सर्व भागधारकांनी (स्टेकहोल्डर्स) जी साथ आणि सहकार्य दिले, त्याबद्दल संचालक मंडळाच्या वतीने सर्वांचे मनःपूर्वक आभार.

संचालक मंडळाच्या वतीने,

ठिकाण : जळगांव

तारीख: ११/०५/२०२६

सतीश प्रभाकर मदाने

अध्यक्ष



## INDEPENDENT AUDITOR'S REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2026

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

To,  
The Members of  
Jalgaon Janata Sahakari Bank Ltd.,  
(Scheduled Bank)  
Jalgaon

### Report on the Financial Statements Opinion

1. We have audited the accompanying financial statements of the 'Jalgaon Janata Sahakari Bank Ltd., (scheduled bank)' which comprise the Balance Sheet as at 31st March, 2026 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 43 branches are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2026;
- In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

### Basis for opinion

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the

ethical requirements that are relevant to our audit of the financial statements under the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

### Management's Responsibilities for the Financial Statements

4. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial



position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

### Auditor's Responsibility

6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could

reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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



including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

### Report on Other Legal and Regulatory Matters

7. As required by Rule 69(4) of the Maharashtra Co-Operative Societies Rules, 1961 and Subject to our comments in LFAR and annexures thereto, we report that:

- (i) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit subject to comments in LFAR;
- (ii) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books; and
- (iii) The Balance Sheet, Profit and Loss Account examined by us are in agreement with the books of accounts and returns of the bank and give true and fair view of state of affairs;
- (iv) Accounting standards adopted by the bank are consistent with, those laid down by the State Government or the Institute of Chartered Accountants of India, as the case may be and has no adverse effect on the accounts and financial status of the bank

8. As required by Rule 69(6) of the Maharashtra Co-Operative Societies Rules, 1961 and subject to our comments in LFAR and annexures thereto, we report that:

- a. During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the bank;
- b. During course of audit, we have generally not come across such sums which ought to have been but have not been brought into account by the bank;
- c. There is no material impropriety or irregularity in the expenditure or in the realization of moneys due to the bank;
- d. Advances categorized as doubtful assets as per norms laid down by RBI, are of Rs 4001.01 lakhs and loss assets of Rs Nil as per prudential norms are considered as doubtful of recovery. Bank held minimum required provision of Rs 2521.68 lakhs against doubtful assets and provision of Rs Nil against loss assets
- e. To the best of our knowledge, no other matters have been specified by the Registrar of Co-op Societies, which require reporting under this Rule.

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

**For M/s Gogate & Company**  
Chartered Accountants  
FRN 124144W

**CA U V Gogate**  
Partner  
M. No 109574  
UDIN- 26109574ONEPCS1883

Date: 30/4/2026  
Place: Jalgaon



## BALANCE SHEET AS ON 31<sup>ST</sup> MARCH 2026

### 31/03/2026 अखेरचा ताळेबंद

| 31-Mar 2025               | A.R. No. | CAPITAL AND LIABILITIES  | भांडवल व देणी   | SCH.NO. | 31-Mar 2026               |
|---------------------------|----------|--|---|---------|---------------------------|
| 69,73,47,125.00           | 1        | CAPITAL  | भांडवल  | A       | 72,41,28,100.00           |
| 2,39,63,67,985.54         | 2        | RESERVE & OTHER FUNDS  | राखीव व इतर निधी                                      | B       | 2,53,55,87,230.20         |
| 0.00                      | 3        | PRINCIPAL / SUBSIDAIRY<br>STATE Partnership Fund                         | शासनाची प्रमुख अथवा<br>सहाय्यकारी भागीदारी निधी       |         | 0.00                      |
| 22,50,90,22,987.10        | 4        | DEPOSITS   | ठेवी  | C       | 24,36,27,80,221.73        |
| 14,45,90,000.00           | 5        | BORROWINGS   | घेतलेली कर्जे   | D       | 9,00,00,000.00            |
| 0.00                      | 6        | BILLS AS PER CONTRA  | वसुलीची बिले(घेणे बाजूप्रमाणे)                        |         | 0.00                      |
| 0.00                      | 7        | BRANCH ADJUSTMENTS   | शाखा जुळवणी   |         | 0.00                      |
| 53,79,77,306.22           | 8        | OVERDUE INTEREST RESERVE<br>Overdue Interest Reserve on NPA              | थकीत व्याज तरतूद                                      |         | 64,97,81,140.15           |
| 21,72,107.77              | 9        | INTEREST PAYABLE   | देय व्याज   | E       | 26,92,983.22              |
| 28,96,86,099.10           | 10       | OTHER LIABILITIES AND<br>PROVISIONS                                      | इतर देणी व तरतूद                                      | F       | 28,39,30,899.09           |
|                           |          | PROFIT & LOSS  | नफा तोटा  |         |                           |
| 21,35,80,093.77           | 11       | PROFIT AS PER LAST<br>BALANCE SHEET                                      | मागील वर्षाचा नफा                                     |         | 17,08,98,133.36           |
| -21,35,80,093.77          |          | LESS : APPROPRIATIONS  | वजा: नफा वाटणी  |         | -17,08,98,133.36          |
| 0.00                      |          | BALANCE OF PREVIOUS<br>YEAR PROFIT                                       | मागील वर्षाचा शिल्लक नफा                              |         | 0.00                      |
| 17,08,98,133.36           |          | ADD : PROFIT FOR THE YEAR<br>BROUGHT FROM THE PROFIT<br>AND LOSS ACCOUNT | अधिक: चालू वर्षाचा शिल्लक नफा<br>नफा तोटा पत्रकानुसार |         | 19,43,18,330.48           |
| <b>26,74,80,61,744.09</b> |          | <b>TOTAL</b>   | <b>एकूण</b>   |         | <b>28,84,32,18,904.87</b> |
| 40,40,53,886.50           |          | CONTINGENT LIABILITIES   | संभाव्य देणी  | G       | 34,80,51,612.65           |

**For Gogate and Company,**

Chartered Accountants,

ICAI FRN-124144W

MCS Panel No.-17596

**CA Umesh V. Gogate**

Partner

Membership No. 109574

UDIN: -26109574ONEPCS1883

Place : Jalgaon

Date : 30/04/2026

**For Jalgaon Janata Sahakari Bank Ltd.**

**S.J. Nagmoti**

Chief Executive Officer

Note : Figures relating to the previous period / year have been regrouped/ reclassified/ recast wherever necessary to conform to the current periods classification/ computation.



## BALANCE SHEET AS ON 31<sup>ST</sup> MARCH 2026

### 31/03/2026 अखेरचा ताळेबंद

(Amount in Rs.)

| 31-Mar 2025               | A.R.No. | PROPERTY & ASSETS   | जिंदगी व येणी   | SCH.NO. | 31-Mar 2026               |
|---------------------------|---------|---|---|---------|---------------------------|
| 2,19,66,27,751.03         | 1       | CASH IN HAND<br>Cash in Hand & with RBI, SBI<br>State Co-op. Bank & Dist.<br>Central Banks. | रोख शिल्लक व बँकातील शिल्लक                             | H       | 2,11,12,81,007.23         |
| 3,72,98,55,648.53         | 2       | BALANCE WITH OTHER BANKS  | इतर बँकातील शिल्लक                                      | I       | 4,03,16,76,317.12         |
| 8,43,47,433.53            |         | (a) Current Deposits  | अ) चालू खाते  |         | 8,36,64,929.12            |
| 3,64,55,08,215.00         |         | (b) Fixed Deposits  | ब) मुदत ठेव खाते  |         | 3,94,80,11,388.00         |
| 0.00                      | 3       | MONEY AT CALL & SHORT<br>NOTICE   | मागणी करताच मिळणाऱ्या व<br>अल्प नोटिसीने मिळणाऱ्या ठेवी |         | -                         |
| 5,44,20,16,501.75         | 4       | INVESTMENTS   | गुंतवणूक  | J       | 6,17,23,34,264.75         |
| 0.00                      | 5       | INVESTMENT OUT OF THE<br>PRINCIPAL SUBSIDIARY STATE<br>PARTNERSHIP FUND.                    |   |         |                           |
| 13,58,80,67,600.50        | 6       | LOANS & ADVANCES  | दिलेली कर्जे  | K       | 14,49,39,19,247.72        |
|                           | 7       | INTEREST RECEIVABLE   | येणे व्याज  | L       |                           |
| 24,53,20,911.31           |         | (a) on Investments  | गुंतवणूकीवरील येणे व्याज                                |         | 30,50,28,353.63           |
| 53,79,77,306.22           |         | (b) on Advances (OIR)   | कर्जावरील थकीत व्याज                                    |         | 64,97,81,140.15           |
| 0.00                      | 8       | BILLS AS PER CONTRA   | वसुली साठी पाठविलेली बिले<br>(दुबेरजेप्रमाणे)           |         | 0.00                      |
| 0.00                      | 9       | BRANCH ADJUSTMENT   | शाखाजुळवणी  |         | 0.00                      |
| 67,05,55,595.15           | 10      | FIXED ASSETS  | कायम जिंदगी   | M       | 67,51,95,967.85           |
| 31,67,71,220.39           | 11      | OTHER ASSETS  | इतर जिंदगी  | N       | 38,31,33,397.21           |
| 2,08,69,209.21            | 12      | NON BANKING ASSETS<br>ACQUIRED IN SATISFACTION<br>OF CLAIMS                                 | कर्ज वसुलीपोटी खरेदी<br>केलेल्या मिळकती                 |         | 2,08,69,209.21            |
| <b>26,74,80,61,744.09</b> |         | <b>TOTAL</b>  | <b>एकूण</b>   |         | <b>28,84,32,18,904.87</b> |

**S.P.Madane**  
Chairman

**A. G. Sarode**  
Director

**A. G. Rao**  
Director

**H.D.Yadav**  
Director

**N.M.Zawar**  
Director



**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>st</sup> March 2026**  
**31/03/2026 अखेरचे नफा तोटा पत्रक**

| 31-Mar-2025              | EXPENDITURE                       | खर्च                              | SCH.NO. | 31-Mar-2026              |
|--------------------------|-----------------------------------|-----------------------------------|---------|--------------------------|
| 1,11,24,70,878.28        | Interest on Deposits & Borrowings | ठेवी व कर्जावरील व्याज            | O       | 1,23,48,81,530.32        |
| 40,85,18,105.70          | Salary & Allowances               | पगार व भत्ते                      | P       | 39,34,95,179.22          |
| 0.00                     | Director's Allowances             | संचालक मंडळ फी व भत्ते            |         | 0.00                     |
| 7,18,14,285.69           | Rent, Taxes, Insurance etc        | भाडे, कर व विमा                   | Q       | 7,22,17,092.94           |
| 40,64,050.30             | Legal Expenses                    | कायदेशीर सल्ल्या बाबतची फी व खर्च | R       | 44,99,266.70             |
| 30,70,533.02             | Postage, Telegram, Telephone      | टपाल, तार व टेलिफोन               | S       | 39,68,412.42             |
| 69,56,598.54             | Audit Fee                         | लेखापरीक्षण फी व खर्च             | T       | 83,98,181.46             |
| 5,11,99,508.47           | Depreciation and Repairs          | घसारा दुरुस्तीवरील खर्च           | U       | 6,39,93,095.10           |
| 1,37,24,864.67           | Printing, Stationery & Advt.      | छपाई, लेखनसाहित्य खर्च व जाहिरात  | V       | 1,42,33,910.33           |
| 9,86,30,843.42           | Other Expenses                    | इतर खर्च                          | W       | 9,80,11,320.29           |
| 8,05,09,604.92           | Provisions                        | तरतुदी                            | X       | 10,82,54,696.00          |
| 1,13,14,456.00           | Deferred Tax                      | डिफर्ड टॅक्स                      |         | 44,79,272.00             |
| 17,08,98,133.36          | Profit                            | नफा                               |         | 19,43,18,330.48          |
| <b>2,03,31,71,862.37</b> | <b>Total</b>                      | <b>एकूण</b>                       |         | <b>2,20,07,50,287.26</b> |

**For Gogate and Company,**  
Chartered Accountants,  
ICAI FRN-124144W  
MCS Panel No.- 17596

**CA Umesh V. Gogate**

Partner

Membership No. 109574

UDIN: -26109574ONEPCS1883

Place : Jalgaon

Date : 30/04/2026

Note : Figures relating to the previous period / year have been regrouped/ reclassified/ recast wherever necessary to conform to the current periods classification/ computation.

**For Jalgaon Janata Sahakari Bank Ltd.**

**S.J. Nagmoti**

Chief Executive Officer





## Jalgaon Janta Sahakari Bank LTD. Jalgaon (Scheduled Bank) Schedule to Balance Sheet as on 31<sup>st</sup> March 2026

### LIABILITIES

#### SCHEDULE - A - CAPITAL भांडवल

(Amount in Rs.)

| Particulars                            | तपशील                     | 31-Mar-26              | 31-Mar-25              |
|--|---------------------------|------------------------|------------------------|
| <b>Authorized Capital</b>              | अधिकृत भागभांडवल          |                        |                        |
| 4,00,00,000 Shares of Rs. 25/- each    | (400,00,000 * 25 प्रमाणे) | 1,00,00,00,000.00      | 1,00,00,00,000.00      |
| Issued, Subscribed and Paid up Capital | वसुल भागभांडवल            |                        |                        |
| (a) Individual and Others-             |                           |                        |                        |
| 28965124 Shares of Rs.25Each           | वैयक्तिक भागभांडवल        | 72,41,28,100.00        | 69,73,47,125.00        |
| (b) Co-op Institution /State Govt.     |                           |                        |                        |
| 0 Shares of Rs.25 Each                 | सहकारी संस्था भागभांडवल   | 0.00                   | 0.00                   |
| (c) State Government -                 |                           |                        |                        |
| 0 Shares of Rs.25 Each                 | इतर भागभांडवल             | 0.00                   | 0.00                   |
| <b>Total</b>                           |                           | <b>72,41,28,100.00</b> | <b>69,73,47,125.00</b> |

#### SCHEDULE - B - RESERVE FUND & OTHER FUNDS राखीव व इतर निधी

| Particulars                                  | तपशील                           | 31-Mar-26                | 31-Mar-25                |
|--|---------------------------------|--------------------------|--------------------------|
| Reserve Fund                                 | वैधानिक राखीव निधी              | 55,59,20,921.90          | 51,14,43,875.06          |
| Building Fund                                | इमारत निधी                      | 28,79,13,290.66          | 25,73,93,188.64          |
| Reserve for Bad Doubtful Debts               | संशयित व बुडीत कर्ज निधी        | 63,95,88,692.66          | 62,44,72,984.86          |
| Employee Welfare Fund                        | कर्मचारी कल्याण निधी            | 1,90,80,584.88           | 1,85,80,584.88           |
| Assets Revaluation Reserve                   | मालमत्ता पुर्नमुल्यांकन निधी    | 49,36,09,886.80          | 49,44,05,178.80          |
| Charity Fund                                 | धर्मदाय निधी                    | 41,39,472.73             | 65,66,291.40             |
| Share Holder Welfare Fund                    | सभासद कल्याण निधी               | 1,33,74,600.25           | 1,52,81,090.25           |
| Co-op Propaganda Fund                        | सहकार प्रचार निधी               | 13,21,097.50             | 13,21,097.50             |
| Investment Fluctuation Reserve               | गुंतवणुक तरलता निधी             | 9,94,40,904.00           | 9,13,40,904.00           |
| Reserve For Other Doubtful Assets            | इतर मालमत्ता बुडीत निधी         | 2,05,100.00              | 2,05,100.00              |
| Development Fund                             | विकास निधी                      | 76,24,622.62             | 76,24,622.62             |
| General Reserve Fund                         | सर्वसाधारण निधी                 | 15,98,75,881.16          | 13,54,48,485.82          |
| General Restructure Reserve                  | जनरल रिस्ट्रक्चर रिझर्व         | 3,85,85,549.15           | 4,34,24,595.15           |
| BDDR 2024 Account                            | बीडीडीआर २०२४ खाते              | 7,87,29,426.85           | 7,87,29,426.85           |
| Contingency Fund                             | संभाव्य निधी                    | 95,00,000.00             | 95,00,000.00             |
| Contingent Provision against Standard Assets | उत्पादक जिंदगीसाठी केलेली तरतुद | 5,23,00,000.00           | 4,70,00,000.00           |
| Investment Depreciation Reserve              | गुंतवणुक घसारा निधी             | 1,70,92,450.00           | 0.00                     |
| Election Fund                                | निवडणुक निधी                    | 51,82,656.00             | 41,82,656.00             |
| Technology Development Fund                  | तंत्रज्ञान विकास निधी           | 3,02,10,154.22           | 2,97,10,154.22           |
| Education Fund                               | शिक्षण निधी                     | 2,18,91,938.82           | 1,97,37,749.49           |
| <b>Total</b>                                 | <b>एकुण</b>                     | <b>2,53,55,87,230.20</b> | <b>2,39,63,67,985.54</b> |



## SCHEDULE – C - DEPOSITS ठेवी

| Particulars                 | तपशील                      | 31-Mar-26                 | 31-Mar-25                 |
|-----------------------------|----------------------------|---------------------------|---------------------------|
| I-Fixed Deposits -          | मुदत ठेवी                  |                           |                           |
| Individuals                 | वैयक्तिक ठेवी              | 14,69,85,20,730.12        | 13,41,47,85,780.36        |
| Central Co-op Bank          | मध्यवर्ती सहकारी बँका      | 0.00                      | 0.00                      |
| Other Societies             | इतर संस्था ठेवी            | 2,35,60,01,847.36         | 2,16,01,06,337.88         |
| <b>Total – I</b>            | <b>एकुण</b>                | <b>17,05,45,22,577.48</b> | <b>15,57,48,92,118.24</b> |
| II-Saving Deposits -        | बचत ठेवी                   |                           |                           |
| Individuals                 | वैयक्तिक ठेवी              | 5,44,12,83,337.08         | 5,09,20,83,042.78         |
| Central Co-op Bank          | मध्यवर्ती सहकारी बँका      | 0.00                      | 0.00                      |
| Other Societies             | इतर संस्था ठेवी            | 2,16,55,900.34            | 6,49,24,914.15            |
| <b>Total II</b>             | <b>एकुण</b>                | <b>5,46,29,39,237.42</b>  | <b>5,15,70,07,956.93</b>  |
| III-Current Deposits -      | चालु ठेवी                  |                           |                           |
| Individuals                 | वैयक्तिक ठेवी              | 1,75,69,17,354.14         | 1,73,90,38,897.52         |
| Central Co-op Bank          | मध्यवर्ती सहकारी बँका      | 0.00                      | 0.00                      |
| Other Societies             | इतर संस्था ठेवी            | 8,84,01,052.69            | 3,80,84,014.41            |
| <b>Total III</b>            | <b>एकुण</b>                | <b>1,84,53,18,406.83</b>  | <b>1,77,71,22,911.93</b>  |
| <b>Total (I + II + III)</b> | <b>एकुण (I + II + III)</b> | <b>24,36,27,80,221.73</b> | <b>22,50,90,22,987.10</b> |

## SCHEDULE - D - BORROWINGS घेतलेली कर्जे

| Particulars  | तपशील                              | 31-Mar-26             | 31-Mar-25              |
|--|------------------------------------|-----------------------|------------------------|
| i) From the Reserve Bank of India / State / Central Co-op Bank –             |                                    | 0.00                  | 0.00                   |
| a) Short Term Loans, Cash Credit and Overdrafts<br>Of which secured against, |                                    | 0.00                  | 0.00                   |
| (A) Government and other approved securities                                 |                                    | 0.00                  | 0.00                   |
| (B) Other tangible securities  |                                    |                       |                        |
| b) Medium Term Loans of which secured against                                |                                    | 0.00                  | 0.00                   |
| (A) Government and other approved securities                                 |                                    | 0.00                  | 0.00                   |
| (B) Other tangible securities  |                                    | 0.00                  | 0.00                   |
| c) Long Term Loans of which secured against –                                |                                    | 0.00                  | 0.00                   |
| (A) Government and other approved securities                                 |                                    | 0.00                  | 0.00                   |
| (B) Other tangible securities  |                                    | 0.00                  | 0.00                   |
| ii) From the State Bank of India –   |                                    | 0.00                  | 0.00                   |
| iii) From the State Government –   |                                    | 0.00                  | 0.00                   |
| iv) Loans from Other Sources –   |                                    | 0.00                  | 0.00                   |
| - a) Long Term (Subordinated) Deposits                                       |                                    |                       |                        |
| Kamdhenu Long Term Deposit- Series I   | कामधेनु दीर्घकालीन मुदत ठेव क्र. १ | 0.00                  | 0.00                   |
| Kamdhenu Long Term Deposit- Series II  | कामधेनु दीर्घकालीन मुदत ठेव क्र. २ | 0.00                  | 5,45,90,000.00         |
| Kamdhenu Long Term Deposit- Series III                                       | कामधेनु दीर्घकालीन मुदत ठेव क्र. ३ | 9,00,00,000.00        | 9,00,00,000.00         |
| <b>Total</b>   | <b>एकुण</b>                        | <b>9,00,00,000.00</b> | <b>14,45,90,000.00</b> |



## SCHEDULE - E - INTEREST PAYABLE देणे व्याज

| Particulars             | तपशील                | 31-Mar-26           | 31-Mar-25           |
|-------------------------|----------------------|---------------------|---------------------|
| Int. Payable on Deposit | ठेवीवरील देणे व्याज  | 25,50,676.02        | 21,47,107.77        |
| Int. Payable on OD Loan | कर्जावरील देणे व्याज | 1,42,307.20         | 25,000.00           |
| <b>Total</b>            | <b>एकुण</b>          | <b>26,92,983.22</b> | <b>21,72,107.77</b> |

## SCHEDULE – F (a) - OTHER LIABILITIES & PROVISIONS इतर देणी व तरतुदी

| Particulars                     | तपशील              | 31-Mar-26             | 31-Mar-25              |
|---------------------------------|--------------------|-----------------------|------------------------|
| Anamat                          | अनामत              | 2,83,334.00           | 35,31,878.00           |
| Cost of Process                 | सरचार्ज पेअेबल     | 13,39,618.39          | 11,83,639.39           |
| T.D.S.Payable                   | टि.डि.एस पेअेबल    | 1,22,30,733.67        | 1,31,90,608.39         |
| Legal Fees Payable              | लिंगल फी पेअेबल    | 2,08,750.00           | 1,32,550.00            |
| DD Payable (JJSB)               | डीडी पेअेबल        | 7,21,331.00           | 13,79,721.00           |
| Clearing Suspence               | क्लरिंग रक्कम देणे | 1,47,117.41           | 76,695.00              |
| Bankers Cheque                  | बँकर्स चेक         | 1,94,63,599.45        | 6,71,46,722.00         |
| Deposit From Bank for Subsidy   | सबसिडी डिपॉझिट     | 2,90,07,385.00        | 1,70,99,829.00         |
| Retention Money                 | रिटेंशन मनी        | 3,54,166.16           | 15,000.00              |
| Cheque Issued But not present   | बँक जुळवणी नोंदी   | 51,66,405.61          | 65,67,357.61           |
| Unpaid Dividend                 | देय लाभांश         | 32,99,756.00          | 35,42,633.00           |
| DD payable MSC Bank & Inter Br. | डीडी पेअेबल        | 52,430.00             | 1,54,355.00            |
| Gst Payable ( Output)           | जीएसटी देणे खाते   | 0.90                  | 0.00                   |
| <b>Total (a)</b>                | <b>एकुण (a)</b>    | <b>7,22,74,627.59</b> | <b>11,40,20,988.39</b> |

## SCHEDULE - F (b) - OTHER PROVISION इतर तरतुदी

| Particulars                               | तपशील                       | 31-Mar-26              | 31-Mar-25              |
|---|-----------------------------|------------------------|------------------------|
| Bills Payable                             | बिल देणी                    | 67,91,344.00           | 49,40,574.00           |
| Telephone Bills Payable                   | टेलीफोन बिल देणी            | 98,692.58              | 65,161.00              |
| Electricity Bill Payable                  | इलेक्ट्रीक बिल देणी         | 5,58,340.00            | 5,17,958.00            |
| Security Charges Payable                  | सुरक्षा खर्च देणे           | 36,974.00              | 12,500.00              |
| Rent & Taxes Payable                      | भाडे व कर देणे              | 5,88,479.00            | 12,73,623.00           |
| Salary and Allowance Payable              | पगार व भत्ते देणे           | 2,73,91,434.00         | 21,63,437.00           |
| Other Liabilities & Provisions            | इतर देणी व तरतुदी           | 17,55,64,511.92        | 16,07,04,044.85        |
| Sundry Liabilities (Interest capitalized) | एन.पी.सी. आय चार्जेस        | 6,26,496.00            | 12,50,991.00           |
| Digital Transaction Control Account       | डिजिटल व्यवहार कंट्रोल खाते | 0.00                   | 47,36,821.86           |
| <b>Total ( b)</b>                         | <b>एकुण ( b)</b>            | <b>21,16,56,271.50</b> | <b>17,56,65,110.71</b> |
| <b>Total (a+b)</b>                        | <b>एकुण (a+b)</b>           | <b>28,39,30,899.09</b> | <b>28,96,86,099.10</b> |



## SCHEDULE - G - CONTINGENT LIABILITIES संभाव्य देणी

| Particulars                                  | तपशील                                  | 31-Mar-26              | 31-Mar-25              |
|--|--|------------------------|------------------------|
| Legal Expenses                               | कर्ज खात्यासाठी झालेला कायदेविषयक खर्च | 21,69,174.50           | 21,59,174.50           |
| Bank Guarantee                               | बँक गॅरन्टी खाते                       | 25,49,58,272.00        | 31,88,54,821.51        |
| Contingent Liability for Currant Deposit     | चालुखाते                               | 37,73,803.66           | 34,85,481.75           |
| Contingent Liability for Saving Deposit      | बचतखाते                                | 6,42,91,312.06         | 5,68,38,860.31         |
| Contingent Liability for Recurring Deposit   | रिकरिंग खाते                           | 19,974.00              | 18,401.00              |
| Contingent Liability for MIS Deposit         | दरमहा व्याज खाते                       | 11,391.00              | 9,136.00               |
| Contingent Liability for Fix Deposit         | मुदत ठेव खाते                          | 83,881.00              | 83,881.00              |
| Contingent Liability for Fix Deposit         | अल्पमुदत ठेव                           | 2,92,522.00            | 2,92,522.00            |
| Contingent Liability for Pigmy Deposit       | पिग्मी ठेवीखाते                        | 3,57,376.00            | 3,04,977.00            |
| Contingent Liability for Matured Fix Deposit | मुदत संपलेल्या ठेवी                    | 1,63,37,023.67         | 1,67,46,157.67         |
| Contingent Liability for Other Deposit       | इतर ठेव खाते                           | 57,56,882.76           | 52,60,473.76           |
| <b>Total</b>                                 | <b>एकुण</b>                            | <b>34,80,51,612.65</b> | <b>40,40,53,886.50</b> |

## ASSETS SCHEDULE - H -

### Cash In Hand & Balance with RBI, SBI, State Co.op. Bank & Dist. Central Co.op. Banks.

### रोख शिल्लक रिझर्व्ह बँक, स्टेट बँक, जिल्हा मध्यवर्ती सहकारी बँकांतील शिल्लक

| Particulars                       | तपशील                                     | 31-Mar-26                | 31-Mar-25                |
|-----------------------------------|---|--------------------------|--------------------------|
| Cash in Hand                      | रोख शिल्लक                                | 32,02,66,885.00          | 29,65,96,458.00          |
| Cash with ATM Machine             | एटीएम मशीन मधील शिल्लक                    | 1,69,40,900.00           | 2,75,74,200.00           |
| Standing Deposit Facility         |   | 1,03,00,00,000.00        | 85,00,00,000.00          |
| <b>Total Cash (a)</b>             | <b>एकुण(a)</b>                            | <b>1,36,72,07,785.00</b> | <b>1,17,41,70,658.00</b> |
| Reserve Bank of India Current A/c | रिझर्व बँकशिल्लक                          | 73,21,59,611.34          | 1,01,29,33,048.00        |
| State Bank Of India C/A           | स्टेट बँक ऑफ इंडिया शिल्लक                | 1,11,32,566.55           | 51,43,434.19             |
| MSC Bank, Mumbai C/A              | महाराष्ट्र राज्य सहकारी बँक, मुंबई शिल्लक | 56,326.74                | 56,179.84                |
| District co-op Bank C/A           | जिल्हा मध्यवर्ती बँक शिल्लक               | 7,24,717.60              | 43,24,431.00             |
| <b>Total Bank bal (b)</b>         | <b>एकुण (b)</b>                           | <b>74,40,73,222.23</b>   | <b>1,02,24,57,093.03</b> |
| <b>Total (a+b)</b>                | <b>एकुण (a+b)</b>                         | <b>2,11,12,81,007.23</b> | <b>2,19,66,27,751.03</b> |

## SCHEDULE - I - Balances with other Banks इतर बँकांतील शिल्लक

### Schedule I (a) - Current Deposits

| Particulars                            | तपशील                                      | 31-Mar-26             | 31-Mar-25             |
|--|--|-----------------------|-----------------------|
| IDBI BANK, Jalgaon C/A                 | आयडिबीआय बँक शिल्लक                        | 2,73,735.86           | 1,45,448.30           |
| C/A With Other Nationalize Bank        | इतर राष्ट्रीयकृत बँकांतील शिल्लक           | 7,30,789.64           | 6,79,024.37           |
| C/A With Private Sector Bank           | खाजगी बँकांतील शिल्लक                      | 8,24,64,480.03        | 8,34,37,714.27        |
| Overdraft With Other Nationalized Bank | राष्ट्रीयकृत बँकाकडून घेतलेली आधिकर्ष सवलत | 1,61,088.48           | 68,256.47             |
| Overdraft With Private sector Bank     | खाजगी बँकांकडून घेतलेली आधिकर्ष सवलत       | 34,835.11             | 16,990.12             |
| <b>Total (a)</b>                       | <b>एकुण (a)</b>                            | <b>8,36,64,929.12</b> | <b>8,43,47,433.53</b> |



## Schedule I (b) - Fixed Deposits मुदती ठेवी

| Particulars                               | तपशील                          | 31-Mar-26                | 31-Mar-25                |
|---|--------------------------------|--------------------------|--------------------------|
| IDBI Bank, Jalgaon FD                     | आय. डि. बी. आय बँक मुदत ठेवी   | 52,08,62,412.00          | 28,25,62,412.00          |
| Term Deposit With SBI                     | स्टेट बँक ऑफ इंडिया मुदत ठेवी  | 10,96,48,976.00          | 1,86,45,803.00           |
| Term Deposit With Other Nationalized Bank | राष्ट्रीयकृत बँकातील मुदत ठेवी | 1,76,19,00,000.00        | 1,82,29,00,000.00        |
| Term Deposit in Private Sector Bank.      | खाजगी बँकातील मुदत ठेवी        | 1,55,56,00,000.00        | 1,52,14,00,000.00        |
| <b>Total (b)</b>                          | <b>एकुण (b)</b>                | <b>3,94,80,11,388.00</b> | <b>3,64,55,08,215.00</b> |
| <b>Total (a+b)</b>                        | <b>एकुण (a+b)</b>              | <b>4,03,16,76,317.12</b> | <b>3,72,98,55,648.53</b> |

## SCHEDULE - J - INVESTMENT गुंतवणुक

| Particulars   | तपशील                            | 31-Mar-26                | 31-Mar-25                |
|---|----------------------------------|--------------------------|--------------------------|
| (I) Government Securities                           |                                  |                          |                          |
| a) Available for Sale                               | विक्रीसाठी उपलब्ध तारणपत्रे      |                          |                          |
| i Central Govt. Securities                          | केंद्र शासनाचे तारणपत्रे         | 1,08,60,27,200.00        | 1,62,45,98,750.00        |
| ii State Govt. Securities                           | राज्य शासनाचे तारणपत्रे          | 0.00                     | 0.00                     |
| iii Other Investment                                | इतर तारणपत्रे                    | 0.00                     | 0.00                     |
| Face Value Rs.1100000000.00<br>( P.Y.1650000000.00) |                                  |                          |                          |
| Market Value Rs.1068934750<br>( P.Y.1624598750)     |                                  |                          |                          |
| <b>Total</b>  | <b>एकुण (a)</b>                  | <b>1,08,60,27,200.00</b> | <b>1,62,45,98,750.00</b> |
| b) Held to Maturity                                 | मुदती तारणपत्रे                  |                          |                          |
| i Central Govt. Securities                          | केंद्र शासनाचे तारणपत्रे         | 2,86,57,43,376.00        | 1,74,51,66,764.00        |
| ii State Govt. Securities                           | राज्य शासनाचे तारणपत्रे          | 2,20,53,56,588.75        | 2,05,70,43,887.75        |
| iii Other Investment                                | इतर गुंतवणुक                     | 0.00                     | 0.00                     |
| Face Value Rs.5052500000<br>( P.Y.3802500000.00)    |                                  |                          |                          |
| Market Value Rs.4933171990<br>( P.Y.3798273910.00)  |                                  |                          |                          |
| <b>Total ( b)</b>                                   | <b>एकुण (b)</b>                  | <b>5,07,10,99,964.75</b> | <b>3,80,22,10,651.75</b> |
| <b>Total (a+b)</b>                                  | <b>एकुण (a+b)</b>                | <b>6,15,71,27,164.75</b> | <b>5,42,68,09,401.75</b> |
| (II) Other approved Securities                      | इतर तारणपत्रे                    | 0.00                     | 0.00                     |
| (III) Shares of Other Institution                   | इतर संस्थामधील भांडवल गुंतणुक    |                          |                          |
| i MSC Bank Shares                                   | राज्य मध्य. सह. बँक भांडवल       | 50,02,000.00             | 50,02,000.00             |
| ii JDCC Bank Shares                                 | जळगाव जिल्हा मध्य. सह बँक भांडवल | 2,00,000.00              | 2,00,000.00              |
| iii DDCC Bank Shares                                | धुळे जिल्हा मध्य. सह बँक भांडवल  | 5,100.00                 | 5,100.00                 |
| Iv N C F D Corporation Ltd                          |                                  | 1,00,00,000.00           | 1,00,00,000.00           |
| <b>Total</b>  |                                  | <b>1,52,07,100.00</b>    | <b>1,52,07,100.00</b>    |
| (IV) Bonds of PSU                                   | बॉन्ड्स ऑफ पि. एस. यु.           | 0.00                     | 0.00                     |
| (V) Others  | इतर                              | 0.00                     | 0.00                     |
| <b>Total (I+II+III+IV+V)</b>                        | <b>एकुण (I+II+III+IV+V)</b>      | <b>6,17,23,34,264.75</b> | <b>5,44,20,16,501.75</b> |



## SCHEDULE - K - LOANS & ADVANCE कर्ज

| Particulars   | तपशील  | 31-Mar-26                 | 31-Mar-25                 |
|---|--|---------------------------|---------------------------|
| A-SHORT TERM LOANS  | अ-अल्पमुदत कर्ज  |                           |                           |
| Cash Credit, Overdraft, Bill Discounted<br>of which secured against           | कॅश क्रेडीट, ओवर्ड्राफ्ट व बिल डिस्काउंटिंग<br>यापैकी              |                           |                           |
| i-Tangible Securities   | इतर नजरगहाण तारण कर्ज  | 4,50,54,31,718.37         | 3,85,87,99,070.03         |
| ii- Personal Sureties   | वैयक्तिक तारण कर्ज   | 30,95,08,215.89           | 31,90,57,382.93           |
| of which Overdue<br>(of which Overdue Rs.395818476.21<br>P.Y.Rs.374539979.35) | यापैकी थकबाकी (रु.395818476.21)<br>मागील वर्षी (रु. 374539979.35)  | -                         | -                         |
| (of which NPA Rs.116631597.92<br>P.Y. Rs.143339711.93)                        | यापैकी एनपीए (रु. 116631597.92)<br>मागील वर्षी (रु. 143339711.93)  | -                         | -                         |
| <b>Total (A)</b>  | <b>एकुण(A)</b>   | <b>4,81,49,39,934.26</b>  | <b>4,17,78,56,452.96</b>  |
| B-MEDIUM TERM LOAN  | ब - मध्यम मुदतीचे कर्ज   |                           |                           |
| of which secured against<br>Tangible Securities                               | इतर नजरगहाण तारण कर्ज  | 5,58,07,13,946.38         | 5,10,95,83,658.76         |
| Personal Sureties   | वैयक्तिक तारण कर्ज   | 1,26,82,35,932.69         | 1,56,57,15,009.55         |
| (of which Overdue Rs.537818184.56<br>P.Y Rs.464415964.73)                     | यापैकी थकबाकी (रु. 537818184.56)<br>मागील वर्षी (रु. 464415964.73) | -                         | -                         |
| (of which NPA Rs. 336809941.97<br>P.Y.Rs. 361814251.54)                       | यापैकी एनपीए (रु. 336809941.97)<br>मागील वर्षी (रु.361814251.54)   | -                         | -                         |
| <b>Total (B)</b>  | <b>एकुण(B)</b>   | <b>6,84,89,49,879.07</b>  | <b>6,67,52,98,668.31</b>  |
| C-LONG TERM LOAN  | दिर्घ मुदतीचे कर्ज   |                           |                           |
| of which secured against<br>Tangible Securities                               | इतर नजरगहाण तारण कर्ज  | 2,83,00,29,434.39         | 2,73,49,12,479.23         |
| Personal Sureties   | वैयक्तिक तारण कर्ज   | 0.00                      | 0.00                      |
| (of which Overdue Rs.7829145.64<br>P.Y.Rs. 5295433.42)                        | यापैकी थकबाकी (रु. 7829145.64)<br>मागील वर्षी (रु. 5295433.42)     | -                         | -                         |
| (of which NPA Rs.31525040.54<br>P.Y.Rs. 36301787.59)                          | यापैकी एनपीए (रु. 31525040.54)<br>मागील वर्षी (रु. 36301787.59)    | -                         | -                         |
| <b>Total (C)</b>  | <b>एकुण(C)</b>   | <b>2,83,00,29,434.39</b>  | <b>2,73,49,12,479.23</b>  |
| <b>Total</b>  | <b>एकुण (A+B+C)</b>  | <b>14,49,39,19,247.72</b> | <b>13,58,80,67,600.50</b> |

## SCHEDULE - L - INTEREST RECEIVABLE येणेव्याज

| Particulars  | तपशील                     | 31-Mar-26              | 31-Mar-25              |
|--|---------------------------|------------------------|------------------------|
| Accrued Int.on Investments   | मुदती ठेवीवरील येणे व्याज | 18,29,98,845.00        | 16,12,34,349.00        |
| Interest Receivable on Government Security<br>(Of which Overdue Rs.0.00) | गुंतवणुकी वरील येणे व्याज | 12,20,29,508.63        | 8,40,86,562.31         |
| <b>Total</b>   | <b>एकुण</b>               | <b>30,50,28,353.63</b> | <b>24,53,20,911.31</b> |



## SCHEDULED – M - FIXED ASSETS स्थावर मालमत्ता

| Asset Description<br>मालमत्ता वर्णन   | Gross Block<br>ग्रोस ब्लॉक             |                       |   |                               | Opening Bal As on<br>01/04/2025<br>सुरवातीची<br>शिल्लक | Depreciation / Amortisation<br>घसारा/निर्लेखित   |   | Closing Balance As on<br>31-03-2026<br>वर्ष अखेरची<br>शिल्लक | Net Block   |  |
|---|--|-----------------------|---|-------------------------------|--|--|---|--|---|--|
|   | Opening Balance                        | Addition              | Sale / Transfer / Write off / Other Adjustments | Closing Balance अखेरची शिल्लक |  | For the year ended 31/03/2026 वर्ष अखेरची शिल्लक | Sale / Transfer / Write off / Other Adjustments for 31/03/2026 विक्री/वर्ग/निर्लेखित वर्गवारी |  | WDV as on 31/03/2026 after depreciation घसारा वजा जाता वर्ष अखेर शिल्लक | WDV as on 31/03/2025 after depreciation वर्ष अखेरची शिल्लक |
|   | Cost as on 01/04/2025 सुरवातीची शिल्लक | On 31/03/2026 खरेदी   |   | Cost as on 31/03/2026         |  |  |   |  |   |  |
| LAND-Free Hold<br>जमीन  | 49,72,91,681.00                        | 0.00                  | 0.00  | 49,72,91,681.00               | 0.00   | 0.00   | 0.00  | 0.00   | 49,72,91,681.00   | 49,72,91,681.00  |
| LAND-Lease Hold<br>लीज अंतर्गत मालमत्ता   | 28,00,226.00                           | 0.00                  | 0.00  | 28,00,226.00                  | 0.00   | 0.00   | 0.00  | 0.00   | 28,00,226.00  | 28,00,226.00   |
| PREMISES  | 8,58,86,236.39                         | 61,55,440.00          | 0.00  | 9,20,41,676.39                | 32,80,428.00   | 0.00   | 2,44,42,212.59  | 6,75,99,463.80   | 6,47,24,451.80  | 6,47,24,451.80   |
| FURNITURE & FIXTURE, ELECTRICAL FITTING, OFFICE EQUIPMENT, CAPITAL EXPENDITURE ON RENTAL PREMISES<br>ऑफिस फर्निचर व फिक्सचर्स | 19,91,07,361.23                        | 1,67,27,933.67        | 17,13,481.91                                    | 21,41,21,812.99               | 94,91,437.76   | 0.00   | 12,20,33,502.28   | 9,20,88,310.71   | 8,65,65,296.70  | 8,65,65,296.70   |
| COMPUTER & PERIPHERALS<br>संगणक सामुग्री  | 9,57,73,766.52                         | 59,93,605.08          | 0.00  | 10,17,67,371.60               | 96,37,310.48   | 0.00   | 8,64,47,773.26  | 1,53,19,598.34   | 1,89,63,303.74  | 1,89,63,303.74   |
| VEHICLES<br>वाहन  | 17,49,224.12                           | 0.00                  | 2,249.08  | 17,46,975.04                  | 24,288.00  | 0.00   | 16,50,287.04  | 96,688.00  | 1,23,225.08   | 1,23,225.08  |
| BOOKS<br>पुस्तके  | 2,15,781.38                            | 0.00                  | 87410.83  | 1,28,370.55                   | 0.00   | 0.00   | 1,28,370.55   | 0.00   | 87,410.83   | 87,410.83  |
| <b>TOTAL<br/>शिल्लक</b>   | <b>88,28,24,276.64</b>                 | <b>2,88,76,978.75</b> | <b>18,03,141.82</b>                             | <b>90,98,98,113.57</b>        | <b>2,24,33,464.24</b>                                  | <b>0.00</b>                                      | <b>23,47,02,145.72</b>  | <b>67,51,95,967.85</b>                                       | <b>67,05,55,595.15</b>  | <b>67,05,55,595.15</b>                                     |



### Schedule - N (a) - Closing Stock क्लोजिंग स्टॉक

| Particulars       | तपशील                | 31-Mar-26           | 31-Mar-25           |
|-------------------|----------------------|---------------------|---------------------|
| Silver coin stock | चांदीचा शिक्का स्टॉक | 94,600.00           | 94,600.00           |
| Stationary stock  | स्टेशनरी स्टॉक       | 20,57,882.26        | 30,37,658.46        |
| <b>Total (a)</b>  | <b>एकुण(a)</b>       | <b>21,52,482.26</b> | <b>31,32,258.46</b> |

### Schedule - N (b) - Security Deposit सुरक्षा डिपॉझिट

| Particulars      | तपशील              | 31-Mar-26             | 31-Mar-25             |
|------------------|--------------------|-----------------------|-----------------------|
| Security Deposit | सिक्युरिटी डिपॉझिट | 1,94,74,830.58        | 1,50,45,853.45        |
| <b>Total (b)</b> | <b>एकुण(b)</b>     | <b>1,94,74,830.58</b> | <b>1,50,45,853.45</b> |

### Schedule N (c) - Prepaid Expenses अगाऊ केलेला खर्च

| Particulars                          | तपशील                      | 31-Mar-26             | 31-Mar-25             |
|--------------------------------------|----------------------------|-----------------------|-----------------------|
| Prepaid Software Exp.                | अगाऊ केलेला सॉफ्टवेअर खर्च | 62,79,884.05          | 17,33,563.00          |
| Prepaid Hardware Exp.                | अगाऊ केलेला हार्डवेअर खर्च | 3,55,500.00           | 4,15,500.00           |
| Prepaid Digital Transaction Expenses | अगाऊ केलेला डिजिटल खर्च    | 3,17,33,334.00        | 83,33,333.00          |
| Prepaid Insurance Exp.               | अगाऊ केलेला विमा खर्च      | 31,67,834.00          | 22,12,692.00          |
| Prepaid Rent And Taxes               | अगाऊ केलेला भाडे व कर खर्च | 13,541.25             | 0.00                  |
| <b>Total (c)</b>                     | <b>एकुण(c)</b>             | <b>4,15,50,093.30</b> | <b>1,26,95,088.00</b> |

### Schedule - N (d) - Advance अॅडव्हान्स

| Particulars      | तपशील           | 31-Mar-26           | 31-Mar-25           |
|------------------|-----------------|---------------------|---------------------|
| General Advance  | जनरल अॅडव्हान्स | 51,73,814.59        | 17,37,000.80        |
| <b>Total (d)</b> | <b>एकुण(d)</b>  | <b>51,73,814.59</b> | <b>17,37,000.80</b> |

### Schedule - N (e) - Employee Advance कर्मचारी अॅडव्हान्स

| Particulars            | तपशील                     | 31-Mar-26           | 31-Mar-25           |
|------------------------|---------------------------|---------------------|---------------------|
| Employee Grain Advance | कर्मचारी धान्य अॅडव्हान्स | 29,40,000.00        | 26,30,000.00        |
| <b>Total(e)</b>        | <b>एकुण(e)</b>            | <b>29,40,000.00</b> | <b>26,30,000.00</b> |

### Schedule - N (f) - Employee Special Advance कर्मचारी विशेष अॅडव्हान्स

| Particulars              | तपशील               | 31-Mar-26   | 31-Mar-25           |
|--------------------------|---------------------|-------------|---------------------|
| Employee Special Advance | कर्मचारी अॅडव्हान्स | 0.00        | 76,96,263.00        |
| <b>Total(e)</b>          | <b>एकुण(e)</b>      | <b>0.00</b> | <b>76,96,263.00</b> |



### Schedule - N (g) - Other Receivables इतर रक्कम येणे

| Particulars                             | तपशील                        | 31-Mar-26              | 31-Mar-25              |
|---|------------------------------|------------------------|------------------------|
| Madhusanchay Collection Control Account | मधुसंचय पिंग्मी डिपॉझिट खाते | 94,200.00              | 46,400.00              |
| Sundry Receivable                       | इतर येणे रक्कम               | 13,50,557.16           | 9,16,611.27            |
| Locker Rent Control Account             | लॉकर भाडे येणे               | 4,60,404.05            | 9,26,202.80            |
| TDS Receivable                          | टि. डी.एस. येणे              | 8,53,589.02            | 10,61,887.28           |
| Other Assets & Provisions               | अदर असेट अॅन्ड प्रोव्हिजन्स  | 9,02,69,644.34         | 7,03,41,298.92         |
| Deferred Tax                            | डिफर्ड टॅक्स                 | 15,90,90,517.00        | 16,35,69,789.00        |
| Gratuity Plan Assets (Net of Provision) | ग्रॅच्युटी प्लॅन असेट        | 2,94,61,991.00         | 2,20,73,796.00         |
| Leave Encashment (Net of Provision)     | लिह्व इनकॅशमेंट              | 1,92,42,198.00         | 1,05,57,972.00         |
| GST Input Receivable                    | जि. एस. टी. येणे             | 77,04,780.64           | 28,35,629.17           |
| NPCI Charges Control Account            | एनपीसीआय चार्जेस खाते        | 16,28,814.60           | 9,32,778.04            |
| Digital Transaction Control Account     | डिजिटल व्यवहार खाते          | 11,95,642.52           | 0.00                   |
| <b>Total (f)</b>                        | <b>एकुण (f)</b>              | <b>31,13,52,338.33</b> | <b>27,32,62,364.48</b> |

### Schedule - N (h) - Receivables from RBI इतर रक्कम येणे (RBI)

| Particulars                         | तपशील                         | 31-Mar-26              | 31-Mar-25              |
|-------------------------------------|-------------------------------|------------------------|------------------------|
| Current Amount Rece. From RBI       | चालु खाते येणे रक्कम (RBI)    | 17,418.30              | 28,732.28              |
| Saving Amount Rece. From RBI        | बचत खाते येणे रक्कम (RBI)     | 4,46,899.85            | 1,18,029.92            |
| Daily Deposit Amount Rece. From RBI | पिंग्मी खाते येणे रक्कम (RBI) | 2,071.00               | 0.00                   |
| Matured F D Amount Rece. From RBI   | मुदत ठेव येणे रक्कम (RBI)     | 23,449.00              | 4,25,630.00            |
| <b>Total(g)</b>                     | <b>एकुण (g)</b>               | <b>4,89,838.15</b>     | <b>5,72,392.20</b>     |
| <b>TOTAL (a to g)</b>               | <b>एकुण (a to g)</b>          | <b>38,31,33,397.21</b> | <b>31,67,71,220.39</b> |

### Schedule to Profit & Loss for the Year Ended 31<sup>st</sup> March 2026 - EXPENSES

#### Schedule - O - Interest on Deposit & Borrowings ठेवी व कर्जावरील व्याज

| Particulars            | तपशील           | 31-Mar-26                | 31-Mar-25                |
|------------------------|-----------------|--------------------------|--------------------------|
| Interest on Deposits   | ठेवीवरील व्याज  | 1,22,55,68,833.25        | 1,09,59,99,888.58        |
| Interest on Borrowings | कर्जावरील व्याज | 93,12,697.07             | 1,64,70,989.70           |
| <b>Total</b>           | <b>एकुण</b>     | <b>1,23,48,81,530.32</b> | <b>1,11,24,70,878.28</b> |

#### Schedule - P - Salary & Allowances पगार व भत्ते

| Particulars                    | तपशील                               | 31-Mar-26              | 31-Mar-25              |
|--------------------------------|-------------------------------------|------------------------|------------------------|
| Mediclaime Insurance for Staff | कर्मचारी इन्शुरन्स खर्च खाते        | 40,08,661.87           | 16,23,675.19           |
| Salary & Allowances            | पगार व भत्ते                        | 35,27,91,296.80        | 31,20,75,749.51        |
| Provident Fund Contribution    | भविष्य निवार्ह निधी खर्च            | 2,63,46,353.00         | 2,62,85,678.00         |
| L T C                          | एल. टि. सी. खर्च                    | 7,93,065.00            | 6,04,184.00            |
| P.F. Administrative Expenses   | भविष्य निवार्ह निधी व्यवस्थापन खर्च | 10,97,765.00           | 10,95,396.00           |
| DLI contribution               | डि. एल. आय. कॉन्ट्रीब्युशन          | 3,68,213.00            | 3,67,964.00            |
| Group Gratuity                 | ग्रुप ग्रॅच्युटी खर्च               | 32,23,875.00           | 4,71,85,925.00         |
| Employee Welfare Expenses      | कर्मचारी वेलफेअर खर्च               | 18,96,462.55           | 17,65,842.00           |
| Employee Uniform Expenses      | कर्मचारी गणवेश खर्च                 | 2,36,370.00            | 4,900.00               |
| Leave Encashment Expenses      | लिह्व इनकॅशमेंट खर्च                | 27,33,117.00           | 1,75,08,792.00         |
| <b>Total</b>                   | <b>एकुण</b>                         | <b>39,34,95,179.22</b> | <b>40,85,18,105.70</b> |



### Schedule - Q - Rent, Taxes & Insurance etc. भाडे, कर व विमा इ.

| Particulars                          | तपशील                    | 31-Mar-26             | 31-Mar-25             |
|--------------------------------------|--------------------------|-----------------------|-----------------------|
| Electric Expenses For M.S.E.B.       | ईलेक्ट्रीक बिल खर्च      | 74,23,693.00          | 88,90,840.86          |
| DICGC Insurance Premium              | डि.आय.सी.जी.सी.विमा खर्च | 2,93,70,007.27        | 2,68,04,990.20        |
| Rent & Taxes                         | भाडे व कर                | 3,17,37,230.35        | 3,30,18,046.78        |
| Electric Expenses For Electric Goods | ईलेक्ट्रीक साहित्य खर्च  | 7,46,891.38           | 5,18,393.82           |
| Electricity Expenses. For Generator  | जनरेटर खर्च              | 2,65,979.08           | 2,33,781.86           |
| Insurance Premium Paid               | विमा खर्च                | 26,73,291.86          | 23,48,232.17          |
| <b>Total</b>                         | <b>एकुण</b>              | <b>7,22,17,092.94</b> | <b>7,18,14,285.69</b> |

### Schedule - R - Legal Expenses कायदे विषयक खर्च

| Particulars        | तपशील                      | 31-Mar-26           | 31-Mar-25           |
|--------------------|----------------------------|---------------------|---------------------|
| Consultant charges | सल्लागार खर्च              | 32,30,900.48        | 21,78,651.00        |
| Advocate Fee Paid  | वकील फी                    | 9,57,500.00         | 16,21,300.00        |
| Legal Expenses     | कायदेशिर सल्ला बाबतचा खर्च | 3,10,866.22         | 2,64,099.30         |
| <b>Total</b>       | <b>एकुण</b>                | <b>44,99,266.70</b> | <b>40,64,050.30</b> |

### Schedule - S - Postage, Telegram & Telephone टपाल, तार व टेलीफोन

| Particulars        | तपशील        | 31-Mar-26           | 31-Mar-25           |
|--------------------|--------------|---------------------|---------------------|
| Telephone Expenses | टेलीफोन खर्च | 10,91,555.00        | 10,25,317.84        |
| Postage Paid       | टपाल खर्च    | 28,76,857.42        | 20,45,215.18        |
| <b>Total</b>       | <b>एकुण</b>  | <b>39,68,412.42</b> | <b>30,70,533.02</b> |

### Schedule - T - Audit Fee लेखा परीक्षण फी व खर्च

| Particulars    | तपशील             | 31-Mar-26           | 31-Mar-25           |
|----------------|-------------------|---------------------|---------------------|
| Audit Fees     | लेखा परीक्षण फी   | 78,61,399.62        | 64,74,150.00        |
| Audit Expenses | लेखा परीक्षण खर्च | 5,36,781.84         | 4,82,448.54         |
| <b>Total</b>   | <b>एकुण</b>       | <b>83,98,181.46</b> | <b>69,56,598.54</b> |

### Schedule - U - Depreciation & Repairs घसारा व दुरुस्ती खर्च

| Particulars                 | तपशील                      | 31-Mar-26             | 31-Mar-25             |
|-----------------------------|----------------------------|-----------------------|-----------------------|
| Depreciation                | घसारा                      | 2,24,33,464.25        | 2,11,46,267.29        |
| Computer Software           | सॉफ्टवेअर साठी झालेला खर्च | 2,28,62,324.89        | 1,49,17,887.54        |
| Office Repairs              | ऑफीस रिपेअर खर्च           | 1,35,45,906.43        | 1,15,31,158.68        |
| Computer Repairing charges  | संगणक दुरुस्ती खर्च        | 8,07,016.16           | 4,62,640.87           |
| Computer Consumable Charges | संगणक इतर खर्च             | 3,24,360.64           | 5,73,144.27           |
| Dead Stock repairs          | डेडस्टॉक रिपेअर्स          | 40,20,022.73          | 25,68,409.82          |
| <b>Total</b>                | <b>एकुण</b>                | <b>6,39,93,095.10</b> | <b>5,11,99,508.47</b> |



## Schedule - V - Printing & Stationary & Advt. छपाई, स्टेशनरी व जाहिरात खर्च

| Particulars           | तपशील                | 31-Mar-26             | 31-Mar-25             |
|-----------------------|----------------------|-----------------------|-----------------------|
| Printing & Stationary | छपाई व स्टेशनरी खर्च | 53,66,031.80          | 59,24,894.68          |
| Computer Stationary   | संगणक स्टेशनरी खर्च  | 0.00                  | 4,092.00              |
| Xerox Expenses        | झेरोक्स खर्च         | 7,08,895.34           | 7,35,055.76           |
| Advertisement         | जाहिरात खर्च         | 81,58,983.19          | 70,60,822.23          |
| <b>Total</b>          | <b>एकुण</b>          | <b>1,42,33,910.33</b> | <b>1,37,24,864.67</b> |

## Schedule - W - Other Expenses इतर खर्च

| Particulars                           | तपशील                             | 31-Mar-26      | 31-Mar-25      |
|---------------------------------------|-----------------------------------|----------------|----------------|
| Amortization of Premium on Investment | तारण पत्रावरील अधिमूल्यसाठी तरतूद | 43,42,146.00   | 26,31,399.00   |
| Office Expenses                       | ऑफिस खर्च                         | 1,21,59,982.31 | 1,06,80,804.47 |
| Security Charges                      | सुरक्षा खर्च                      | 1,67,74,271.10 | 1,71,56,370.02 |
| Gardening Charges                     | गार्डनिंग खर्च                    | 84,340.00      | 72,505.00      |
| Training Fee / Charges                | प्रशिक्षण फी                      | 5,98,010.68    | 5,83,269.00    |
| Training Expenses                     | प्रशिक्षण खर्च                    | 3,92,307.28    | 3,71,662.24    |
| Contribution and Subscriptions        | कॉन्ट्रीब्युशन अॅन्ड सबस्क्रिप्शन | 7,78,506.00    | 7,43,981.83    |
| Vehicle Expenses                      | वाहन खर्च                         | 42,69,310.97   | 38,08,001.78   |
| Honorarium (Mandhan)                  | मानधन                             | 41,72,509.00   | 41,66,264.00   |
| Annual General Meeting Expenses       | वार्षिक सर्वसाधारण खर्च           | 20,97,859.30   | 19,51,004.40   |
| Cash Transportation Expenses          | कॅश वाहतुक खर्च                   | 1,17,087.00    | 2,60,483.00    |
| Donation Paid                         | देणगी                             | 17,02,000.00   | 21,00,000.00   |
| Lease Line / ISDN Line Expenses       | लिज लाइन खर्च                     | 45,91,271.94   | 40,39,856.32   |
| Profession Tax Paid                   | व्यवसाय कर                        | 2,500.00       | 2500.00        |
| Profit / Loss on sale of Assets       | मालमत्ता विक्रीवरील नफा / तोटा    | 4,11,563.52    | 21,959.08      |
| Commission Paid to Pigmy Agent        | पिग्मी कमीशन खर्च                 | 0.00           | 58,87,297.00   |
| Expensed For Directors                | संचालक मंडळ खर्च                  | 72,715.00      | 1,28,595.10    |
| Clearing House Charges                | समाशोधन गृह खर्च                  | 7,00,376.62    | 9,24,035.54    |
| Meeting Expenses                      | मिटींग खर्च                       | 25,29,652.70   | 22,45,149.36   |
| Travelling and Conveyance Expenses.   | प्रवास खर्च                       | 11,62,345.00   | 10,00,177.45   |
| Other Banks Charges Paid              | ऑदर बँक चार्जेस                   | 5,48,608.58    | 2,86,152.14    |
| ATM Expenses                          | ए.टी.एम खर्च                      | 1,51,88,864.16 | 1,23,65,792.25 |
| Conveyance Expenses                   | प्रवास खर्च                       | 11,70,963.71   | 10,05,424.40   |
| Recovery Expenses                     | वसुली खर्च                        | 1,50,460.32    | 97,328.57      |
| Refreshment & Lodging Expenses        | रिफ्रेशमेंट अॅन्ड लॉजिंग खर्च     | 7,43,568.00    | 6,89,140.50    |
| Write off Stock & Receivable          | स्टॉक व इतर येणे निर्लेखित खाते   | 3,77,125.51    | 0.00           |
| ATM Sharing Charges Paid              | ए.टी.एम. चार्जेस                  | 54,70,724.27   | 51,07,365.91   |
| Income Tax Paid                       | आयकर                              | 0.00           | 1,621.46       |
| CERSAI Charges Paid                   | सरसाइ चार्जेस                     | 526.50         | 18,502.03      |
| CCIL Deal Charges                     | सी.सी.आय.एल. डिल चार्जेस          | 2,80,996.00    | 1,41,421.00    |
| Other Fee (Pos)                       | इतर व्यवहार फी (पॉज)              | 11,40,039.69   | 12,61,238.14   |



| Particulars                          | तपशील                                 | 31-Mar-26             | 31-Mar-25             |
|--------------------------------------|---------------------------------------|-----------------------|-----------------------|
| Experian Credit Information Charges  | एक्सपेरीअन क्रेडीट इनफॉर्मेशन चार्जेस | 5,450.00              | 5,450.00              |
| High Mark Credit Information Charges | हायमार्क क्रेडीट इनफॉर्मेशन चार्जेस   | 1,17,774.48           | 1,26,984.72           |
| CGST Paid                            | सी.जी.एस.टी टॅक्स                     | 8,84,938.88           | 9,35,963.49           |
| SGST Paid                            | एस.जी.एस.टी टॅक्स                     | 8,84,938.88           | 9,35,963.47           |
| CIBIL Charges Paid                   | सीबील चार्जेस                         | 16,49,532.45          | 14,97,198.17          |
| Lodging Expenses                     | लॉजींग खर्च                           | 89,177.94             | 64,437.14             |
| Imps Transaction Fee                 | आय.एम.पी.एस ट्रॅन्सेक्शन फी           | 4,17,655.23           | 4,51,411.22           |
| UPI Transaction Fee Paid             | यु.पी.आय. ट्रॅन्सेक्शन फी             | 65,78,970.08          | 66,49,425.33          |
| Digital Transaction Expenses         | डिजिटल व्यवहाराबाबतचा खर्च            | 15,61,961.78          | 6,28,730.35           |
| Monitoring Charges To IFTAS          | मॉनिटरिंग चार्जेस                     | 6,93,240.00           | 6,93,240.00           |
| Allowances paid to B O M Members     | बोर्ड ऑफ मॅनेजमेंट भत्ते              | 97,500.00             | 1,02,500.00           |
| Write-off Fixed Assets and Furniture | राइट ऑफ असेट                          | 11,09,462.11          | 2,016.00              |
| IGST Expenses                        | आय जी एस टी खर्च                      | 227.24                | 576.86                |
| Locker Break Charges                 | लॉकर ब्रेक चार्जेस                    | 2,30,395.06           | 0.00                  |
| Tester Fee Paid                      | टेस्टर फी                             | 11,176.00             | 11,670.50             |
| Valuation Fee Paid                   | वॅल्युएशन फी                          | 2,65,099.00           | 3,91,715.18           |
| Shareholder Welfare Expenses         | सभासद कल्याण खर्च                     | 13,83,190.00          | 13,34,260.00          |
| Premium on PSLC expenses             | पीएसएलसीवरील प्रिमियम खर्च            | 0.00                  | 50,50,000.00          |
| <b>Total</b>                         | <b>एकुण</b>                           | <b>9,80,11,320.29</b> | <b>9,86,30,843.42</b> |

## Schedule - X - Provisions तरतुदी

| Particulars                             | तपशील                         | 31-Mar-26              | 31-Mar-25             |
|---|-------------------------------|------------------------|-----------------------|
| Provision for Bad & Doubtful Asset      | बुडीतव संशयित कर्ज तरतुद      | 2,50,00,000.00         | 1,80,00,000.00        |
| Provision for IDR                       | गुंतवणूक घसारा तरतुद          | 1,70,92,450.00         | 0.00                  |
| Contingent Provision for Standard Asset | उत्पादक जिंदगीसाठी तरतुद      | 53,00,000.00           | 0.00                  |
| Provision for Income Tax                | आयकर तरतुद                    | 6,08,62,246.00         | 4,81,34,465.00        |
| Provision For Locker Rent Receivable    | लॉकर भाडे तरतुद               | 0.00                   | 1,30,300.00           |
| Provision for Restructure Advances      | पुर्नरचीत कर्जावरील तरतुद     | 0.00                   | 50,00,000.00          |
| Provision for Contingencies             | इतर तरतुदी                    | 0.00                   | 19,727.92             |
| Provision for Tax Liability of Borrower | कर्जदार टॅक्स लायबिलिटी तरतुद | 0.00                   | 92,09,814.00          |
| Provision for Fraud Cases               | फ्रॉड केस तरतुद               | 0.00                   | 15,298.00             |
| <b>Total</b>                            | <b>एकुण</b>                   | <b>10,82,54,696.00</b> | <b>8,05,09,604.92</b> |



## INCOME

### Schedule - Y - Interest & Discount व्याज व कसर

| Particulars                                     | तपशील                                | 31-Mar-26                | 31-Mar-25                |
|---|--------------------------------------|--------------------------|--------------------------|
| Interest on loan                                | कर्जावरील व्याज                      | 1,29,28,82,239.20        | 1,27,78,01,249.80        |
| Interest On Investment In Government Securities | सरकारी रोख्यातील गुंतवणुकीवरील व्याज | 38,61,36,954.70          | 35,29,65,011.00          |
| Interest on Investment                          | गुंतवणुकवरील व्याज                   | 31,32,62,545.00          | 27,26,84,409.15          |
| Interest on Standing Deposit Facility           | स्टँडिंग डिपॉझिटवरील व्याज           | 1,29,10,545.00           | 56,69,259.00             |
| <b>Total</b>                                    | <b>एकूण</b>                          | <b>2,00,51,92,283.90</b> | <b>1,90,91,19,928.95</b> |

### Schedule - Z - Commission & Exchange कमीशन

| Particulars                                   | तपशील                                     | 31-Mar-26             | 31-Mar-25             |
|---|---|-----------------------|-----------------------|
| Commission Received                           | कमीशन                                     | 5,46,687.12           | 2,51,718.57           |
| Commission Received on Mutual Fund            | मुच्युअल फंड कमीशन                        | 2,24,798.91           | 2,82,547.07           |
| Commission Received on L.I.C.                 | एल.आय.सी. कमीशन                           | 3,46,721.06           | 3,64,772.99           |
| B/G & L/C Commission Received                 | बँक गॅरंटी व एल.सी. कमीशन                 | 31,06,941.38          | 46,09,397.28          |
| Commission Received on General Insurance      | जनरल इन्शुरन्स कमीशन                      | 13,47,808.11          | 10,81,787.02          |
| Commission on L.I.C. Micro Insurance          | एल.आय.सी. मायक्रो विमा कमीशन              | 10,984.20             | 16,804.49             |
| Commission on S.B.I. Life Insurance           | एस.बी.आय लाइफ विमा कमीशन                  | 24,99,426.95          | 21,71,599.21          |
| Commission on H.D.F.C. Life Insurance         | एच.डि.एफ.सी. लाइफ इन्शुरन्स कमीशन         | 8,64,922.12           | 4,35,737.77           |
| Commission on Oriental General Insurance      | ओरीएंटल जनरल इन्शुरन्स कमीशन              | 0.00                  | 16,944.00             |
| Commission on Bajaj Allianz General Ins.      | बजाज अलाइन्ज जनरल इन्शुरन्स कमीशन         | 30,223.34             | 2,10,381.34           |
| Commission on I.C.I.C.I. Lombard General Ins. | आय.सी.आय.सी.आय. लोम्बार्ड इन्शुरन्स कमीशन | 82,678.64             | 0.00                  |
| Commission on Star Health Insurance           | स्टार हेल्थ इन्शुरन्स कमीशन               | 47,727.27             | 5,42,182.53           |
| Commission on I.C.I.C.I. Prudential Life Ins. | आय.सी.आय.सी.आय. इन्शुरन्स कमीशन           | 16,18,341.27          | 8,57,220.38           |
| <b>Total</b>                                  | <b>एकूण</b>                               | <b>1,07,27,260.37</b> | <b>1,08,41,092.65</b> |



## Schedule - AA - Other Income इतर उत्पन्न

| Particulars                            | तपशील                                    | 31-Mar-26              | 31-Mar-25              |
|--|--|------------------------|------------------------|
| Profit on Sale of Investment           | शासकीय कर्जरोख्यावरील नफा                | 4,28,76,939.00         | 81,65,000.00           |
| Processing fee on loan                 | कर्जावरील प्रोसेसिंग फी                  | 2,03,53,057.06         | 2,04,89,939.61         |
| Postage and Telegram Received          | टपाल तार रक्कम                           | 41,337.42              | 37,595.40              |
| Share Transfer fee                     | शेअर ट्रान्सफर फी                        | 18,304.36              | 18,962.94              |
| Dividend on Shares                     | शेअर्सवरील लाभांश                        | 5,00,200.00            | 5,00,200.00            |
| Service charges Received               | सर्व्हिस चार्जेस                         | 2,54,74,817.46         | 2,24,27,548.34         |
| Other Income/Receipt                   | इतर उत्पन्न                              | 1,14,862.73            | 78,944.88              |
| Expenses & Provision Write Back        | मागील वर्षी केलेल्या तरतुदी जमा          | 51,39,046.00           | 31,25,342.15           |
| Interest Received .on security Deposit | सुरक्षा अनामत रकमे वरील व्याज            | 8,250.00               | 8,250.00               |
| CIBIL Charges                          | सीबील चार्जेस                            | 15,20,080.70           | 18,61,542.56           |
| Profit on Sale of Non-Banking Assets   | प्रॉफीट ऑनसेल ऑफ नॉनबँकींग ॲसेट          | 0.00                   | 8,42,140.00            |
| Lead Bank Charges Received             | लिड बँक                                  | 0.00                   | 14,880.48              |
| Sale of Scrap                          | भंगार विक्री                             | 1,69,078.04            | 2,33,102.23            |
| Locker rent                            | लॉकर भाडे                                | 2,31,92,291.25         | 2,09,39,566.66         |
| Interest on Security Deposit with CCIL | सी. सी. आय. एल सुरक्षा अनामत व्याज       | 42,086.00              | 57,523.00              |
| ATM Sharing Charges Received           | ए. टी. एम शेअरिंग चार्जेस                | 30,90,416.48           | 38,32,735.21           |
| Written off Bad Debt Recovered         | निर्लेखित कर्जावरील वसुली                | 4,95,06,831.73         | 1,90,41,883.84         |
| CERSAI Charges Received                | सरसाई चार्जेस                            | 37,153.68              | 75,278.12              |
| Inter Change fee received –Pos         | पॉज-इंटरचेंज फी                          | 2,93,310.76            | 4,71,945.65            |
| Other Income/Receipt-Non GST           | इतर उत्पन्न                              | 21,413.00              | 22,957.43              |
| Insurance Charges Received             | इन्शुरन्स चार्जेस                        | 2,07,180.22            | 1,78,942.68            |
| ATM Sharing Charges Received Issuer    | एटीएम चार्जेस (इश्युअर)                  | 7,76,519.35            | 6,95,496.37            |
| Imps Transaction Fee Received          | आय. एम. पी. एस फी                        | 2,07,202.59            | 3,26,549.37            |
| UPI Transaction Fee Received           | यु. पी. आय. फी                           | 36,27,912.34           | 50,32,024.86           |
| Pre-closure Charges                    | मुदतीपूर्व कर्ज बंद केल्याबाबतचे चार्जेस | 52,27,436.93           | 10,00,866.93           |
| Locker Break Charges                   | लॉकर तोडण्याचे शुल्क                     | 0.00                   | 5,900.00               |
| Penal Charges                          | दंडात्मक शुल्क                           | 23,85,015.89           | 37,25,722.06           |
| <b>Total</b>                           | <b>एकुण</b>                              | <b>18,48,30,742.99</b> | <b>11,32,10,840.77</b> |



## NOTES FORMING PART OF PROFIT & LOSS A/C FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2026 AND BALANCE SHEET AS ON EVEN DATE

### I. OVERVIEW:

Jalgaon Janata Sahakari Bank Ltd. was incorporated in 1977 and commenced the banking business in the year 1978. The Bank provides a wide range of Banking & Financial Services.

- 1) **BASIS OF ACCOUNTING:** The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under Reserve Bank of India (Financial Statement – Presentation and Disclosures) Direction 2025, to comply in all material respect with the Accounting Standards (AS) issued by Institute of Chartered Accounts of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 & Maharashtra State Co-operative Societies Act 1960 & Rules, circulars and guidelines prescribed by Reserve Bank of India (RBI) from time to time and current practices prevalent in the Urban Co-operative Banking Sector in India.
- 2) **USE OF ESTIMATES:** The preparation of financial statements in conformity with generally accepted accounting principles requires Bank to make estimates and assumptions that affects the reported amounts of assets, liabilities, revenues, expenses and disclosures of contingent liabilities at the date of the financial statements and the results of operations during the reporting period. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates. Any revisions to the accounting estimates are recognized prospectively.
- 3) During 2025-26, there is no change in any accounting policies in books of accounts.

### II. SIGNIFICANT ACCOUNTING POLICIES:

#### 1) ACCOUNTING CONVENTION:

The Financial Statements have been prepared following the going concern concept on a historical cost basis under accrual system of accounting and in conformity with the generally accepted accounting practices and applicable statutory provisions to Urban Co-operative Banks in India except otherwise stated.

#### 2) REVENUE RECOGNITION:

Income and Expenditure have been accounted for on accrual basis unless otherwise stated

- 2.1 Interest on Advances, classified as 'Non-performing assets' is recognized to the extent realized, as per the directives issued by the RBI. Unrealized interest on non-performing advances is shown under "Overdue Interest Reserve" and as 'Interest Receivable' on liability side and asset side respectively.
- 2.2 Commission and Exchange, Dividend received from shares of cooperative and other institutions are fully recognized as income on realization.
- 2.3 Income (other than interest) on investments in "Held to Maturity" category acquired at a discount to the face value, is recognized as follows:
  - i. On interest bearing securities, it is recognized only at the time of sale/ redemption.
- 2.4 Profit or loss on sale of investments is recognized in the Profit and Loss account. As per RBI guidelines, in case of profit on sale of investments under 'Held to Maturity' category, an equivalent amount (net of taxes and amount required to be transferred to Statutory Reserves) is appropriated to 'Capital Reserve Account'.



- 2.5 Locker rent is accounted on accrual basis.
- 2.6 In respect of NPAs, recoveries effected in accordance with compromise settlement policy except Judgment of a Court, DRT, NCLT and order of relevant authority.
- 2.7 Interest income on Income-tax refund is recognized in the year of passing of assessment order.

### 3) ADVANCES:

- 3.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.
- 3.2 The unrealized Interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.
- 3.3 In addition, a general provision is made on following categories of standard assets including restructured advances classified as standard as per RBI guidelines are as under:

| Category   | Provision (%) |
|--|---------------|
| Direct advances to Agricultural and SME Sectors                    | 0.25%         |
| Commercial Real Estate (CRE) Sector                                | 1.00%         |
| Commercial Real Estate- Residential Housing Sector (CRE-RH) Sector | 0.75%         |
| Other Standard Assets  | 0.40%         |
| Provision for Restructured Advances as per Covid-19 package        | 5% /10%       |

- 3.4 Restructuring of advances is carried out as per regulatory guidelines from RBI. In respect of Rescheduled/Restructured advances, provision is made for the diminution in the fair value of restructured advances measured in present value terms as per RBI guidelines.
- 3.5 Amounts recovered against debts written off are recognized as revenue in the year of recovery.
- 3.6 For project finance exposures, a bank has maintain a general provision at the following rates for the funded outstanding on a portfolio basis:

|   | Construction Phase (%) | Operational Phase – after commencement of repayment of interest and principal (%) |
|---|------------------------|---|
| Commercial Real Estate (CRE) Sector                                 | 1.25%                  | 1.00%   |
| Commercial Real Estate – Residential Housing Sector (CRE-RH) Sector | 1.00%                  | 0.75%   |
| All Others  | 1.00%                  | 0.40%   |



#### 4) INVESTMENTS:

- 4.1 Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines applicable to Urban Co-operative Banks on the following basis.
- a) "Held to Maturity" (HTM) comprising investments acquired with the intention to hold them till maturity.
  - b) "Held for Trading" (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition.
  - c) "Available for Sale" (AFS) comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity.

However, for disclosure in Balance Sheet, investments are grouped under five heads as required by RBI guidelines.

- i) Government Securities
  - ii) Other Approved Securities
  - iii) Shares
  - iv) Bonds of PSU
  - v) Others
- 4.2 Investments classified as 'Held to Maturity (HTM)' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the residual period of the said investments on pro-rata basis.
- 4.3 Investments under 'Held for Trading (HFT)' category are marked to market scrip-wise at lower of Cost or Market Value on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.
- 4.4 Investments under 'Available for Sale' category are marked to market scrip-wise at lower of Cost or Market Value as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.
- 4.5 The securities in Available for Sale & Held for Trading category are marked to market by debiting Profit & Loss A/c and creating required Investment Depreciation Reserve. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.
- 4.6 As investment is classified as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst the categories is done in conformity with regulatory guidelines.

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

Transfer of investments from AFS to HFT or vice-versa is done at the book value. Depreciation carried, if any, on such investments is also transferred from one category to another.

- 4.7 In accordance with the RBI guidelines, Repo and Reverse Repo transactions in government securities and corporate debt securities, including transactions conducted under Liquidity Adjustment Facility ('LAF') and Marginal Standby Facility ('MSF') with RBI are reflected as borrowing and lending transactions respectively. Borrowing cost on repo transactions is accounted as interest expense and revenue on reverse repo transactions are accounted as interest income.



- 4.8 In accordance with the RBI guidelines, the balances held by bank with the RBI under the Standing Deposit Facility (SDF) shall be an eligible Statutory Liquidity Ratio (SLR) asset and such balances shall form part of "Cash" for SLR maintenance. Bank has to report the SDF balances under "Cash in hand" in Form I.
- 4.9 The bank follows "Settlement Date" accounting for recording of purchase and sale transactions in Securities.
- 4.10 Investments are classified as performing and non-performing, based on the guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.

## 5) Property, Plant and Equipment (PPE) and Depreciation: (AS-10)

- 5.1 Property, Plant and Equipment, other than those that have been revalued are carried at historical cost less amortization/depreciation accumulated thereon. Land & Buildings were revalued in financial year 2022-23 and now are shown after charging depreciation on the revalued amount thereof. Increase in valuation is shown as Assets Revaluation Reserve. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates.
- 5.2 Depreciation is calculated as per Written down Value method on property, plant and equipment assets other than Computers, and Office Equipment (Batteries, ATM)
- 5.3 Property, plant and equipment Assets are depreciated at the rates considered appropriate by the Management as under:

| Particulars  | Method of charging Depreciation | Rate of Depreciation |
|--|---------------------------------|----------------------|
| Metallic Dead Stock                                  | WDV                             | 2.50%                |
| Steel & Wooden Furniture, Interior Work              | WDV                             | 10.00%               |
| Capital expenditure on rented premises               | WDV                             | 10.00%               |
| Office Equipment (Items with life more than 3 years) | WDV                             | 20.00%               |
| Office Equipment (Items with life less than 3 years) | SLM                             | 33.33%               |
| Building   | WDV                             | 5.00%                |
| Computers Hardware & Software                        | SLM                             | 33.33%               |
| ATM  | WDV                             | 15.00%               |
| Vehicles   | WDV                             | 20.00%               |

- 5.4 According to Accounting Standard 10 - Property, Plant and Equipment and Accounting Standard 28 - Impairment of Assets, Depreciation on revalued amount is debited to Assets Revaluation Reserve and depreciation on cost is debited to Profit and Loss Account.
- 5.5 All types of batteries and items having a shelf life less than 3 years are depreciated on SLM Basis.
- 5.6 Computers & ATMs are depreciated on SLM basis as directed by RBI.
- 5.7 Depreciation on property, plant and equipment assets is calculated for number of days from the date of purchase to the date of financial statements.
- 5.8 An item of property, plant and equipment is derecognized upon disposal or when no future economic



benefits are expected to arise from the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss account.

- 5.9 All plant and equipment assets individually costing less than Rs. 1000/- are fully depreciated in the year of installation.
- 5.10 If carrying amount of individual or group of asset is less than Rs.1,000/- and asset is in usable condition then, such asset is carried in fixed asset register with carrying value of Rs.1/- by writing off remaining value.
- 5.11 No further depreciation is applied on items having carrying amount of Rs. 1/- .

## 6) EMPLOYEE BENEFITS:

- 6.1 **PROVIDENT FUND:** The retirement benefit in the form of provident fund is a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due. The bank has no liability for future Provident Fund benefits other than its annual contribution towards the fund and recognizes such contributions as an expense in the Profit and Loss account in the period in which employee renders the related service.
- 6.2 **ENCASHMENT OF LEAVES:** Accumulated leave is treated as an employee benefit. The bank measures the expected cost of such leaves as an additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the Balance sheet date. Such compensated leaves are provided for based on the actuarial valuation at the year-end. The bank maintains fund with Life Insurance Corporation of India (LIC) for encashment of leaves to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the profit and loss account.
- 6.3 **GRATUITY:** The bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefit under these plans is determined on the basis of actuarial valuation at each year-end. The bank is maintaining a fund under Trust Deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the profit and loss account.

## 7) SEGMENT REPORTING:

- 7.1 **Primary (Business Segment):** The following are the primary segments of the Bank:-
- i. **Treasury:** The Treasury Segment includes the entire investment portfolio. The revenue of the treasury segment primarily consists of gains or losses from trading operations and interest income on the investment portfolio.
  - ii. **Corporate/Wholesale Banking:** The Corporate/Wholesale Banking segment comprises the lending activities of borrowers having exposure above Rs. 0.73 Crore.
  - iii. **Retail Banking:** The Retail Banking Segment comprises of borrower accounts having exposure up to Rs. 0.73 crore.
  - iv. **Other Banking Operations:** Segments not classified under (i) to (iii) above are classified under this primary segment.
- 7.2 Bank is not engaged in International Business therefore all the business appears in 'Domestic' segment in the geographic segments for disclosure.



### 7.3 Basis of allocation:

- a) The interest income is allocated on the basis of actual interest received from different segments.
- b) Expenses not directly attributable are allocated on the basis of Interest income earned by the wholesale banking/ retail banking segment/other banking segment.
- c) Capital employed for each segment is calculated based on the assets and liabilities of that particular segment.

The Bank has certain common assets and liabilities, which cannot be attributed to any segment and the same, are treated as unallocated.

## 8) OPERATING LEASE (AS-19)

Lease payments for assets taken on operating lease are recognized in the Profit and Loss Account over the tenure of lease in accordance with AS-19 – Leases, Issued by ICAI.

## 9) EARNINGS PER SHARE (AS-20):

- 9.1 Earnings per share are calculated by dividing the net profit for the period after tax attributable to shareholders (before appropriation) by the weighted average number of shares outstanding during the period.
- 9.2 The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

## 10) ACCOUNTING FOR TAXES ON INCOME(AS-22):

- 10.1 Provision for current tax is made as per the applicable provisions of The Income Tax Act, 1961, on the basis of estimated taxable income for the year.
- 10.2 Tax expenses comprise of Current and Deferred taxes. Current Income Tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act, 1961. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance Sheet date.
- 10.3 Deferred Tax Asset is recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Asset can be realized.
- 10.4 The impact of change in Deferred Tax Asset and Deferred Tax Liability is recognized in the Profit and Loss account. Deferred Tax is reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

## 11) IMPAIRMENT OF ASSETS (AS-28):

As required by Accounting Standard on "Impairment of Assets" issued by the Institute of Chartered Accountants of India, the carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use.



## 12) PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS-29):

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

Disclosure of a contingent liability is made when there is a possible obligation that arises from past events and the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the bank or a present obligation that arises from past events but it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent Assets are neither recognized nor disclosed in the financial statements.

## 13) ACCOUNTING OF GOODS & SERVICES TAX :

- 13.1 Income (on which GST is applicable) is accounted for net of GST.
- 13.2 The eligible Input Tax Credit is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing/utilizing the credits. The Input Tax Credit is availed/ utilized as per the provisions of the GST law. The Input tax credit on expenses which is not allowable to be set off as per GST law is expensed out.
- 13.3 In case of Fixed Assets, eligible Input Tax Credit of GST paid to vendor is utilized against the amount of GST collected from the customers and the ineligible Input Tax Credit is capitalized and added to the cost of the respective Asset.

## III. Disclosure as per RBI master direction DOR.ACC.REC. NO. 208/ 21.04.018/ 2025–26 dated 28.11.2025 (updated as on April 1, 2026)

### 1. Regulatory Capital

#### a) Composition of Regulatory Capital

(Amount in Rs. crore)

| Sr.No. | Particulars  | F.Y 2025-26 | F.Y. 2024-25 |
|--------|--|-------------|--------------|
| i)     | Paid up share capital and reserves (net of deductions, if any)                       | 199.00      | 183.91       |
| ii)    | Other Tier 1 capital   | 0.00        | 0.00         |
| iii)   | Tier 1 capital (i + ii)  | 199.00      | 183.91       |
| iv)    | Tier 2 capital   | 26.03       | 26.60        |
| v)     | Total capital (Tier I + Tier 2)  | 225.03      | 210.51       |
| vi)    | Total Risk Weighted Assets (RWAs)  | 1438.18     | 1367.18      |
| vii)   | Paid-up share capital and reserves as percentage of RWAs                             | 13.84%      | 13.45%       |
| viii)  | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)                                | 13.84%      | 13.45%       |
| ix)    | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)                                | 1.81%       | 1.95%        |
| x)     | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 15.65%      | 15.40%       |
| xi)    | Amount of paid-up equity capital raised during the year                              | 2.68        | 4.10         |
| xii)   | Amount of non-equity Tier 1 capital raised during the year                           | 0.00        | 0.00         |
| xiii)  | Amount of Tier 2 capital raised during the year                                      | 0.00        | 0.00         |



## b) Draw down from Reserve

There is no drawdown of BDDR during FY 2025-26

During the financial year, the Bank has drawn down a total amount of Rs.6542290.00 from its reserves as detailed below, and such amount is credited to General Reserve Fund. These drawdowns were executed after obtaining prior approval from the **Reserve Bank of India (RBI)** vide letter No DOR.ACC.REC.No.S1633/21.04.018/2025-26 dated May 29, 2025.

(Amount in Rs. crore)

| Sr.No. | Particulars              | F.Y 2025-26 | F.Y. 2024-25 |
|--------|--------------------------|-------------|--------------|
| 1      | Charity Fund             | 0.41        | 0.00         |
| 2      | Shareholder Welfare Fund | 0.24        | 0.00         |
| 3      | General Reserve Fund     | 0.00        | 7.87         |

## 2. Asset Liability Management

Maturity Pattern of certain items of assets and liabilities – 31.03.2026

(Amount in Rs. crore)

|                                    | Day<br>1 | 2<br>to 7<br>days | 8<br>to 14<br>days | 15<br>to 30<br>days | 31<br>days to<br>2 months | Over<br>2 months<br>and to<br>3 months | Over<br>3 months<br>and to<br>6 months | Over<br>6 months<br>and up to<br>1 year | Over<br>1 year<br>and up to<br>3 years | Over<br>3 year<br>and up to<br>5 years | Over<br>5 years | Total   |
|------------------------------------|----------|-------------------|--------------------|---------------------|---------------------------|--|--|---|--|--|-----------------|---------|
| Deposits                           | 74.38    | 65.38             | 62.69              | 92.69               | 181.79                    | 139.89                                 | 282.64                                 | 399.78                                  | 985.89                                 | 146.30                                 | 4.84            | 2436.28 |
| Advances                           | 148.26   | 10.30             | 13.68              | 25.23               | 26.65                     | 18.44                                  | 99.67                                  | 122.88                                  | 586.30                                 | 150.68                                 | 247.30          | 1449.39 |
| Investments                        | 1.52     | 48.66             | 4.93               | 96.52               | 34.19                     | 14.87                                  | 35.93                                  | 173.67                                  | 163.63                                 | 135.14                                 | 302.96          | 1012.03 |
| Borrowings                         | 0.00     | 0.00              | 0.00               | 0.00                | 0.00                      | 2.34                                   | 5.98                                   | 0.68                                    | 0.00                                   | 0.00                                   | 0.00            | 9.00    |
| Foreign<br>Currency<br>assets      | 0.00     | 0.00              | 0.00               | 0.00                | 0.00                      | 0.00                                   | 0.00                                   | 0.00                                    | 0.00                                   | 0.00                                   | 0.00            | 0.00    |
| Foreign<br>Currency<br>liabilities | 0.00     | 0.00              | 0.00               | 0.00                | 0.00                      | 0.00                                   | 0.00                                   | 0.00                                    | 0.00                                   | 0.00                                   | 0.00            | 0.00    |

Maturity Pattern of certain items of assets and liabilities – 31.03.2025

(Amount in Rs. crore)

|                                    | Day<br>1 | 2<br>to 7<br>days | 8<br>to 14<br>days | 15<br>to 30<br>days | 31<br>days to<br>2 months | Over<br>2 months<br>and to<br>3 months | Over<br>3 months<br>and to<br>6 months | Over<br>6 months<br>and up to<br>1 year | Over<br>1 year<br>and up to<br>3 years | Over<br>3 year<br>and up to<br>5 years | Over<br>5 years | Total   |
|------------------------------------|----------|-------------------|--------------------|---------------------|---------------------------|--|--|---|--|--|-----------------|---------|
| Deposits                           | 78.34    | 49.43             | 46.24              | 69.25               | 106.61                    | 123.20                                 | 236.76                                 | 1136.42                                 | 371.32                                 | 26.09                                  | 7.24            | 2250.90 |
| Advances                           | 69.96    | 0.55              | 2.14               | 3.54                | 11.08                     | 11.87                                  | 76.64                                  | 98.15                                   | 528.29                                 | 193.73                                 | 362.83          | 1358.81 |
| Investments                        | 1.52     | 91.35             | 39.63              | 78.60               | 33.75                     | 19.84                                  | 55.90                                  | 195.59                                  | 56.61                                  | 65.23                                  | 270.74          | 908.75  |
| Borrowings                         | 0.20     | 0.03              | 0.02               | 0.42                | 0.22                      | 0.28                                   | 3.99                                   | 0.30                                    | 9.00                                   | 0.00                                   | 0.00            | 14.46   |
| Foreign<br>Currency<br>assets      | 0.00     | 0.00              | 0.00               | 0.00                | 0.00                      | 0.00                                   | 0.00                                   | 0.00                                    | 0.00                                   | 0.00                                   | 0.00            | 0.00    |
| Foreign<br>Currency<br>liabilities | 0.00     | 0.00              | 0.00               | 0.00                | 0.00                      | 0.00                                   | 0.00                                   | 0.00                                    | 0.00                                   | 0.00                                   | 0.00            | 0.00    |



### 3. Investments

#### a) Composition of Investment Portfolio

(Amount in Rs. crore)

##### Investment in India - 31.03.2026

|  | Govt. Securities | Other approved Securities | Shares      | Debentures and Bonds | Subsidiaries and/or joint ventures | Other       | Total Investments in India |
|--|------------------|---------------------------|-------------|----------------------|------------------------------------|-------------|----------------------------|
| <b>Held to Maturity</b>                                    |                  |                           |             |                      |                                    |             |                            |
| <b>Gross</b>   | 507.11           | 0.00                      | 1.52        | 0.00                 | 0.00                               | 0.00        | 508.63                     |
| <b>Less: Provision for non-performing investment (NPI)</b> | 0.00             | 0.00                      | 0.02        | 0.00                 | 0.00                               | 0.00        | 0.02                       |
| <b>Net</b>   | <b>507.11</b>    | <b>0.00</b>               | <b>1.50</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>508.61</b>              |
| <b>Available for Sale</b>                                  |                  |                           |             |                      |                                    |             |                            |
| <b>Gross</b>   | 108.60           | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 108.60                     |
| <b>Less: Provision for depreciation and NPI</b>            | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Net</b>   | <b>108.60</b>    | <b>0.00</b>               | <b>0.00</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>108.60</b>              |
| <b>Held for Trading</b>                                    |                  |                           |             |                      |                                    |             |                            |
| <b>Gross</b>   | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Less: Provision for depreciation and NPI</b>            | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Net</b>   | <b>0.00</b>      | <b>0.00</b>               | <b>0.00</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>                |
| <b>Total Investments</b>                                   | <b>615.71</b>    | <b>0.00</b>               | <b>1.52</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>617.23</b>              |
| <b>Less : Provision for non-performing investments</b>     | 0.00             | 0.00                      | 0.02        | 0.00                 | 0.00                               | 0.00        | 0.02                       |
| <b>Less: Provision for depreciation and NPI</b>            | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Net</b>   | <b>615.71</b>    | <b>0.00</b>               | <b>1.50</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>617.21</b>              |



## Investment in India - 31.03.2025

|  | Govt. Securities | Other approved Securities | Shares      | Debentures and Bonds | Subsidiaries and/or joint ventures | Other       | Total Investments in India |
|--|------------------|---------------------------|-------------|----------------------|------------------------------------|-------------|----------------------------|
| <b>Held to Maturity</b>                                    |                  |                           |             |                      |                                    |             |                            |
| <b>Gross</b>   | 380.22           | 0.00                      | 1.52        | 0.00                 | 0.00                               | 0.00        | 381.74                     |
| <b>Less: Provision for non-performing investment (NPI)</b> | 0.00             | 0.00                      | 0.02        | 0.00                 | 0.00                               | 0.00        | 0.02                       |
| <b>Net</b>   | <b>380.22</b>    | <b>0.00</b>               | <b>1.50</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>381.72</b>              |
| <b>Available for Sale</b>                                  |                  |                           |             |                      |                                    |             |                            |
| <b>Gross</b>   | 162.46           | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 162.46                     |
| <b>Less: Provision for depreciation and NPI</b>            | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Net</b>   | <b>162.46</b>    | <b>0.00</b>               | <b>0.00</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>162.46</b>              |
| <b>Held for Trading</b>                                    |                  |                           |             |                      |                                    |             |                            |
| <b>Gross</b>   | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Less: Provision for depreciation and NPI</b>            | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Net</b>   | <b>0.00</b>      | <b>0.00</b>               | <b>0.00</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>                |
| <b>Total Investments</b>                                   | <b>542.68</b>    | <b>0.00</b>               | <b>1.52</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>544.20</b>              |
| <b>Less : Provision for non-performing investments</b>     | 0.00             | 0.00                      | 0.02        | 0.00                 | 0.00                               | 0.00        | 0.02                       |
| <b>Less: Provision for depreciation and NPI</b>            | 0.00             | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                       |
| <b>Net</b>   | <b>542.68</b>    | <b>0.00</b>               | <b>1.50</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>544.18</b>              |

During the current & previous financial years, Bank has only Investments in India.



## b) Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. crore)

| Particulars  | F.Y. 2025-26 | F.Y. 2024-25 |
|--|--------------|--------------|
| <b>i) Movement of provisions held towards depreciation on investments</b>  |              |              |
| a) Opening balance   | 0.00         | 0.00         |
| b) Add: Provisions made during the year  | 1.71         | 0.06         |
| c) Less: Write off / write back of excess provisions during the year   | 0.00         | 0.06         |
| <b>d) Closing balance</b>  | <b>1.71</b>  | <b>0.00</b>  |
| <b>ii) Movement of Investment Fluctuation Reserve</b>  |              |              |
| a) Opening balance   | 9.13         | 7.92         |
| b) Add: Amount transferred during the year   | 0.81         | 1.21         |
| c) Less: Drawdown  | 0.00         | 0.00         |
| <b>d) Closing balance</b>  | <b>9.94</b>  | <b>9.13</b>  |
| <b>iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category</b> | <b>9.16%</b> | <b>5.62%</b> |

## c) Sale and transfer to/from HTM category

During the year ended March 31, 2025 there is no transfer to/from HTM category and during the year March 31, 2026 the value of sales/ transfer of securities to/from HTM category (excluding onetime transfer of securities, sales to RBI under pre-announced open market operation auctions, repurchase of government securities by Government of India and repurchase of the state development loans by concerned state government, as permitted by RBI guidelines) did not exceed 5.00% of the book value of investments held in HTM category at the beginning of the year.

## d) Non-SLR investment portfolio

### 1) Non-performing non-SLR investments

(Amount in Rs. crore)

| Sr. No. | Particulars                               | F.Y.2025-26 | F.Y. 2024-25 |
|---------|---|-------------|--------------|
| a)      | <b>Opening balance</b>                    | <b>0.02</b> | <b>0.02</b>  |
| b)      | Additions during the year since 1st April | 0.00        | 0.00         |
| c)      | Reductions during the above period        | 0.00        | 0.00         |
| d)      | <b>Closing balance</b>                    | <b>0.02</b> | <b>0.02</b>  |
| e)      | <b>Total provisions held</b>              | <b>0.02</b> | <b>0.02</b>  |



## ii) Issuer composition of non-SLR investments

(Amount in Rs. crore)

| Sr. | Issuer   | Amount       |              | Extent of Private Placement |              | Extent of 'Below Investment Grade' Securities |              | Extent of 'Unrated' Securities |              | Extent of 'Unlisted' Securities |              |
|-----|--|--------------|--------------|-----------------------------|--------------|---|--------------|--------------------------------|--------------|---------------------------------|--------------|
|     |  | F.Y. 2025-26 | F.Y. 2024-25 | F.Y. 2025-26                | F.Y. 2024-25 | F.Y. 2025-26                                  | F.Y. 2024-25 | F.Y. 2025-26                   | F.Y. 2024-25 | F.Y. 2025-26                    | F.Y. 2024-25 |
| a)  | PSUs   | -            | -            | -                           | -            | -   | -            | -                              | -            | -                               | -            |
| b)  | FIs  | -            | -            | -                           | -            | -   | -            | -                              | -            | -                               | -            |
| c)  | Banks  | -            | -            | -                           | -            | -   | -            | -                              | -            | -                               | -            |
| d)  | Private Corporate  | -            | -            | -                           | -            | -   | -            | -                              | -            | -                               | -            |
| e)  | Subsidiaries/ Joint Ventures                             | -            | -            | -                           | -            | -   | -            | -                              | -            | -                               | -            |
| f)  | Others-Shares MSC & DCC Banks, NCFD Corporation Ltd (UO) | 1.52         | 1.52         | -                           | -            | -   | -            | -                              | -            | 1.52                            | 1.52         |
| g)  | Provision held towards depreciation                      | 0.02         | 0.02         | -                           | -            | -   | -            | -                              | -            | 0.02                            | 0.02         |
|     | <b>Total</b>   | <b>1.52</b>  | <b>1.52</b>  | <b>-</b>                    | <b>-</b>     | <b>-</b>                                      | <b>-</b>     | <b>-</b>                       | <b>-</b>     | <b>1.52</b>                     | <b>1.52</b>  |

## e) Statement of Securities sold/ purchased under REPO transaction:

(Amount in Rs. crore)

|   | Minimum outstanding during the year | Maximum Outstanding during the year | Daily average outstanding during the year | Outstanding as on March 31, 2026 |
|---|-------------------------------------|-------------------------------------|---|----------------------------------|
| <b>i) Securities sold under repo</b>          |                                     |                                     |   |                                  |
| a) Govt. securities                           |                                     |                                     |   |                                  |
| b) Corporate debt securities                  |                                     |                                     |   |                                  |
| c) Any other securities                       | <b>NIL</b>                          | <b>NIL</b>                          | <b>NIL</b>                                | <b>NIL</b>                       |
| <b>ii) Securities sold under reverse repo</b> |                                     |                                     |   |                                  |
| a) Govt. securities                           |                                     |                                     |   |                                  |
| b) Corporate debt securities                  |                                     |                                     |   |                                  |
| c) Any other securities                       | <b>NIL</b>                          | <b>NIL</b>                          | <b>NIL</b>                                | <b>NIL</b>                       |

## f) Government Security Lending (GSL) transactions (in market value terms)

Bank does not have transactions under Government security lending (GSL) during current & previous financial year



#### 4. Asset quality

##### a) Classification of advances and provision held

(Amount in Rs. crore)

| 31.03.2026   | Standard                |              | Non-Performing |      |                               | Total   |
|--|-------------------------|--------------|----------------|------|-------------------------------|---------|
|  | Total Standard Advances | Sub-standard | Doubtful       | Loss | Total Non-Performing Advances |         |
| <b>Gross Standard Advances and NPAs</b>  |                         |              |                |      |                               |         |
| Opening Balance  | 1304.66                 | 18.83        | 35.32          | 0.00 | 54.15                         | 1358.81 |
| Add: Additions during the year   |                         |              |                |      | 8.49                          |         |
| Less: Reductions during the year*  |                         |              |                |      | 14.13                         |         |
| Closing balance  | 1400.89                 | 8.49         | 40.01          | 0.00 | 48.50                         | 1449.39 |
| <b>*Reductions in Gross NPAs due to:</b>   |                         |              |                |      |                               |         |
| i) Up-gradation  |                         |              |                |      | 9.75                          |         |
| ii) Recoveries (excluding recoveries from upgraded accounts)                                     |                         |              |                |      | 3.40                          |         |
| iii) Technical/ Prudential Write-offs  |                         |              |                |      | 0.99                          |         |
| iv) Write-offs other than those under (iii) above  |                         |              |                |      | 0.00                          |         |
| <b>Provisions (excluding Floating Provisions)</b>  |                         |              |                |      |                               |         |
| Opening balance of provisions held   | 4.70                    | 18.83        | 35.32          | 0.00 | 54.15                         | 54.15   |
| Add: Fresh provisions made during the year   | 0.53                    |              |                |      | 0.00                          |         |
| Less: Excess provision reversed/ Write-off loans   | 0.00                    |              |                |      | 5.65                          |         |
| Closing balance of provisions held   | 5.23                    | 8.49         | 40.01          | 0.00 | 48.50                         | 48.50   |
| <b>Net NPAs</b>  |                         |              |                |      |                               |         |
| Opening Balance  |                         | 0.00         | 0.00           | 0.00 | 0.00                          |         |
| Add: Fresh additions during the year   |                         |              |                |      | 0.00                          |         |
| Less: Reductions during the year   |                         |              |                |      | 0.00                          |         |
| Closing Balance  |                         | 0.00         | 0.00           | 0.00 | 0.00                          |         |
| <b>Floating Provisions</b>   |                         |              |                |      |                               |         |
| Opening Balance  |                         |              |                |      |                               | 8.30    |
| Add: Additional provisions made during the year  |                         |              |                |      |                               | 7.16    |
| Less: Amount drawn down during the year  |                         |              |                |      |                               | 0.00    |
| Closing Balance of floating provisions   |                         |              |                |      |                               | 15.46   |
| <b>Technical write-offs and the recoveries made thereon</b>                                      |                         |              |                |      |                               |         |
| Opening balance of Technical/ Prudential written-off accounts                                    |                         |              |                |      |                               | 40.37   |
| Add: Technical/ Prudential write-offs during the year  |                         |              |                |      |                               | 0.99    |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year |                         |              |                |      |                               | 4.95    |
| <b>Closing balance</b>   |                         |              |                |      |                               | 36.41   |



(Amount in Rs. crore)

| 31.03.2025   | Standard                | Non-Performing |              |             | Total        |                               |
|--|-------------------------|----------------|--------------|-------------|--------------|-------------------------------|
|  | Total Standard Advances | Sub-standard   | Doubtful     | Loss        |              | Total Non-Performing Advances |
| <b>Gross Standard Advances and NPAs</b>  |                         |                |              |             |              |                               |
| <b>Opening Balance</b>   | <b>1219.23</b>          | <b>19.88</b>   | <b>33.66</b> | <b>0.00</b> | <b>53.54</b> | <b>1272.77</b>                |
| <b>Add:</b> Additions during the year  |                         |                |              |             | <b>18.83</b> |                               |
| <b>Less:</b> Reductions during the year*   |                         |                |              |             | <b>18.23</b> |                               |
| Closing balance  | <b>1304.66</b>          | <b>18.83</b>   | <b>35.32</b> | <b>0.00</b> | <b>54.15</b> | <b>1358.81</b>                |
| <b>*Reductions in Gross NPAs due to:</b>   |                         |                |              |             |              |                               |
| i) Up-gradation  |                         |                |              |             | <b>6.49</b>  |                               |
| ii) Recoveries (excluding recoveries from upgraded accounts)                                     |                         |                |              |             | <b>11.74</b> |                               |
| iii) Technical/ Prudential Write-offs  |                         |                |              |             | <b>0.00</b>  |                               |
| iv) Write-offs other than those under (iii) above  |                         |                |              |             | <b>0.00</b>  |                               |
| <b>Provisions (excluding Floating Provisions)</b>  |                         |                |              |             |              |                               |
| Opening balance of provisions held   | <b>4.70</b>             | <b>19.88</b>   | <b>33.66</b> | <b>0.00</b> | <b>53.54</b> | <b>53.54</b>                  |
| Add: Fresh provisions made during the year   | 0.00                    |                |              |             | <b>0.61</b>  |                               |
| Less: Excess provi. reversed/ Write-off loans  | 0.00                    |                |              |             | <b>0.00</b>  |                               |
| Closing balance of provisions held   | 4.70                    | <b>18.83</b>   | <b>35.32</b> | <b>0.00</b> | <b>54.15</b> | <b>54.15</b>                  |
| <b>Net NPAs</b>  |                         |                |              |             |              |                               |
| <b>Opening Balance</b>   |                         | <b>0.00</b>    | <b>0.00</b>  | <b>0.00</b> | <b>0.00</b>  |                               |
| <b>Add:</b> Fresh additions during the year  |                         |                |              |             | <b>0.00</b>  |                               |
| <b>Less:</b> Reductions during the year  |                         |                |              |             | <b>0.00</b>  |                               |
| Closing Balance  |                         | <b>0.00</b>    | <b>0.00</b>  | <b>0.00</b> | <b>0.00</b>  |                               |
| <b>Floating Provisions</b>   |                         |                |              |             |              |                               |
| <b>Opening Balance</b>   |                         |                |              |             |              | <b>7.11</b>                   |
| Add: Additional provisions made during the year  |                         |                |              |             |              | 1.20                          |
| Less: Amount drawn down during the year  |                         |                |              |             |              | <b>0.00</b>                   |
| <b>Closing Balance of floating provisions</b>  |                         |                |              |             |              | 8.30                          |
| <b>Technical write-offs and the recoveries made thereon</b>                                      |                         |                |              |             |              |                               |
| <b>Opening balance of Technical/ Prudential written-off accounts</b>                             |                         |                |              |             |              | <b>42.27</b>                  |
| Add: Technical/ Prudential write-offs during the year  |                         |                |              |             |              | <b>0.00</b>                   |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year |                         |                |              |             |              | <b>1.90</b>                   |
| <b>Closing balance</b>   |                         |                |              |             |              | <b>40.37</b>                  |



| Ratios (in percent)         | F.Y. 2025-26 | F.Y. 2024-25 |
|-----------------------------|--------------|--------------|
| Gross NPA to Gross Advances | 3.35%        | 3.98%        |
| Net NPA to Net Advances     | 0.00%        | 0.00%        |
| Provision coverage ratio    | 131.87%      | 115.34%      |

### b) Sector-wise Advances and Gross NPAs -

(Amount in Rs. crore)

| Sr. No.    | Sector*   | F.Y. 2025-26               |              |   | F.Y. 2024-25               |              |   |
|------------|---|----------------------------|--------------|---|----------------------------|--------------|---|
|            |   | 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 |
| <b>i)</b>  | <b>Priority Sector</b>  |                            |              |   |                            |              |   |
| a)         | Agriculture and allied activities                                 | 47.13                      | 0.67         | <b>1.42%</b>  | 36.37                      | 0.76         | 2.09%   |
| b)         | Advances to industries sector eligible as priority sector lending | 223.84                     | 18.51        | <b>8.27%</b>  | 215.33                     | 19.56        | 9.08%   |
|            | <b>* Of which Sub-sector</b>                                      |                            |              |   |                            |              |   |
|            | Cotton Ginning & Pressing Industry                                | 66.16                      | 0.00         | <b>0.00%</b>  | 61.25                      | 0.00         | <b>0.00%</b>  |
|            | PVC Pipes and Drip Irrigation Industry                            | 26.69                      | 0.00         | <b>0.00%</b>  | 34.36                      | 0.00         | <b>0.00%</b>  |
|            | Dal Mill  | 18.08                      | 3.56         | <b>19.69%</b>   | 18.12                      | 5.07         | <b>27.98%</b>   |
| c)         | Services  | 446.99                     | 12.32        | <b>2.76%</b>  | 453.14                     | 17.76        | <b>3.92%</b>  |
|            | <b>* Of which Sub-sector</b>                                      |                            |              |   |                            |              |   |
|            | Government Contractor   | 82.22                      | 0.00         | <b>0.00%</b>  | 74.44                      | 2.15         | <b>2.89%</b>  |
|            | Hospital Medical Practitioners                                    | 78.38                      | 0.04         | <b>0.05%</b>  | 69.07                      | 0.18         | <b>0.26%</b>  |
|            | Builder & Contractor  | 15.02                      | 6.47         | <b>43.09%</b>   | 24.07                      | 8.90         | <b>36.98%</b>   |
| d)         | Personal loans  | 262.38                     | 3.29         | <b>1.25%</b>  | 242.59                     | 3.77         | <b>1.54%</b>  |
|            | <b>Subtotal (i)</b>   | <b>980.34</b>              | <b>34.79</b> | <b>3.55%</b>  | <b>947.43</b>              | <b>41.85</b> | <b>4.41%</b>  |
| <b>ii)</b> | <b>Non-priority Sector</b>  |                            |              |   |                            |              |   |
| a)         | Agriculture and allied activities                                 | 0.00                       | 0.00         | <b>0.00%</b>  | 0.00                       | 0.00         | <b>0.00%</b>  |
| b)         | Industry  | 0.00                       | 0.00         | <b>0.00%</b>  | 0.00                       | 0.00         | <b>0.00%</b>  |
| c)         | Services  | 0.00                       | 0.00         | <b>0.00%</b>  | 0.00                       | 0.00         | <b>0.00%</b>  |
| d)         | Personal loans  | 469.05                     | 13.71        | <b>2.92%</b>  | 411.38                     | 12.30        | <b>2.99%</b>  |
|            | <b>Sub-total (ii)</b>   | <b>469.05</b>              | <b>13.71</b> | <b>2.92%</b>  | <b>411.38</b>              | <b>12.30</b> | <b>2.99%</b>  |
|            | <b>Total (i + ii)</b>   | <b>1449.39</b>             | <b>48.50</b> | <b>3.35%</b>  | <b>1358.81</b>             | <b>54.15</b> | <b>3.98%</b>  |

\* Under the manufacturing Sector Industry, sub-sectors are Cotton Ginning & Pressing Industry, PVC Pipe & Drip Irrigation Industry and Dal Mill as well under the Service Sector industry; sub-sectors are Government Contractors & Hospital Medical Practitioners & Builder contractor, where the outstanding advances exceed 10 percent of the outstanding total advances to that sector.

### c) Overseas Assets, NPAs and revenue:

Bank does not have overseas assets, NPA and Revenue during current & previous financial year.

### d) Details of accounts subjected to restructuring

Details of accounts subjected to restructuring during the financial year 2025-26 are given below restricted other than as per RBI Circular Dated 06.08.2020.



|                     |                          | Agriculture and allied activities |              | Corporate (excluding MSME) |              | Micro, Small and Medium Enterprises (MSME) |              | Retail (excluding agriculture and MSME) |              | Total        |              |
|---------------------|--------------------------|-----------------------------------|--------------|----------------------------|--------------|--|--------------|---|--------------|--------------|--------------|
|                     |                          | F.Y. 2025-26                      | F.Y. 2024-25 | F.Y. 2025-26               | F.Y. 2024-25 | F.Y. 2025-26                               | F.Y. 2024-25 | F.Y. 2025-26                            | F.Y. 2024-25 | F.Y. 2025-26 | F.Y. 2024-25 |
| <b>Standard</b>     | Number of borrowers      | -                                 | -            | -                          | -            | -  | -            | -                                       | -            | -            | -            |
|                     | Gross Amount (₹ crore)   | -                                 | -            | -                          | -            | -  | -            | -                                       | -            | -            | -            |
|                     | Provision held (₹ crore) | -                                 | -            | -                          | -            | -  | -            | -                                       | -            | -            | -            |
| <b>Sub-standard</b> | Number of borrowers      | -                                 | -            | -                          | -            | -  | 1            | -                                       | -            | -            | 1            |
|                     | Gross Amount (₹ crore)   | -                                 | -            | -                          | -            | -  | 2.40         | -                                       | -            | -            | 2.40         |
|                     | Provision held (₹ crore) | -                                 | -            | -                          | -            | -  | 0.50         | -                                       | -            | -            | 0.50         |
| <b>Doubtful</b>     | Number of borrowers      | -                                 | -            | -                          | -            | -  | -            | -                                       | -            | -            | -            |
|                     | Gross Amount (₹ crore)   | -                                 | -            | -                          | -            | -  | -            | -                                       | -            | -            | -            |
|                     | Provision held (₹ crore) | -                                 | -            | -                          | -            | -  | -            | -                                       | -            | -            | -            |
| <b>Total</b>        | Number of borrowers      | -                                 | -            | -                          | -            | -  | 1            | -                                       | -            | -            | 1            |
|                     | Gross Amount (₹ crore)   | -                                 | -            | -                          | -            | -  | 2.40         | -                                       | -            | -            | 2.40         |
|                     | Provision held (₹ crore) | -                                 | -            | -                          | -            | -  | 0.50         | -                                       | -            | -            | 0.50         |

The restructure of the above accounts is done as per guidelines given in RBI Circular No. RBI/2023-24/26 DORSTR.REC.14/21.04.048/2023-24 dated 08.05.2023.

**e) Divergence in asset classification and provisioning**

No divergence identified by Reserve Bank of India.

**f) Disclosure of transfer of loan exposures**

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2025-26 and previous financial year 2024-2025.

**Details of financial assets sold to Asset Reconstruction Companies (ARCS)**

Bank has not sold any financial assets to Asset Reconstruction Companies (ARCs) during current and previous financial year.

**Details of non-performing financial assets purchased/sold from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs)**

Bank has not purchased/sold any non-performing financial assets from/ to other banks/ Financial Institutions/ NBFC (excluding ARCs) during current and previous financial year.



### g) Non Fund Based Credit Facility

The details of NFB facility is given as below

(Amount in Rs. Crore)

| Particulars                                       | As at March     | As at March       | As at March     | As at March       |
|---|-----------------|-------------------|-----------------|-------------------|
|   | 31, 2026        | 31, 2026          | 31, 2025        | 31, 2025          |
|   | Secured Portion | Unsecured Portion | Secured Portion | Unsecured Portion |
| I Outstanding Guarantees                          |                 |                   |                 |                   |
| i) In India                                       | 25.50           | 0.00              | 31.89           | 0.00              |
| ii) Outside India                                 | 0.00            | 0.00              | 0.00            | 0.00              |
| II Acceptance, Endorsements and Other Obligations | 0.00            | 0.00              | 0.00            | 0.00              |
| III Other NFB Credit Facilities                   | 0.00            | 0.00              | 0.00            | 0.00              |

### h) Fraud accounts –

The information of frauds as well as the provisioning during the financial year 2025-26 is given below

(Amount in Rs. Crore)

| Particulars   | As on      | As on      |
|---|------------|------------|
|   | 31/03/2026 | 31/03/2025 |
| Number of frauds reported as on date (refer note 1)   | 221        | 19         |
| Amount involved in fraud (Rs. crore) (refer note 1)   | 16.33      | 4.32       |
| Amount of provision made for such frauds (Rs. crore) (refer note 2)                                 | 9.46       | 0.42       |
| Amount of Unamortized provision debited from 'other reserves' as at the end of the year (Rs. crore) | 0.00       | 0.00       |

| Particulars   | During       | During       |
|---|--------------|--------------|
|   | F.Y. 2025-26 | F.Y. 2024-25 |
| Number of frauds reported during year   | 205          | 0            |
| Amount involved in fraud (Rs. crore) (refer note 3)   | 12.09        | 0.00         |
| Amount of provision made for such frauds (Rs. crore) (refer note 3)                                 | 9.04         | 0.00         |
| Amount of Unamortized provision debited from 'other reserves' as at the end of the year (Rs. crore) | 0.00         | 0.00         |

#### Notes :

- 1) During FY 2025-26, total 205 fraud cases were reported to RBI, wherein amount of Rs. 12.09 crore was involved, being aggregate sanctioned amount of the loans. Further, 3 fraud cases having amount involved of Rs. 0.08 crore were closed during FY 2025-26. As such, number of frauds reported and amount involved in fraud as on 31/03/2026 stood at 221 (19 + 205 – 3) and Rs. 16.33 crore (Rs. 4.32 crore + Rs. 12.09 crore – Rs. 0.08 crore) respectively.
- 2) As on 31/03/2025, total 19 fraud cases were outstanding having total amount of Rs. 4.32 crore. Out of these cases, 3 fraud cases having amount involved of Rs. 0.08 crore were closed during FY 2025-26.

10 cases involving amount of Rs 3.85 crore were pertaining to loan accounts and for the period prior to FY 2025-26. Out of these loans, amount of Rs 0.51 crore were though reported in FMR, bank has not actually incurred any losses. Loan accounts of Rs. 3.34 crore were written off (prudential with right of recovery) by the bank prior to FY 2025-26 and therefore no provision is held as of 31/03/2026 there against as no amount is outstanding. 6 cases pertain to deposit accounts involving amount of Rs. 0.39 crore in respect of which full provision was held



(including interest paid of Rs. 0.03 crore to the depositors).

Further, provision of Rs. 9.04 crore was held towards principal amount outstanding as on 31/03/2026 in respect of fraud cases reported during FY 2025-26.

- 3) Amount involved in fraud as stated above represents aggregate sanctioned amount of the loans. Full provision is held by the bank to the extent of outstanding balance of the loan accounts as per the applicable regulatory guidelines.

**i) Disclosures related to Project Finance**

(Amount in Rs. Crore)

| Sr. No. | Item Description  | Number of Accounts | Total Outstanding |
|---------|---|--------------------|-------------------|
| 1       | Projects under implementation accounts at the beginning of the year   | 12                 | 14.76             |
| 2       | Projects under implementation accounts sanctioned during of the year  | 5                  | 4.73              |
| 3       | Projects under implementation accounts where DCCO has been achieved during quarter  | 2                  | 2.10              |
| 4       | Projects under implementation accounts at the end of the quarter(1+2-3)   | 15                 | 17.39             |
| 5       | Out of '4' –accounts in respect of which resolution process involving extention in original/extended DCCO as the case may be, has been invoked.   | 0                  | 0.00              |
| 5.1     | Out of '5'-accounts in respect of which Resolution plan has been implemented.   | 0                  | 0.00              |
| 5.2     | Out of '5'-accounts in respect of which Resolution plan under implementation..  | 0                  | 0.00              |
| 5.3     | Out of '5'-accounts in respect of which Resolution plan has failed.   | 0                  | 0.00              |
| 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                  | 0.00              |
| 7       | Out of '5' accounts in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded  | 0                  | 0.00              |
| 7.1     | Out of '7'accounts where SBCF was sanctioned during financial closure and renewed continuously  | 0                  | 0.00              |
| 7.2     | Out of '7'accounts where SBCF was not pre-sanctioned or renewed continuously  | 0                  | 0.00              |
| 8       | Out of '4'-accounts in respects of which resolution process not involving extention in original/extended DCCO, as the case may be, has been invoked.  | 0                  | 0.00              |
| 8.1     | Out of '8'-accounts in respect of which Resolution plan has been implemented  | 0                  | 0.00              |
| 8.2     | Out of '8'-accounts in respect of which Resolution plan is under implementation   | 0                  | 0.00              |
| 8.3     | Out of '8'-accounts in respect of which Resolution plan has failed  | 0                  | 0.00              |

**j) Disclosure under Resolution Framework for COVID-19-related stress**

The COVID-19 impacted the entire world thus impacting India resulting in an adverse impact and volatility in global and Indian markets and disruption in economic activity on account of lock-down measures, etc. However, the various pandemic measures – regulatory as well as social have lessened the adverse economic impact in the



second and the third wave. The Indian economy displayed resilience and has gradually bounced back and got on track as it was before pandemic. Reserve Bank of India continued with its regulatory measures with the objective of alleviating the potential stress to individual borrowers and small businesses, and introduced the Resolution Framework - 1.0, and Resolution Framework 2.0.

The Resolution Framework 2.0 was extended in May 2021 to individuals, small businesses and Micro, Small and Medium Enterprises (MSMEs).

Disclosure with respect to 'Respect of Stressed Assets' as per RBI Circular No. DOR. No. BP.BC /4 /21.04/048/2020-21 dated August 6, 2020:

#### i) For the half yearly ended March 31, 2026

(Amount in Rs. 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) 30.09.2025 | 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 31.03.2026 |
|-------------------|---|--|--|---|---|
| Personal Loans    | 4.33  | 0.00   | 0.00   | 1.20  | 3.35  |
| Corporate persons | 3.40  | 0.00   | 0.00   | 0.39  | 3.48  |
| Of which MSMEs    | 3.40  | 0.00   | 0.00   | 0.39  | 3.48  |
| Others            | 0.00  | 0.00   | 0.00   | 0.00  | 0.00  |
| <b>Total</b>      | <b>7.73</b>   | <b>0.00</b>  | <b>0.00</b>                                    | <b>1.60</b>   | <b>6.83</b>   |

#### ii) For the half yearly ended September 30, 2025

(Amount in Rs. 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) 31.03.2025 | 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 30.09.2025 |
|-------------------|---|--|--|---|---|
| Personal Loans    | 4.76  | 0.15   | 0.00   | 0.54  | 4.33  |
| Corporate persons | 4.35  | 0.26   | 0.00   | 0.89  | 3.40  |
| Of which MSMEs    | 4.35  | 0.26   | 0.00   | 0.89  | 3.40  |
| Others            | 0.00  | 0.00   | 0.00   | 0.00  | 0.00  |
| <b>Total</b>      | <b>9.11</b>   | <b>0.41</b>  | <b>0.00</b>                                    | <b>1.43</b>   | <b>7.73</b>   |



## 5. Exposures

### a) Exposure to real estate sector

(Amount in Rs. crore)

| Category  | F.Y. 2025-26     | F.Y. 2024-25     |
|---|------------------|------------------|
| <b>i) Direct exposure</b>   |                  |                  |
| <b>a) Residential Mortgages –</b><br>Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.<br>Of which Individual housing loans eligible for priority sector advances.  | 283.01<br>214.34 | 260.23<br>195.96 |
| <b>b) Commercial Real Estate –</b><br>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; | 25.71            | 32.15            |
| <b>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –</b>   |                  |                  |
| i. Residential  | 0.00             | 0.00             |
| ii. Commercial Real Estate  | 0.00             | 0.00             |
| <b>ii) Indirect Exposure</b>  | 0.00             | 0.00             |
| Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.   | 0.00             | 0.00             |
| <b>Total Exposure to Real Estate Sector</b>   | <b>308.72</b>    | <b>292.38</b>    |

### b) Exposure to capital Market

Bank has no exposure to Capital Market in current and previous financial year.

### c) Risk category-wise country exposure

Bank is not dealing in foreign exchange and all transactions are domestic in nature hence not identified any country risk in current and previous financial year.

### d) Unsecured advances

(Amount in Rs. crore)

| Particulars  | F.Y. 2025-26  | F.Y. 2024-25  |
|--|---------------|---------------|
| <b>Total unsecured advances of the bank</b>  | <b>157.77</b> | <b>188.48</b> |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | 0.00          | 0.00          |
| Estimated value of such intangible securities  | 0.00          | 0.00          |

e) **Factoring exposures**-Bank has no such factory exposure in current year & previous year.

f) **Unhedged foreign currency exposure**- Bank has no such exposure in current year & previous year.



### g) Loans against gold and silver collateral

(a) Details of loans extended against eligible Gold Collateral Only

(Amount in Rs. crore)

| Particulars  | Loan Outstanding |                     | Average ticket size (Rs.Crore) | Average LTV Ratio | Gross NPA (%) |
|--|------------------|---------------------|--------------------------------|-------------------|---------------|
|  | (Rs.Crore)       | As % of Total Loans |                                |                   |               |
| 1. Opening Balance of the FY[(a)+(b)]                      | 24.49            | 1.80%               | 0.01                           | 57.07%            | 0.05%         |
| (a) Consumption loans                                      | 24.49            | 1.80%               | 0.01                           | 57.07%            | 0.05%         |
| Of which bullet repayment loans                            | 24.49            | 1.80%               | 0.01                           | 57.07%            | 0.05%         |
| (b) Income generating loan                                 | 0.00             | 0.00%               | 0.00                           | 0.00%             | 0.00%         |
| 2. New loans sanctioned and disbursed during the FY[©+(d)] | 40.61            | 2.80%               | 0.02                           | 55.49%            | N.A.          |
| (c) Consumption loans                                      | 40.61            | 2.80%               | 0.02                           | 55.49%            | N.A.          |
| of which bullet repayment loans                            | 40.61            | 2.80%               | 0.02                           | 55.49%            | N.A.          |
| (d) Income generating loans                                | 0.00             | 0.00%               | 0.00                           | 0.00%             | N.A.          |
| 3. Renewals sanctioned and disbursed during FY             | 0.00             | 0.00%               | 0.00                           | 0.00%             | N.A.          |
| 4. Top-up loans sanctioned and disbursed during the FY     | 0.00             | 0.00%               | 0.00                           | 0.00%             | N.A.          |
| 5. Loans repaid during the FY[(e)+(f)]                     | 36.97            | 2.55%               | 0.01                           | N.A.              | N.A.          |
| (e) Consumption loans                                      | 36.97            | 2.55%               | 0.01                           | N.A.              | N.A.          |
| of which bullet repayment loans                            | 36.97            | 2.55%               | 0.01                           | N.A.              | N.A.          |
| (f) Income generating loans                                | 0.00             | 0.00%               | 0.00                           | N.A.              | N.A.          |
| 6. Non-Performing Loans recovered during the FY[(g)+(h)]   | -                | -                   | -                              | N.A.              | N.A.          |
| (g) Consumption loans                                      | -                | -                   | -                              | N.A.              | N.A.          |
| of which bullet repayment loan                             | -                | -                   | -                              | N.A.              | N.A.          |
| (h) Income generating loans                                | -                | -                   | -                              | N.A.              | N.A.          |
| 7. Loans written off during the FY[(i)+(j)]                | -                | -                   | -                              | N.A.              | N.A.          |
| (i) Consumption loans                                      | -                | -                   | -                              | N.A.              | N.A.          |
| of which bullet repayment loans                            | -                | -                   | -                              | N.A.              | N.A.          |
| (j) Income generating loans                                | -                | -                   | -                              | N.A.              | N.A.          |
| 8. Closing balance at the end of FY[(k)+(l)]               | 40.05            | 2.76%               | 0.02                           | 53.89%            | 0.06%         |
| (k) Consumption loans                                      | 40.05            | 2.76%               | 0.02                           | 53.89%            | 0.06%         |
| of which bullet repayment loans                            | 40.05            | 2.76%               | 0.02                           | 53.89%            | 0.06%         |
| (l) Income generating loans                                | 0.00             | 0.00                | 0.00                           | 0.00%             | 0.00%         |

### (b) Details of gold and silver collateral and auctions

| Sr. No. | Particulars  | 31-03-2026 |
|---------|--|------------|
| (a)     | Unclaimed gold or silver collateral at the end of the financial year(in grams) | Nil        |
| (b)     | Number of loan accounts in which auctions were conducted                       | Nil        |
| (c)     | Total outstanding in loan accounts mentioned in (b)                            | Nil        |
| (d)     | Gold or silver collateral  | Nil        |
| (e)     | Gold or silver collateral auctioned during FY(in grams)                        | Nil        |
| (f)     | Recovery made through auctions during FY(in Rs. Crore)                         | Nil        |
| (g)     | Recovery percentage:   | Nil        |
| (h)     | as % of value of gold or silver collateral                                     | Nil        |
| (i)     | as % of outstanding loan   | Nil        |



## 6. Concentration of deposits, advances, exposures and NPAs

### a) Concentration of deposits

(Amount in Rs. crore)

| Particulars   | F.Y. 2025-26 | F.Y. 2024-25 |
|---|--------------|--------------|
| Total deposits of the twenty largest depositors                                   | 195.93       | 183.99       |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 8.04%        | 8.17%        |

### b) Concentration of advances

(Amount in Rs. crore)

| Particulars  | F.Y. 2025-26 | F.Y. 2024-25 |
|--|--------------|--------------|
| Total advances to the twenty largest borrowers                                   | 261.02       | 221.84       |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 18.01%       | 16.33%       |

### c) Concentration of exposures

(Amount in Rs. crore)

| Particulars   | F.Y. 2025-26 | F.Y. 2024-25 |
|---|--------------|--------------|
| Total exposure to the twenty largest borrowers/customers  | 287.88       | 235.94       |
| Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers | 7.41%        | 6.92%        |

### d) Concentration of NPAs

(Amount in Rs. crore)

| Particulars  | F.Y. 2025-26 | F.Y. 2024-25 |
|--|--------------|--------------|
| Total Exposure to the top twenty NPA accounts                                    | 29.98        | 36.81        |
| Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs. | 61.82%       | 67.98%       |

## 7. Derivatives

Bank does not have transaction in derivatives in the current and previous financial year.

## 8. Transfer to Depositor Education and Awareness Fund (DEAF Fund)

Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme 2014 – Section 26A of Banking Regulation Act 1949). The Bank transferred the amount to DEAF in accordance with the RBI Circular. The details are Provided below:

(Amount in Rs. crore)

| Particulars   | F.Y. 2025-26 | F.Y. 2024-25 |
|---|--------------|--------------|
| <b>Opening Balance of amounts transferred to DEAF</b> | <b>8.30</b>  | <b>7.38</b>  |
| Add: Amounts transferred to DEAF during the year      | 1.04         | 1.10         |
| Less: Amounts reimbursed by DEAF towards claims*      | 0.25         | 0.18         |
| Less: Amounts Receivable From RBI                     | 0.00         | 0.00         |
| <b>Closing Balance of amounts transferred to DEAF</b> | <b>9.09</b>  | <b>8.30</b>  |



## 9. Disclosure of complaints

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

| Sr. No.  | Particulars  | F.Y. 2025-2026 | F.Y. 2024-2025 |
|--|--|----------------|----------------|
| <b>Complaints received by the bank from its customers</b>                    |  |                |                |
| 1  | Number of complaints pending at beginning of the year  | 24             | 8              |
| 2  | Number of complaints received during the year  | 602            | 745            |
| 3  | Number of complaints disposed during the year  | 614            | 729            |
| 3.1  | Of which, number of complaints rejected by the bank  | 0              | 0              |
| 4  | Number of complaints pending at the end of the year  | 12             | 24             |
| <b>Maintainable complaints received by the bank from Office of Ombudsman</b> |  |                |                |
| 5  | Number of maintainable complaints received by the bank from Office of Ombudsman                                  | 17             | 14             |
| 5.1  | Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman                                  | 16             | 13             |
| 5.2  | Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman. | 0              | 0              |
| 5.3  | Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank              | 0              | 0              |
| 6  | Number of Awards unimplemented within the stipulated time (other than those appealed)                            | 0              | 0              |

Note: - Maintainable complaints refer to complaints on the ground specifically mentioned in integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the scheme.

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

| Grounds of complaints, (i.e. complaints relating to)      | Number of complaints pending at the beginning of the year | Number of complaints received during the year | % increase/ decrease in the number of complaints received over the previous year | Number of complaints pending at the end of the year | Of 5, number of complaints pending beyond 30 days |
|---|---|---|--|---|---|
| 1   | 2   | 3   | 4  | 5   | 6   |
| <b>Current Year (2025-2026)</b>                           |   |   |  |   |   |
| Digital transactions/ Internet/Mobile/ Electronic Banking | 9   | 338   | -8.40%   | 8   | 0   |
| ATM/Debit Cards   | 0   | 7   | -22.22%  | 0   | 0   |
| SMS issues  | 0   | 1   | -83.33%  | 0   | 0   |
| JJSB App issues   | 0   | 18  | -60.00%  | 0   | 0   |
| Account opening/difficulty in operation of accounts       | 1   | 48  | 166.67%  | 4   | 0   |
| CIC   | 0   | 170   | 14.09%   | 0   | 0   |
| Loans and advances  | 14  | 11  | -91.91%  | 0   | 0   |
| Others  | 0   | 0   | -100.00%   | 0   | 0   |
| Staff behavior  | 0   | 9   | 125.00%  | 0   | 0   |
| <b>Total</b>  | <b>24</b>   | <b>602</b>                                    |  | <b>12</b>   | <b>0</b>  |



## Previous Year ( 2024-2025)

|   |          |            |          |           |          |
|---|----------|------------|----------|-----------|----------|
| Digital transactions/<br>Internet/Mobile/<br>Electronic Banking | 8        | 369        | 13.54%   | 9         | 0        |
| ATM/Debit Cards   | 0        | 9          | -30.77%  | 0         | 0        |
| SMS issues  | 0        | 6          | 50.00%   | 0         | 0        |
| JJSB App issues   | 0        | 45         | 50.00%   | 0         | 0        |
| Account opening/difficulty in<br>operation of accounts          | 0        | 18         | 20.00%   | 1         | 0        |
| CIC   | 0        | 149        | 0        | 0         | 0        |
| Loans and advances  | 0        | 136        | 1136.36% | 14        | 0        |
| Others  | 0        | 9          | 50.00%   | 0         | 0        |
| Staff behavior  | 0        | 4          | -33.33%  | 0         | 0        |
| <b>Total</b>  | <b>8</b> | <b>745</b> |          | <b>24</b> | <b>0</b> |

During FY 2025-26 total compliant received are 602 (Including CIC complaints 170)

10. **DISCLOSURES FOR PENALTIES:**

The Reserve Bank of India has not imposed any penalty for any reason on the Bank during the Current financial year 2025-26.

11. **Other Disclosures**a) **Business ratios**

| Particulars   | F.Y. 2025-26 | F.Y. 2024-25 |
|---|--------------|--------------|
| Interest Income as a percentage to Working Funds            | 7.63%        | 7.43%        |
| Non-interest income as a percentage to Working Funds        | 0.72%        | 0.49%        |
| Cost of Deposits  | 5.42%        | 5.37%        |
| Net Interest Margin   | 3.26%        | 3.66%        |
| Operating Profit as a percentage to Working Funds           | 1.15%        | 1.01%        |
| Return on Assets  | 0.74%        | 0.64%        |
| Business (deposits plus advances) per employee (in ₹ crore) | 8.23         | 7.71         |
| Profit per employee (in ₹ crore)                            | 0.041        | 0.037        |

b) **Bancassurance business**

(Amount in Rs. crore)

| Nature of Income                         | F.Y. 2025-26 | F.Y. 2024-25 |
|--|--------------|--------------|
| From selling Life Insurance Policies     | 0.54         | 0.38         |
| From selling Non-life Insurance Policies | 0.15         | 0.13         |
| From selling Health Insurance Policies   | 0.00         | 0.05         |
| From selling Mutual Fund Products        | 0.02         | 0.02         |
| <b>Total</b>                             | <b>0.71</b>  | <b>0.58</b>  |

c) **Marketing and distribution**

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous financial year.

d) **Information Regarding Trading of Priority Sector Lending Certificate (PSLC)–F.Y.2025-26**  
**PSLC Sold Details**

| Category of PSLC | Amount of PSLC Sold | No. of Units Sold | Premium Amount per Unit | Premium Amount Received |
|------------------|---------------------|-------------------|-------------------------|-------------------------|
| NIL              | NIL                 | NIL               | NIL                     | NIL                     |



## PSLC Purchase Details

| Category of PSLC | Amount of PSLC Sold | No. of Units Sold | Premium Amount per Unit | Premium Amount Received |
|------------------|---------------------|-------------------|-------------------------|-------------------------|
| NIL              | NIL                 | NIL               | NIL                     | NIL                     |

## e) Provisions and contingencies

(Amount in Rs. crore)

| Particular                                    | F.Y. 2025-26 | F.Y. 2024-25 |
|---|--------------|--------------|
| Provision for NPI                             | 0.00         | 0.00         |
| Provision towards NPA                         | 2.50         | 1.80         |
| Provision made towards Income tax             | 6.09         | 4.81         |
| Provision for Locker Rent Receivable          | 0.00         | 0.01         |
| Provision for Restructured Advances           | 0.00         | 0.50         |
| Provision for Standard Assets                 | 0.53         | 0.00         |
| Provision for Tax Liability of Borrower       | 0.00         | 0.92         |
| Provision for Investment Depreciation Reserve | 1.71         | 0.00         |

## f) Payment of DICGC Insurance Premium

DICGC Insurance Premium as applicable was paid to DICGC within the prescribed time line for the Financial Year 2025-26 and 2024-2025

## g) Disclosure of facilities granted to directors and their relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives as per RBI Guidelines:

(Amount in Rs. lakh)

| Particulars                                       | Amount O/s at the beginning of the year i.e. 01.04.2025 | Amount of Sanctioned during the current period | Amount of O/s at the end of the year 31.03.2026 | % of the Total Loans & Advances |
|---|---|--|---|---------------------------------|
| Directors   | 10.94   | 37.49  | 32.02   | 0.0221%                         |
| Relative of Directors                             | 58.86   | 32.80  | 48.35   | 0.0334%                         |
| Companies/Firms in which Directors are interested | 0.30  | 2.42   | 0.00  | 0.0000%                         |
| Directors Relative Surety                         | 0.23  | 0.00   | 0.00  | 0.0000%                         |
| <b>TOTAL</b>                                      | <b>70.33</b>  | <b>72.71</b>                                   | <b>80.37</b>                                    | <b>0.0555%</b>                  |

## IV. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2026:

## 1 INTERNAL CONTROLS:

During the last few years the Bank recorded remarkable growth, both in size and in the business mix resultantly to ensure enhanced systematic controls Information Security audit was carried out every year as per RBI guidelines.

The Bank is continuously working on to ensure effectiveness and efficiency of operations along with ensuring compliance with applicable laws and regulatory guidelines as per the recommendations made by the auditors and regulatory bodies.

Control activity and other mechanism are proactively designed to address and mitigate the significant risk. Information critical to meet the Bank's objectives are communicated through established channels. The entire system of internal control is monitored continuously and problems are addressed timely.



## 2 EVENT OCCURRING AFTER THE BALANCE SHEET DATE (AS-4):

No significant event which would affect the financial position as on 31.03.2026 to a material extent has taken place after the Balance Sheet date till the date of signing report.

## 3 PRIOR PERIOD ITEMS (AS-5):

There are no items of material significance in the prior period account requiring disclosure.

## 4 INVESTMENTS (AS-13):

- 4.1 During the year, Bank has shifted securities from Held to Maturity (HTM) to Available for Sale (AFS) category.
- 4.2 During the year, Bank has sold securities held under AFS/HFT category. The Profit of Rs. 4.29 crore on sale has been credited to Profit & Loss A/c in accordance with RBI guidelines.
- 4.3 For liquidity management overdraft limits amounting to Rs. 176.62 crore secured by our fixed deposits with other Banks to the tune of Rs.394.80 crore.
- 4.4 Balance in Reverse Repo account is classified under "Money at Call, Short Notice and LAF Reverse Repo& Standing Deposit Facility (Asset side)". The interest received on the amount in Standing Deposit Facility Account has been separately shown in the Profit & Loss A/c.
- 4.5 Balances held in Standing Deposit Facility (SDF) are classified under "Cash in Hand". The interest received on the amount in SDF Account has been separately shown in the Profit & Loss A/c.
- 4.6 Interest income from investment is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instrument is recognized on a straight line basis over the period of maturity. Trading profits / losses on securities are recognized on a trade settlement date basis.
- 4.7 Investment of Face Value Rs. 5.00 crore and Market Value Rs. 4.91 crore as on 31st March 2026 have been lodged with CCIL as contribution to Member Common Collateral – Security Segment.

## 5. EMPLOYEE BENEFITS (AS-15):

- 5.1 The Bank provides for gratuity to all employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. Actuarial gain or loss is recognized in the Profit and loss account statement.
- 5.2 In respect of leave encashment liability, the Bank has obtained Insurance Policies with LIC of India. The shortfall, if any between projected benefit obligation and the fair value of plan assets as on 31st March is provided for and recognized as expense in the Profit and Loss Account. Employees of the Bank are entitled to accumulate their earned/privilege leave up to maximum 240 days. The liability of leave encashment is provided on the basis of actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.
- 5.3 In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at a determined rate. The Bank contributes an equal amount. This amount is transferred to PF account managed by the Employees' PF Trust. The Bank's contribution to Provident Fund is accounted for on the basis of



contribution to the scheme. It is measured as measured as a fixed percentage of basic & dearness allowance.

- 5.4 During the year an amount of Rs. 2.63 crore (P.Y.Rs. 2.62 crore) were charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds.
- 5.5 The Following tables sends out the status of defined benefit schemes and the amounts recognized in the Bank's financial statements as at March31, 2026, based on the actuarial valuation obtained by the bank as required under AS-15(R) and the Guidelines issued by the Institute of Actuaries of India.
- 5.6 During the financial year 2025-26 Rs.1.14 crore were paid towards the contribution for employee's leave encashment plan & Rs.1.06 crore towards Group Gratuity Plan in order to match the recommended contribution on actuarial assessment.

(Amount in Rs. crore)

| Assumption  | Gratuity     |              | Leave Encashment |               |
|---|--------------|--------------|------------------|---------------|
|   | FY 2025-26   | FY 2024-25   | FY 2025-26       | FY 2024-25    |
| a) Discount Rate  | 7.30%        | 6.75%        | 7.30%            | 6.75%         |
| Salary Escalation Rate  | 5.00%        | 5.00%        | 5.00%            | 5.00%         |
| Rate of Return on Plane assets  | 7.30%        | 6.75%        | 7.30%            | 6.75%         |
| <b>b) Change in present value of defined benefit obligation:</b>          |              |              |                  |               |
| Change in present value of defined benefit obligation:                    | 20.15        | 13.20        | 10.00            | 6.47          |
| Interest cost   | 1.27         | 0.86         | 0.62             | 0.43          |
| Current Service Cost  | 0.74         | 0.57         | 0.45             | 0.29          |
| Benefit Paid  | (2.52)       | (1.75)       | (1.44)           | (0.47)        |
| Actuarial (gain)/loss   | (0.09)       | 7.27         | 0.00             | 3.27          |
| Past Service Cost   | 0.02         | -            | 0.02             | -             |
| <b>Present Value of defined benefit obligation at the end of the year</b> | <b>19.57</b> | <b>20.15</b> | <b>9.66</b>      | <b>10.00</b>  |
| <b>c) Change in Fair Value of Plan Assets:</b>                            |              |              |                  |               |
| Fair value of plan assets at the beginning of the year                    | 22.35        | 15.03        | 11.06            | 7.08          |
| Expected return on plan assets  | 1.45         | 1.26         | 0.73             | 0.61          |
| Employer's contributions  | 1.06         | 7.96         | 1.14             | 3.91          |
| Benefits paid   | (2.52)       | (1.75)       | (1.44)           | (0.47)        |
| Actuarial gain/(loss)   | 0.16         | (0.15)       | 0.09             | (0.08)        |
| <b>Fair value of plan assets end of the year</b>                          | <b>22.51</b> | <b>22.35</b> | <b>11.58</b>     | <b>11.06</b>  |
| <b>d) Actual return on plan assets</b>                                    |              |              |                  |               |
| Expected return on plan assets  | 1.45         | 1.26         | 0.73             | 0.61          |
| Actuarial gain/(loss)   | 0.16         | (0.15)       | 0.09             | (0.08)        |
| Actuarial return on plan assets   | 1.62         | 1.11         | 0.83             | 0.53          |
| <b>e) Amount Recognized in the Balance Sheet:</b>                         |              |              |                  |               |
| Present value of benefit obligation at the end of the year                | 19.57        | 20.15        | 9.66             | 10.00         |
| Fair Value of Plan assets at the end of the year                          | 22.51        | 22.35        | 11.58            | 11.06         |
| <b>Surplus/(Deficit) recognized in the Balance Sheet</b>                  | <b>2.94</b>  | <b>2.20</b>  | <b>(1.92)</b>    | <b>(1.05)</b> |



|    |   | Gratuity      |               | Leave Encashment |               |
|----|---|---------------|---------------|------------------|---------------|
| f) | <b>Net Cost for the year end</b>                          |               |               |                  |               |
|    | Service cost  | 0.74          | 0.57          | 0.45             | 0.29          |
|    | Interest Cost   | 1.27          | 0.86          | 0.62             | 0.43          |
|    | Expected return on plan assets                            | (1.45)        | (1.26)        | (0.73)           | (0.61)        |
|    | Past Service Cost   | 0.02          | -             | 0.02             | -             |
|    | Net Actuarial (gain)/loss                                 | (0.26)        | 7.42          | (0.09)           | 3.35          |
|    | <b>Net cost</b>   | <b>0.32</b>   | <b>7.59</b>   | <b>0.27</b>      | <b>3.47</b>   |
| g) | <b>Balance Sheet Reconciliation</b>                       |               |               |                  |               |
|    | Opening Net Liability/ (Assets)                           | (2.20)        | (1.83)        | (1.05)           | (0.61)        |
|    | Expenses as above   | 0.32          | 7.59          | 0.27             | 3.47          |
|    | Employer's Contribution                                   | (1.06)        | (7.96)        | (1.14)           | (3.91)        |
|    | <b>Net Liability/(Assets) recognized in Balance Sheet</b> | <b>(2.94)</b> | <b>(2.20)</b> | <b>(1.92)</b>    | <b>(1.05)</b> |

## 6. SEGMENT REPORTING (AS-17):

(Amount in Rs. crore)

| Business Segment           | Treasury     |               | Corporate    |               | Retail       |               | Other Banking Operations |               | Total          |                |
|----------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------------------|---------------|----------------|----------------|
|                            | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year             | Previous Year | Current Year   | Previous Year  |
| Segment Revenue            | 75.57        | 64.00         | 65.96        | 58.61         | 71.30        | 73.88         | 7.24                     | 6.83          | 220.08         | 203.32         |
| Segment Result             | 30.49        | 25.04         | 13.07        | 12.63         | 14.13        | 15.01         | -7.07                    | -6.27         | 50.61          | 46.33          |
| Less: Unallocated Expenses | XXX          | XXX           | XXX          | XXX           | XXX          | XXX           | XXX                      | XXX           | 25.09          | 24.43          |
| <b>Operating Profit</b>    | XXX          | XXX           | XXX          | XXX           | XXX          | XXX           | XXX                      | XXX           | 20.43          | 21.90          |
| Income Taxes               | XXX          | XXX           | XXX          | XXX           | XXX          | XXX           | XXX                      | XXX           | 6.09           | 4.81           |
| Extraordinary Profit/ Loss | XXX          | XXX           | XXX          | XXX           | XXX          | XXX           | XXX                      | XXX           | 0.00           | 0.00           |
| <b>Net Profit</b>          | XXX          | XXX           | XXX          | XXX           | XXX          | XXX           | XXX                      | XXX           | 19.43          | 17.09          |
| <b>Other Information</b>   |              |               |              |               |              |               |                          |               |                |                |
| Segment Assets             | 1042.54      | 933.28        | 727.70       | 625.79        | 786.67       | 788.90        | 300.62                   | 299.81        | 2857.53        | 2647.78        |
| Unallocated Assets         | XXX          | XXX           | XXX          | XXX           | XXX          | XXX           | XXX                      | XXX           | 26.79          | 27.02          |
| <b>Total Assets</b>        | <b>XXX</b>   | <b>XXX</b>    | <b>XXX</b>   | <b>XXX</b>    | <b>XXX</b>   | <b>XXX</b>    | <b>XXX</b>               | <b>XXX</b>    | <b>2884.32</b> | <b>2674.81</b> |
| Segment Liabilities        | 1007.06      | 909.66        | 766.10       | 662.69        | 828.19       | 835.42        | 28.42                    | 29.00         | 2679.78        | 2436.76        |
| Unallocated Liabilities    | XXX          | XXX           | XXX          | XXX           | XXX          | XXX           | XXX                      | XXX           | 254.54         | 238.04         |
| <b>Total Liabilities</b>   | <b>XXX</b>   | <b>XXX</b>    | <b>XXX</b>   | <b>XXX</b>    | <b>XXX</b>   | <b>XXX</b>    | <b>XXX</b>               | <b>XXX</b>    | <b>2884.32</b> | <b>2674.81</b> |

### Notes:

- The Bank operates as a single unit in India hence separate information regarding geographical segment is not given.
- The above segments are reported considering the nature of the products/ services under attributable risk/returns overall organizational structure and internal management reporting system of the Bank.

## 7. RELATED PARTY DISCLOSURES (AS- 18):

7.1 The Bank has not extended any finance except as permitted by RBI to the current members of the Board of Directors and their relatives nor renewed/granted extensions to such loans.

The loans extended are in conformity with the RBI directives issued vide its circular dated 12.03.2007 the directors or their relatives are permitted to avail advances against the security of their term deposits and life insurance policies. None of these loans is overdue.

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



7.3 The Bank is registered under The Maharashtra Co-operative Societies Act 1960 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by ICAI other than one Key Management Personnel viz. Shri S. J. Nagmoti, Chief Executive Officer of the Bank. However in terms of RBI Circular dated 29.03.2003 he being single party covered under this category no further details need to be disclosed.

## 8. LEASES – (AS-19)

The details of future lease rent payable s as required by AS-19 are provided below: (Amount in Rs. Crore)

| Particulars  | 31.03.2026 | 31.03.2025 |
|--|------------|------------|
| Future lease rental payable as at the end of the year  |            |            |
| - Not later than one year  | 3.80       | 3.49       |
| - Later than one year and not later than five years  | 11.21      | 8.14       |
| - Later than five years  | 8.01       | 3.96       |
| Total of minimum lease payments recognized in the profit and loss account for the year             | 3.17       | 3.30       |
| Total of future minimum sub-lease payment expected to be received under non- cancellable sub-lease | N.A.       | N.A.       |
| Sub-lease payments recognized in the profit and loss account for the year                          | N.A.       | N.A.       |

## 9. EARNING PER SHARE (EPS) (AS-20):

Basic earnings per equity share are computed by dividing net profit after tax by the weighted average number of equity shares outstanding during the year.

| Particulars  | 31.03.2026 | 31.03.2025 |
|--|------------|------------|
| Net Profit after Tax attributable to Shareholders (before appropriations) (Rs. in crore) | 19.43      | 17.17      |
| Weighted Average No. of Shares outstanding during the period (Actual)                    | 2.84       | 2.69       |
| Basic and Diluted Earnings Per Share (Rs.)   | 6.85       | 6.38       |
| Nominal Value Per Share (Rs.)  | 25         | 25         |

## 10. DEFERRED TAX ASSETS (DTA)/LIABILITIES (DTL) (AS-22):

The major components of Deferred Tax arising on account of timing difference between book profit and taxable profits as at 31<sup>st</sup> March 2026 are as follows: (Amount in Rs. Crore)

| Particulars  | Deferred Tax Asset/ (Liability) as at March 31 2025 | Addition/ (Reversal) during the year | Deferred Tax Asset/ (Liability) as at March 31 2026 |
|--|---|--------------------------------------|---|
| Depreciation   | -0.96   | 0.09                                 | -0.88   |
| Income Shown in 26 AS but not in books               | 0.02  | -0.01                                | 0.02  |
| Leave Encashment                                     | -0.33   | -0.23                                | -0.56   |
| Provision for BDDR                                   | 13.00   | -0.14                                | 12.87   |
| Provision for Standard Asset                         | 1.18  | 0.13                                 | 1.32  |
| Group Gratuity                                       | -0.23   | -0.20                                | -0.43   |
| Provision for Restructured Assets                    | 1.07  | -0.10                                | 0.97  |
| Bonus  | 0.06  | 0.00                                 | 0.06  |
| Municipal Tax Provision & Payments                   | 0.00  | 0.00                                 | 0.00  |
| Provision for Contingency                            | 1.98  | 0.00                                 | 1.98  |
| Provision for Fraud Cases                            | 0.11  | 0.00                                 | 0.11  |
| Provision for Om Sai Auto                            | 0.46  | 0.00                                 | 0.46  |
| <b>Net Deferred Tax Asset/ (- denotes Liability)</b> | <b>16.36</b>  | <b>-0.45</b>                         | <b>15.91</b>  |



### 11. INTANGIBLE ASSETS (AS-26):

Details of Computer software expenses in accordance with AS-26 on Intangible Assets issued by ICAI are as under:

#### Computer software:

(Amount in Rs. crore)

| Particulars                              | 31.03.2026  | 31.03.2025  |
|--|-------------|-------------|
| <b>Gross Block Opening Balance</b>       | <b>3.93</b> | <b>3.50</b> |
| Add: Additions during the year           | 0.18        | 0.43        |
| Less: Write off/Sale                     | 0.00        | 0.00        |
| <b>Total Gross Block Closing Balance</b> | <b>4.11</b> | <b>3.93</b> |
| Amortization Opening Balance             | 3.53        | 3.43        |
| Add: Additions during the year           | 0.19        | 0.10        |
| Less: Write off/Sale                     | 0.00        | 0.00        |
| <b>Total Amortization</b>                | <b>3.72</b> | <b>3.53</b> |
| <b>Net Closing Balance</b>               | <b>0.40</b> | <b>0.40</b> |

Computer software is amortized @ 33.33% on straight line method as per the directives of RBI.

### 12. IMPAIRMENT OF ASSETS (AS-28):

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets (AS-28) issued by the ICAI is required. Further there is no impairment of Non-Banking Assets acquired in settlement of claims.

### 13. PROVISIONS CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS - 29):

13.1 The Bank has paid advance tax of Rs. 6.75 crore. The Bank has made Provision for taxation to the tune of Rs. 6.09 crore as per the provisions of Income Tax Act 1961.

13.2 All letters of credit/guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligation devolvement raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges. The details of contingent liabilities in respect of Bank Guarantees, Letter of Credit etc. are given below.

| Particulars  | 31.03.2026   | 31.03.2025   |
|--|--------------|--------------|
| Bank Guarantee   | 25.49        | 31.89        |
| Legal Expenses   | 0.22         | 0.22         |
| Unclaimed Deposits liabilities (where amount due has been transferred to DEAF) | 9.09         | 8.30         |
| <b>TOTAL</b>   | <b>34.81</b> | <b>40.41</b> |

13.3 Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme 2014 – Section 26A of Banking Regulation Act 1949). The Bank transferred the amount to DEAF in accordance with the RBI Circular.

13.5 The details of cases filed against Bank are detailed below:

- 05 cases have been filed against Bank by employees/Ex-Employees.
- 39 cases filed by borrowers and/or Guarantor/s against Bank.
- 26 cases are filed by others against Bank.

There are total 70 cases filed against Bank. The contingent liability thereon is not quantifiable at present.



#### 14. INFORMATION UNDER MSME (DEVELOPMENT) ACT 2006:

Suppliers/Service Providers covered under Micro Small Medium Enterprises Development Act 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments could not be given.

#### 15. Long Term Subordinated (Tier –II) Deposits (LTD):-

In accordance with the Reserve Bank of India's Circular No. RBI/2016-17/7 DCBR. BPD. Cir No.21/09.18.201/2016-17 dated July 7 2016 in relation to Long Term (Subordinated) Deposits (LTDs) – Review of guidelines. The Registrar and Commissioner of Co-operative Societies Maharashtra State Pune granted us approval for issuance of Long Term (Subordinated) Deposits as detailed below:

| Sr. No. | Details of Approval from The Registrar and Commissioner of Co-operative Societies Maharashtra State Pune | Amount Approved (Rs.in cr.) | Tenure of LTD | Rate of Interest Applicable | Outstanding Amount as on 31.03.2026 (Rs.in cr.) |
|---------|--|-----------------------------|---------------|-----------------------------|---|
| 1       | Letter No. जा.क्र.ना..बँका./सआ-१/जळगांव जनता बँक. /लॉग टर्म डिपॉझीट / 2021/ dated 05.03.2021/440         | 9.00                        | 66 Months     | 8.00%                       | 9.00  |

The Bank has paid the interest on all the LTDs up to date. Repayment of LTD will be done only at maturity with prior approval of the Reserve Bank of India.

The amount of LTD after discounting factors is included in the Tire –II capital funds of the Bank for capital adequacy purpose as per RBI Guidelines.

"During the financial year 2024-25, the Bank has received approval from the Reserve Bank of India (RBI) via email dated 24/07/2024, for the repayment of LTD Series II amounting to Rs. 11.00 Crore (Rupees Eleven crore only). Bank has repaid the amount of Rs. 5.46 Crore to the respective customers in financial year ended March 2026.

#### 16. Previous year figures are regrouped or rearranged wherever necessary to conform to the presentation of the current year.

##### For Gogate and Company,

Chartered Accountants,  
Firm Regd. No.124144W

##### CA U.V.Gogate

Partner

M. No.: 109574

UDIN: -26109574ONEPCS1883

Place: - JALGAON

Date: - 30/04/2026

##### For Jalgaon Janata Sahakari Bank Ltd

##### S.J. Nagmoti

Chief Executive Officer

S.P.Madane

Chairman

A.G. Sarode

Director

A. G. Rao

Director

H.D.Yadav

Director

N.M.Zawar

Director



**JALGAON JANATA SAHAKARI BANK LTD.; JALGAON [SCHEDULED BANK]**  
**STATEMENT OF CASH FLOW FOR THE YEAR 31/03/2026**

| PARTICULARS   | 2025-26 |               | 2024-25 |              |
|---|---------|---------------|---------|--------------|
|   |         |               |         |              |
| <b>CASH FLOW FROM OPERATIVE ACTIVITIES</b>                                  |         |               |         |              |
| <b>NET PROFIT AS PER PROFIT &amp; LOSS ACCOUNT</b>                          |         | <b>19.43</b>  |         | <b>17.09</b> |
| <b>Add: Adjustments for</b>   |         |               |         |              |
| Depreciation on Fixed Assets  | 2.24    |               | 2.11    |              |
| Written of Fixed Assets and Furniture                                       | 0.11    |               | 0.00    |              |
| Amortization of Premium on Investment                                       | 0.43    |               | 0.26    |              |
| Loss on sale of fixed Assets  | 0.04    |               | 0.00    |              |
| Provision for Income tax  | 6.09    |               | 4.81    |              |
| Provision for Bad and doubtful debts  | 2.50    |               | 1.80    |              |
| Provision for General Restructure Reserve                                   | 0.00    |               | 0.50    |              |
| Provision for standard assets   | 0.53    |               | 0.00    |              |
| Provision for Tax Liability of Borrower                                     | 0.00    |               | 0.92    |              |
| Provision for locker rent   | 0.00    |               | 0.01    |              |
| Interest on Borrowings  | 0.93    |               | 1.65    |              |
| Provision for IDR   | 1.71    |               | 0.00    |              |
| Provision for Deferred tax  | 0.45    | 15.03         | 1.13    | 13.19        |
| <b>Less: Adjustments for</b>  |         |               |         |              |
| Profit on sale of investments   | 4.29    |               | 0.82    |              |
| Dividend on Shares Received   | 0.05    |               | 0.05    |              |
| Profit on sale on Non-Banking Assets  | 0.00    |               | 0.08    |              |
| Sale of Scrap   | 0.02    |               | 0.02    |              |
| Expenses and Provision Written back   | 0.51    | 4.87          | 0.31    | 1.28         |
| <b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>                      |         | <b>29.59</b>  |         | <b>29.01</b> |
| <b>Changes in Working Capital</b>   |         |               |         |              |
| (Increase)/decrease in Investments (FD's)                                   | -30.25  |               | -44.79  |              |
| Increase/(decrease) in AFS  | 58.14   |               | -4.85   |              |
| (Increase)/decrease in Loans and Advances                                   | -91.57  |               | -86.03  |              |
| (Increase)/decrease in Interest Receivable on Government Security           |         | -5.97         |         | 3.80         |
| (Increase)/decrease in Other Assets   | -0.25   |               | -0.48   |              |
| Increase/(decrease) in Reserve funds  | 0.27    |               | 0.09    |              |
| (Increase)/decrease in Deposits   | 185.38  |               | 178.29  |              |
| Increase/(decrease) in Other Liabilities                                    | -6.81   | 108.94        | -7.92   | 38.11        |
| <b>NET CASH FLOW GENERATED FROM OPERATING ACTIVITIES BEFORE TAXES PAID</b>  |         | <b>138.53</b> |         | <b>67.11</b> |
| Advance tax paid for the current financial year                             | 6.75    |               | 5.75    |              |
| Income tax refund received during the year                                  | 0.00    |               | -0.48   |              |
| TDS Deducted  | 0.09    | (6.84)        | 0.11    | (5.38)       |
| <b>NET CASH FLOW GENERATED FROM OPERATING ACTIVITIES AFTER TAX PAID [A]</b> |         | <b>131.69</b> |         | <b>61.73</b> |



|   |         |                |        |               |
|---|---------|----------------|--------|---------------|
| <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                            |         |                |        |               |
| Purchase of fixed assets  | -2.89   |                | -1.68  |               |
| Purchase of Investments   | -760.06 |                | -69.35 |               |
| Sale/maturity Proceeds of Investments                                 | 632.74  |                | 89.25  |               |
| Sale proceeds of fixed assets   | 0.05    |                | 0.03   |               |
| Sale of Non-Banking Assets  | 0.00    |                | 0.71   |               |
| Dividend received on MSC Banks Shares                                 | 0.05    | -130.11        | 0.05   | 19.01         |
| <b>NET CASH FLOW GENERATED FROM INVESTING ACTIVITIES [B]</b>          |         | <b>-130.11</b> |        | <b>19.01</b>  |
| <b>CASH FLOW FROM FINANCING ACTIVITIES</b>                            |         |                |        |               |
| Increase/ (Decrease) in share capital                                 | 2.68    |                | 4.10   |               |
| Increase/(Decrease) in Borrowing                                      | -5.46   |                | -5.54  |               |
| Interest on Borrowing paid during the year                            | -0.87   |                | -1.74  |               |
| Dividend Paid during the year   | -6.52   | -10.16         | -6.08  | -9.26         |
| <b>NET CASH FLOW GENERATED FROM FINANCING ACTIVITIES [C]</b>          |         | <b>-10.16</b>  |        | <b>-9.26</b>  |
| <b>NET INCREASE/ (DECREASE) IN CASH &amp; CASH EQUIVALENT [A+B+C]</b> |         | <b>-8.59</b>   |        | <b>71.48</b>  |
| <b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>       |         | <b>228.10</b>  |        | <b>156.62</b> |
| Cash in hand & ATM, with Standard Deposit Facility [SDF]              | 117.42  |                | 42.16  |               |
| Balances with Banks in Current Accounts                               | 110.68  |                | 114.46 |               |
| <b>CASH &amp; CASH EQUIVALENTS AT THE END OF THE YEAR</b>             |         | <b>219.49</b>  |        | <b>228.10</b> |
| Cash in hand & ATM, with Standard Deposit Facility [SDF]              | 136.72  |                | 117.42 |               |
| Balances with Banks in Current Accounts                               | 82.77   |                | 110.68 |               |

Previous year figures are regrouped or rearranged wherever necessary to conform to the presentation of the current year.

**For Gogate and Company,**  
Chartered Accountants,  
Firm Regd. No.124144W

**For Jalgaon Janata Sahakari Bank Ltd**  
Scheduled Bank

**S.J. Nagmoti**  
Chief Executive Officer

**CA U.V.Gogate**  
Partner  
M. No.: 109574  
UDIN: -26109574ONEPCS1883

Place: - JALGAON  
Date: - 30/04/2026

**S.P.Madane**  
Chairman

**A.G. Sarode**  
Director

**A. G. Rao**  
Director

**H.D.Yadav**  
Director

**N.M.Zawar**  
Director



## ANNEXURE – A

(Amount in Rs. crore)

|   |   |  |             |
|---|---|--|-------------|
| 1. Name of the Bank                           | : | Jalgaon Janata Sahakari Bank Ltd. Jalgaon (Scheduled Bank) |             |
| 2. Registered Office Address                  | : | 'Seva' 117/119 Navi Peth Jalgaon – 425 001.                |             |
| 3. Registration & No. & Date                  | : | JGA/BNK/161 dated June 8 1977                              |             |
| 4. No. & Date of RBI License                  | : | ACD.MH-116-P dated November 3 1978.                        |             |
| 5. Area of Operation                          | : | Maharashtra State  |             |
| 6. Particulars as on                          | : | 31 <sup>st</sup> March 2026                                |             |
| 7. No. of Branches Ext. Counter & Head Office | : | 43 Branches & Head Office                                  |             |
| 8. Membership                                 | : | A) Regular   | - 64065     |
|   | : | B) Nominal   | - 1340      |
| 9. Paid up Share Capital                      | : | Rs. 72.41  |             |
| 10. Total Reserves & Surplus                  | : | Rs. 253.56   |             |
| 11. Deposits – Total                          | : | Rs. 2436.28  |             |
|   | : | A) Current A/c   | Rs. 184.53  |
|   | : | B) Saving A/c  | Rs. 546.29  |
|   | : | C) Term Deposit  | Rs. 1705.45 |
| 12. Advances – Total                          | : | Rs. 1449.39  |             |
|   | : | A) Secured   | Rs.1291.62  |
|   | : | B) Unsecured   | Rs. 157.77  |
| 13. % of Priority Sector to Total             | : | 72.81%   |             |
| 14. % of Weaker Sector to Total               | : | 15.57%   |             |
| 15. Investments                               | : | Rs. 617.23   |             |
|   | : | A) State Co-op Bank Shares                                 | Rs. 0.50    |
|   | : | B) District C.C. Bank Shares                               | Rs. 0.02    |
|   | : | C) NCFD Corporation Ltd Shares (UO)                        | Rs. 1.00    |
|   | : | D) Central Govt. Bonds & T Bills                           | Rs. 395.17  |
|   | : | F) State Govt. Bonds                                       | Rs. 220.54  |
| 16. % of Net NPA to Net Advances              | : | 0.00%  |             |
| 17. Audit Classification (FY 2025-26)         | : | "A"  |             |
| 18. Total Staff                               | : | 472  |             |
|   | : | A) Sub Staff   | 74          |
|   | : | B) Other   | 398         |
| 19. Working Capital                           | : | Rs.2754.07   |             |



# PERFORMANCE HIGHLIGHTS

(Rs.in Crore)

| Particulars  | 2026    | 2025    | 2024    | 2023    | 2022    | 2021    | 2020    |
|--|---------|---------|---------|---------|---------|---------|---------|
|  Share Capital          | 72.41   | 69.73   | 65.63   | 59.68   | 52.71   | 50.44   | 51.60   |
|  Reserve & Surplus      | 253.56  | 239.63  | 222.26  | 215.42  | 193.06  | 171.05  | 154.87  |
|  Total Deposits         | 2436.28 | 2250.90 | 2072.61 | 1928.52 | 1878.48 | 1860.47 | 1813.28 |
|  Total Advances         | 1449.39 | 1358.81 | 1272.77 | 1175.73 | 1140.10 | 1176.92 | 1133.42 |
|  Investments            | 1012.04 | 908.75  | 878.46  | 808.54  | 847.15  | 750.56  | 711.29  |
|  Total Income           | 220.07  | 203.32  | 198.37  | 174.00  | 182.28  | 187.94  | 191.11  |
|  Total Expenditure      | 200.64  | 186.23  | 177.01  | 153.59  | 164.04  | 173.90  | 178.60  |
|  Net Profit            | 19.43   | 17.09   | 21.36   | 20.41   | 18.24   | 14.04   | 12.51   |
|  No. of Branches      | 43      | 43      | 43      | 43      | 40      | 40      | 40      |
|  No. of Shareholders  | 64065   | 63459   | 61676   | 59795   | 57522   | 55818   | 54510   |
|  Net NPA (%)          | 0%      | 0%      | 0%      | 0%      | 0%      | 1.89%   | 1.59%   |
|  Audit Classification | "A"     | "A"     | "A"     | "A"     | "A"     | "A"     | "A"     |



## REVIEW OF STATUTORY / REGULATORY COMPLIANCE

| Sr. No. | Particulars   | Regulatory Requirement   | Status of Compliance As on 31.03.2026   |
|---------|---|--|---|
| 1       |  Borrowing Nominal Members to Regular Members      | Maximum 20% of the Regular Member  |  Maintained within permissible limit .   |
| 2       |  CRR Maintenance                                   | Minimum 3% of Applicable NDTL  |  The Bank has adequately maintained the CRR requirement.                         |
| 3       |  SLR Maintenance                                   | Minimum 18% of Applicable NDTL   |  The Bank's SLR position remains higher than the minimum regulatory requirement. |
| 4       |  Inter-bank Deposits (Gross) Exposure Limit        | Maximum 20% of its total deposit as on 31st March of previous year   |  Exposure Maintained within approved ceiling limit                               |
| 5       |  Inter-bank Deposits Counter Party Limit           | Maximum 5% of its total deposit as on 31st March of previous year  |  Exposure remained within approved ceiling limit                                 |
| 6       |  Acceptance of Deposits from Non-Scheduled UCB     | Maximum 10% of total deposit as on 31st March of previous year   |  Maintained, in line with regulatory norms.                                      |
| 7       |  Investment in SLR HTM category %                  | Maximum 25% of Applicable NDTL   |  The Bank has maintained Investments within the prescribed regulatory limits.    |
| 8       |  Investment Fluctuation Reserve                    | Minimum 5% of investment in AFS & HFT  |  The Bank has maintained IFR adequately  |
| 9       |  Non-SLR Investment %                              | Maximum 10% of previous year deposits  |  The Bank has maintained Non-SLR Investment portfolio within limit               |
| 10      |  Priority Sector Lending % (P.S.L.)                | 60% of ANBC or Credit Equivalent amount of Off-Balance Sheet Exposure as on 31st of the previous year whichever is higher                |  Priority Sector Lending target achieved successfully.                           |
| 11      |  Weaker Sector Lending % (W.S.L.)                  | 12.00% of ANBC or Credit Equivalent amount of Off-Balance Sheet Exposure as on 31st of the previous year whichever is higher             |  Weaker Sector Lending sub target achieved                                       |
| 12      |  Advances to Micro Enterprises                    | 7.5 percent of ANBC or credit equivalent amount of Off-Balance Sheet Exposure as on March 31st of the previous year, whichever is higher |  Micro Enterprises Sub target achieved  |
| 13      |  Exposure to Real Estate/ Commercial Real Estate | Shall not exceed 5% of total outstanding loans & advances as on 31st of the previous year  |  The Bank's exposure remains well within the prescribed ceiling limit.         |
| 14      |  Exposure to Non-Priority Housing Loans          | Shall not exceed 25% of total outstanding loans & advances as on 31st of the previous year   |  Exposure is maintained within the approved ceiling limit.                     |
| 15      |  Aggregate Ceiling on Unsecured Advance          | 10% of Net total assets as on March 31st of the preceding Financial year.  |  Exposure Maintained within approved ceiling limit                             |
| 16      |  Small Value Loan as % to Tier I capital         | Should minimum 50% of aggregate loans as on March 31st of the preceding Financial year.  |  Exposure levels are maintained within the approved regulatory threshold.      |
| 17      |  Exposure to an single party borrower            | 15% of capital funds of Previous Financial Year Tier I capital   |  Single party exposure within ceiling limit                                    |
| 18      |  Exposure to a group borrowers                   | 25% of capital funds of Previous Financial Year Tier I capital   |  Group exposure within ceiling limit   |



# REVIEW OF STATUTORY / REGULATORY COMPLIANCE

| Particulars  |   | Regulatory Requirement  | Status of Compliance as on 31.03.2026   |
|--|---|---|---|
| <b>19 Eligibility Criteria for Business Authorisation (ECBA NORMS)</b> |   |   |   |
| <b>a</b>   |  CRAR  | The CRAR should be at least 1% point above the minimum CRAR.                                |  CRAR Maintained adequate.   |
| <b>b</b>   |  Net NPA   | Net NPA not more than 3.00%.  |  Maintained within permissible limit.  |
| <b>c</b>   |  Net profits                                     | Net profits during the preceding two financial years.                                       |  Continuous profit during preceding two financial years.                                 |
| <b>d</b>   |  Maintenance of CRR / SLR                        | No default in the maintenance of CRR / SLR during the preceding and current financial year. |  No default in maintenance of CRR / SLR during the preceding and current financial year. |
| <b>e</b>   |  Core Banking Solution                           | Core Banking Solution (CBS) fully implemented.  |  Full Implementation.  |
| <b>f</b>   |  Supervisory Action Framework / PCA of RBI      | The bank should not be under any Directions / Supervisory Action Framework / PCA of RBI.    |  No Statutory / Supervisory Action by RBI.  |
| <b>g</b>   |  Number of professional Directors on the Board | At least Two professional directors.  |  Complied.   |

**Note:** The above disclosure represents the status of regulatory/statutory compliances as on March 31, 2026. The Bank further confirms that all compliances requiring adherence on a daily, fortnightly, or periodic basis under the extent regulatory/statutory framework are complied with during the financial year 2025-26 and as of reporting period.



## DRAFT BYE LAWS AMENDMENTS PROPOSED

| Bye-Laws No.                                | Existing Bye-Laws   | After Amendment   | Reason For Amendment   |
|---|---|---|--|
| 4 DEFINITIONS:                              | (v) "General Body" means all the ordinary members ( <b>Active Members and Non-Active Members</b> ).<br>xiii) "Active Member" means one who participates in the affairs of the bank and utilizes the minimum level of services or products of that as may be prescribed in the Bye-laws of the Bank.   | (v) "General Body" means all the ordinary members<br><br>(xiii) Deleted   | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960. |
| 9. MEMBERSHIP                               | The Bank shall have following categories of members:<br>a) Ordinary Members.<br><b>i. Active Members.</b><br><b>Non-active Members.</b><br>b) Nominal Members.<br>c) Associate Members  | The Bank shall have following categories of members:<br>(a) Ordinary Members.<br>(b) Nominal Members.<br>(c) Associate Members  | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960. |
| 11. CONDITIONS FOR AN ORDINARY MEMBERSHIP : | i) An applicant will be enrolled as an ordinary member upon fulfilling the following conditions if:<br>a. He/she has applied in writing in the prescribed format.<br>b. He/she has paid admission fee of Rs.100/- or as may be stipulated by the Board of Directors from time to time and <b>paid at least value of one share of the Bank.</b><br>c. He /she has fulfilled all other conditions laid down in the Act, the Rules and the Bye-laws.<br>ii) The Board of Directors of the Bank approves his/her application to admit as a member.<br>iii) No person shall be eligible for admission as a member of the Bank if he:<br>a. Has not attained the age of 18 years,<br>b. Has been adjudged by a competent court to be an insolvent or an un discharged insolvent,<br><b>c. Has been sentenced for any offence, other than offence of a political character or an offence not involving moral turpitude and dishonesty and a period of 5 years has not elapsed from the date of expiry of the sentence.</b>   | i) An applicant will be enrolled as an ordinary member upon fulfilling the following conditions if:<br>a. He/she has applied in writing in the prescribed format.<br>b. He/she has paid admission fee of Rs.100/- or as may be stipulated by the Board of Directors from time to time and <b>paid at least eighty shares of Rs 25/- of the Bank.</b><br>c. He /she has fulfilled all other conditions laid down in the Act, the Rules and the Bye-laws.<br>ii) The Board of Directors of the Bank approves his/her application to admit as a member.<br>iii) No person shall be eligible for admission as a member of the Bank if he:<br>a. Has not attained the age of 18 years,<br>b. Has been adjudged by a competent court to be an insolvent or an un discharged insolvent,<br><b>c. Has been sentenced for any offence, i) other than the offence of political character or ii) an offence not involving moral turpitude and dishonesty, And a period of 5 years has not elapsed from the date of expiry of the sentence.</b> | To assure minimum holding of shares.   |
| 12. RIGHTS AND DUTIES OF MEMBER:            | <b>12. RIGHTS AND DUTIES OF MEMBER:</b><br>(1) A member shall be entitled to exercise such rights as provided in the Act, Rules and bye-laws.<br>Provided that no member shall exercise the rights of member of a society, until he has made such payment to the Bank in respect of membership, or acquired such interest in the Bank as may be prescribed by the rules and the bye-laws of the Bank, from time to time.<br>Provided further that, in case of increase in minimum contribution of member in share capital to exercise right of membership, the Bank shall give a due notice of demand to the members and give reasonable period to comply with.<br><b>(2) It is a duty of every member of Society.</b><br><b>a) to attend at least one general body meeting in the previous five consecutive years,</b><br><b>b) to utilize minimum level of services at least once in the previous five consecutive years as prescribed in the bye-laws, Provided that, a member who does not attend at least one meeting of the general body as above and does not utilize minimum level of services as prescribed in the bye-laws shall be classified as non-active member. The Bank shall communicate such classification as non-active</b> | <b>12. RIGHTS OF MEMBER:</b><br>(1) A member shall be entitled to exercise such rights as provided in the Act, Rules and bye-laws.<br>Provided that no member shall exercise the rights of member of a society, until he has made such payment to the Bank in respect of membership, or acquired such interest in the Bank as may be prescribed by the rules and the bye-laws of the Bank, from time to time.<br>Provided further that, in case of increase in minimum contribution of member in share capital to exercise right of membership, the Bank shall give a due notice of demand to the members and give reasonable period to comply with.<br><br><b>(2) Deleted</b>  | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960. |



| Bye-Laws No.  | Existing Bye-Laws  | After Amendment  | Reason For Amendment  |
|---|--|--|---|
|   | <p>member to the concerned member within 30 days from the date of close of financial year.</p> <p>Provided further that, non-active member who does not attend one meeting of the general body and does not utilize minimum level of services as prescribed in the bye-laws, in next five years from the date of classification as non-active member. Such non-active member shall be liable for expulsion under section 35 of the Act.</p> <p>Provided also that a member classified as non-active member shall not be entitled to any concessional benefit from the bank till the date of his reclassification as active member by the bank.</p> <p>Provided also that, if a question of a member being active or non-active arises an appeal shall lie with the Registrar within 60 days from the date of communication of classification as non-active member.</p> <p>Provided also that, so far as the elections which will be conducted immediately after promulgation of this amendment Act, all the existing members of a society shall be eligible for voting, unless otherwise, they are not declared as ineligible to vote.</p> |  |   |
| <b>13. APPLICATION OF MEMBERSHIP AND IT'S DISPOSAL:</b>         | <p>a) The application for ordinary membership of the Bank shall be submitted by the applicant to the Chief Executive of the Bank in the prescribed form, accompanied by admission fee of Rs.100/-. An applicant shall also subscribe to at least <b>Forty</b> share of Rs.25/- fully paid, at the time of application.</p> <p>b) The application for membership of the Bank found complete in all respects shall be disposed of within a period of 90 days from the date of receipt of the application by the Bank and the same shall be communicated to the applicant within 60 days of the decision.</p>   | <p>(a) The application for ordinary membership of the Bank shall be submitted by the applicant to the Chief Executive of the Bank in the prescribed form, accompanied by admission fee of Rs.100/-. An applicant shall also subscribe to at least <b>Eighty</b> shares of Rs.25/- fully paid, at the time of application.</p> <p>(b) The application for membership of the Bank found complete in all respects shall be disposed of within a period of 90 days from the date of receipt of the application by the Bank and the same shall be communicated to the applicant within 60 days of the decision.</p> | To assure minimum holding of shares.  |
| <b>14.ACTIVE MEMBER :</b>                                       | <p>"Active Member" means a person who has been admitted as an 'Ordinary Member' under the Bye-laws of the Bank and who complies following conditions</p> <p>i) To attend at least one general body meeting in the previous five consecutive years, To utilize minimum level of services as provided in bylaw no 15 as following.</p>   | Deleted  | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |
| <b>15. MINIMUM LEVEL OF SERVICES FOR BECOMING ACTIVE MEMBER</b> | <p>The minimum level of services to become active member are prescribed as under</p> <p>i) Minimum share capital holding of Rs.2000/- and</p> <p>ii) Minimum Deposit of Rs.7000/- or</p> <p>iii) Loan of Rs.100000/-</p> <p>Proviso - I - Provided that a 'Depositor' means a ordinary member, who has been holding aggregate deposits (in all types of accounts) not less than the amount prescribed above in the Bank in his name or in the name of the firm / company / society / trust, to whom he is representing as a proprietor / Director / Office bearer / Trustee.</p> <p>Proviso - II- Provided that a 'Borrower' means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank.</p>   | Deleted  | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |



| Bye-Laws No.                                      | Existing Bye-Laws  | After Amendment   | Reason For Amendment  |
|---|--|---|---|
| 16. RIGHTS OF ACTIVE MEMBER:                      | <p>i) <b>Right to vote in the general election to the Board of the Bank, however no member shall be permitted to vote by proxy:</b><br/> <b>Provided that, any institution, company, partnership firm, a registered trust may appoint its representative to vote on its behalf in the general election to the Board of the Bank.</b></p> <p>ii) <b>An active member can exercise all other rights of an ordinary member as mentioned in this Bye-laws.</b></p>   | Deleted   | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |
| 17.VOTING RIGHTS FOR GENERAL ELECTION OF THE BANK | <p>i) <b>Only active</b> member shall have one vote irrespective of the number of shares held;</p> <p>ii) Individual <b>active</b> member shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government which is a member, may appoint one of its partners, directors or officers to participate in the election to exercise the right of vote;</p> <p>iii) <b>Active member</b> shall not be eligible to vote who has become defaulter as provided in Explanation to Clause (i) of sub Section (1) 73 CA</p>   | <p>i) <b>An Ordinary</b> member shall have one vote irrespective of the number of shares held;</p> <p>ii) Individual <b>Ordinary</b> member shall vote in person, while no member shall be permitted to vote by proxy:<br/> while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government which is a member, may appoint one of its partners, directors or officers to participate in the election to exercise the right of vote;</p> <p>iii) <b>A member</b> shall not be eligible to vote who has become defaulter as provided in Explanation to Clause (i) of sub Section (1) 73 CA</p>   | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |
| 18. ASSOCIATE MEMBERSHIPS – RIGHTS & LIABILITIES: | v) Where an <b>active member</b> holds a share of the bank jointly with more than one person, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second and in absence of both, the person whose name stands next and likewise in the absence of preceding persons, the person whose name is next on the share certificate, who is present and who is not a minor, shall have right to vote.   | v) Where an <b>Ordinary member</b> holds a share of the bank jointly with more than one person, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second and in absence of both, the person whose name stands next and likewise in the absence of preceding persons, the person whose name is next on the share certificate, who is present and who is not a minor, shall have right to vote.  | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |
| 31. GENERAL BODY                                  | i) General body of the Bank shall consist of all the ordinary <b>active and non-active</b> members of the Bank.  | i) General body of the Bank shall consist of all the <b>ordinary</b> members of the Bank.   | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |
| 32. POWERS AND FUNCTIONS OF THE GENERAL BODY :    | <p>The Board of the Bank under a resolution shall call the Annual General Meeting within a period of six months after the close of financial year to transact following business:-</p> <p>a) To read &amp; confirm the proceedings of last general body meeting</p> <p>b) Consideration &amp; adoption of the annual report</p> <p>c) Consideration &amp; adoption of the audited statements of accounts,</p> <p>d) Consideration &amp; adoption of the audit reports</p> <p>e) To consider and adopt rectification report of earlier audit</p> <p>f) Appropriation of net profits and as recommended by the board as per Act, Rules and bye-laws.</p> <p>g) To take note of the annual budget &amp; development plan,</p> <p>h) Approval of the long-term perspective plan and the annual operational plan,</p> <p>i) Expulsion of members, if any,</p> <p>j) Amendment of Bye-laws, if any,</p> <p>k) Approval for appointment of Auditors and fixation of remuneration as provided in act</p> <p>l) Approval of staffing pattern, as and when</p> | <p>The Board of the Bank under a resolution shall call the Annual General Meeting within a period of six months after the close of financial year to transact following business:-</p> <p>a) To read &amp; confirm the proceedings of last general body meeting</p> <p>b) To <b>consider &amp; adopt</b> the annual report</p> <p>c) To <b>consider &amp; adopt</b> the audited statements of accounts</p> <p>d) To <b>consider &amp; adopt</b> the audit reports</p> <p>e) To consider and adopt rectification report of earlier audit</p> <p>f) <b>To appropriate</b> net profits as recommended by the Board as per the Act, Rules and Bye-laws</p> <p>g) To take note of the annual budget &amp; development plan</p> <p>h) To approve and/ or modify the five years perspective plan and the annual operational plan</p> <p>i) <b>To expel</b> the members, if any,</p> <p>j) <b>To amend</b> the Bye-laws, if any</p> <p>k) To approve appointment of Statutory Auditors and fixation of their remuneration as provided in the Act <b>and as per the RBI Guidelines.</b></p> <p>l) To approve the staffing pattern, as and when</p> | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |



| Bye-Laws No.   | Existing Bye-Laws   | After Amendment  | Reason For Amendment   |                  |             |                 |       |                 |       |   |                      |    |   |   |   |   |    |   |  |
|--|---|--|--|------------------|-------------|-----------------|-------|-----------------|-------|---|----------------------|----|---|---|---|---|----|---|--|
|  | necessary.<br>m) Considering a statement showing the details of the loans and advances to directors and their relatives.<br>n) Approval the purchase of land or building or construction of building for banking purpose.<br>o) To take note of the efforts taken by the bank for the education & training to its member & also prepare a next year plan for the same.<br>Any other matter to be placed before it with the permission of the Chairperson of the Meeting.  | necessary<br>m) To take note of a statement showing the details of the loans and advances to directors and their relatives.<br>n) <b>To approve</b> the purchase of land or building or construction of building for banking purpose.<br>o) To take note of (i) the efforts taken by the bank for the education & training to its members (ii) the next year plan for the same.<br><b>p) To consider &amp; approve the takeover/ amalgamation/ merger of any other co-operative bank subject to compliance of RBI guidelines.</b><br>Any other matter to be placed before Annual General Meeting with the permission of the Chairperson of the Meeting.  |  |                  |             |                 |       |                 |       |   |                      |    |   |   |   |   |    |   |  |
| <b>34. NOTICE: ANNUAL GENERAL BODY MEETING AND SPECIAL GENERAL MEETING</b> | a) Annual General Meeting of the Bank may be called by giving not less than 14-day prior notice in writing to all the members of the Bank.<br>b) Special General Meeting of the Bank may be called by giving not less than 7 days' prior notice in writing to all the member of the Bank.<br><b>c) The notice of the General Meeting shall be accompanied by unsigned certificate of the attendance. This certificate shall be sing by Authorised Persons of the Bank at the time of General Meeting. This shall be the conclusive proof of attendance.</b><br><b>d) The notice of the Annual General Meeting / Special General Meeting shall be displayed on the Notice Board at the Registered Office of the Bank and its branches and publish widely circulated newspaper and notice accompanied by a copy of the audited balance-sheet, profit and loss account together with the auditor certificate relating to the preceding year and the report of the Board thereon, notice of election to the Board, if any and amendment to Bye-laws, if any.</b><br><b>e) The above said notice of the General Meeting shall be made available to both, Active and Non-active members by the following modes, namely:</b><br><b>i. By local delivery, or</b><br><b>ii By ordinary post,</b><br>f) Notice of the General Meeting shall state the place, date and time of the meeting. It shall also state the place, date and time of holding of the adjourned meeting should it be necessary to adjourn it in the absence of quorum.<br>g) Non-receipt of notice by members shall not be valid ground for postponing or adjourning the General Meeting.<br>h) Notice of the meeting shall be signed by the Chief Executive Officer of the Bank. | a) Annual General Meeting of the Bank may be called by giving not less than 14-day prior notice in writing to all the members of the Bank.<br>b) Special General Meeting of the Bank may be called by giving not less than 7- days prior notice in writing to all the member of the Bank.<br><b>c) The certificate of the attendance shall be issued by the Authorised Person/s of the Bank at the time of General Meeting, If demanded.</b><br><b>d) (i) The notice of the Annual General Meeting / Special General Meeting shall be published in widely circulated newspaper and (ii) such notice accompanied by a copy of the audited balance-sheet, profit and loss account together with the auditor's report relating to the preceding financial year and the report of the Board thereon, notice of election to the Board, if any and amendment to Bye-laws, if any, shall be displayed on the Notice Board at the Registered Office of the Bank and its branches and website of the bank.</b><br><b>e) The above said notice of the General Meeting shall be made available to members by any of the following permissible modes:</b><br><b>(i) By local delivery, or</b><br><b>(ii) By ordinary post, or</b><br><b>(iii) By electronic media (e.g. SMS, E-mail, whats-app etc.)</b><br>f) Notice of the General Meeting shall state the place, date and time of the meeting. It shall also state the place; date and time of holding of the adjourned meeting should it be necessary to adjourn it in the absence of quorum.<br>g) Non-receipt of notice by members shall not be valid ground for postponing or adjourning the General Meeting.<br>h) Notice of the meeting shall be signed by the Chief Executive Officer of the Bank. | To follow the practice as per Bye Laws.<br><br>To achieve proper and faster communication with confirmation of delivery. |                  |             |                 |       |                 |       |   |                      |    |   |   |   |   |    |   |  |
| <b>39. BOARD OF DIRECTORS :</b>  | I.The Executive Management of the Bank shall vest in the hands of Board of Directors consisting of 17 Directors as under.<br><table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Size of Bank Deposit</th> <th>General Category</th> <th>S.C. / S.T.</th> <th>Wo men</th> <th>OBC</th> <th>DTNT/ VJNT/ SBC</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Above Rs. 500.00 Cr.</td> <td>12</td> <td>1</td> <td>2</td> <td>1</td> <td>1</td> <td>17</td> </tr> </tbody> </table><br>a) Twelve Directors to be elected amongst the active member of bank as under<br>i. Ten Directors amongst the active members residing in Jalgaon District.<br>ii. Two Directors from amongst the active members from other than Jalgaon District.  | Sr. No.  | Size of Bank Deposit   | General Category | S.C. / S.T. | Wo men          | OBC   | DTNT/ VJNT/ SBC | Total | 1 | Above Rs. 500.00 Cr. | 12 | 1 | 2 | 1 | 1 | 17 | <b>I. Composition of Board of Directors:</b><br><b>a) The Executive Management of the Bank shall vest in the hands of Board of Directors consisting of 21 Directors as under:</b><br><b>i. General Category – 18, ii. S.C./S.T. – 1, iii. OBC - 1, iv. DTNT/ VJNT/ SBC- 1</b><br><b>b) Out of total 21 directors, at least 2 shall be women.</b><br><b>c) Out of total 21 directors, at least 2 shall be from members residing outside Jalgaon district, as per the address registered with the Bank.</b><br><b>II. Election of Directors:</b><br><b>All Ordinary and Associate members of the Bank</b> | Increase in members of Board of Directors is proposed for better governance and increased requirement of various expertise fields. |
| Sr. No.  | Size of Bank Deposit  | General Category   | S.C. / S.T.  | Wo men           | OBC         | DTNT/ VJNT/ SBC | Total |                 |       |   |                      |    |   |   |   |   |    |   |  |
| 1  | Above Rs. 500.00 Cr.  | 12   | 1  | 2                | 1           | 1               | 17    |                 |       |   |                      |    |   |   |   |   |    |   |  |



| Bye-Laws No.  | Existing Bye-Laws   | After Amendment  | Reason For Amendment   |                              |                               |   |                      |       |        |   |   |
|---|---|--|--|------------------------------|-------------------------------|---|----------------------|-------|--------|---|---|
|   | <p>All active members of the bank shall be eligible to vote for all the seats in General Category mentioned in i &amp; ii above.</p> <p>II. In addition to the above Bank may co-opt two directors from active members of the Bank with suitable banking experience from middle management of any Bank for the minimum period of 10 years or having relevant professional qualifications. For the purpose of the sub-clause the professional qualifications means a Chartered Accountants / ICWA / CS / MBA (Banking and Finance) / Law Graduate or having a Banking experience in the middle/senior/top level management with minimum 10 years and / or in accordance with the Act, Rules, Banking Regulation Act, 1949, RBI Circulars / Guidelines as amended / directed from time to time.</p> <p>III. Bank may nominate functional director as per provision of section 73AAA of the act.</p> <p>a) The committee may nominate one person as a functional director (as defined in Sec. 2(14A) of the Act) as per the provision of Sec.73AAA(2) of the Act.</p> <p>b) The Committee shall include two representatives of the employees of the Bank as per provision of Sec.73AAA(2) of the Act. Provided also, that, such representative shall have right to take part in the meetings of the committee, but shall have no right to vote therein.</p> <p>IV. Three seats shall be reserved on the Board of Directors as under</p> <p>a) One seat shall be reserved for the active member belonging to the Scheduled Casts or Scheduled Tribes.</p> <p>b) One seat shall be reserved for the active member belonging to the Other Backward Class.</p> <p>c) One seat shall be reserved for the active member belonging to the Denotified Tribes (Vimukta Jatis), Nomadic Tribes or Special Backward Classes.</p> <p>NOTE : If no person is elected to any of the above three reserved seats, then such seat or seats shall be filled in by nomination from amongst the persons entitled to contest the election under sub section (3) of section 73B</p> <p>d) Two seats shall be reserved on the Board of Directors for Active Women members. (Section 73C of the Act) NOTE: An individual Active Women member of the Bank shall be eligible to contest the election. Where no woman member or women members are elected then such seat or seats shall be filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73 C.</p> | <p>shall be eligible to vote for all seats as mentioned above.</p> <p>III. Co-option of Directors<br/>In addition to the above, the Bank may co-opt two (2) Directors from among members having:</p> <ul style="list-style-type: none"> <li>• Minimum 10 years of banking experience in middle/senior/top management, or</li> <li>• Relevant professional qualifications such as: <ul style="list-style-type: none"> <li>* Chartered Accountant (CA) * CMA/ Cost Accountant</li> <li>* Company Secretary (CS) * MBA (Banking &amp; Finance)</li> <li>* Law Graduate</li> </ul> </li> </ul> <p>Such co-option shall be in accordance with applicable provisions of the Act, Rules, the Banking Regulation Act, 1949, and RBI guidelines issued from time to time.</p> <p>IV. Functional Director and Employee Representation<br/>As per Section 73AAA of the Act:</p> <p>a) The Board may nominate One Functional Director (as defined under Section 2(14A)) in accordance with Section 73AAA(2).</p> <p>b) The Board shall additionally include two representatives out of experienced permanent employees, who:</p> <ul style="list-style-type: none"> <li>• May participate in Board meetings</li> <li>• Shall not have voting rights</li> </ul> <p>V. a) Reservation of Seats<br/>As stated in Clause 39 (I) (a) above.<br/>Note: If no eligible candidate is elected to any reserved category, such seat(s) shall be filled by nomination from eligible persons under Section 73B(3) of the Act.</p> <p>b) Women Representation<br/>As stated in Clause 39 (I) (b) above.<br/>Note: If no woman candidate is elected, such seat(s) shall be filled by nomination from eligible women members under Section 73C(2).</p> <p>VI. Not less than fifty-one percent of the total number of members of the Board of Directors of a bank shall consist of persons, who shall have special knowledge or practical experience in respect of one or more of the following matters, namely, -</p> <p>(i) Accountancy (ii) Agriculture and rural economy (iii) Banking (iv) Cooperation (v) Economics (vi) Finance (vii) Law (viii) Small-scale industry or other relevant disciplines (ix) any other matter the special knowledge of, and practical experience in, which would, in the opinion of the Reserve Bank, be useful to the bank: Provided that out of the aforesaid number of Directors, not less than two shall be persons having special knowledge or practical experience in respect of agriculture and rural economy, cooperation or small-scale industry.</p> | <p>To have a clear and unambiguous meaning of Bye-Laws, rearrangement and simplification in wording without proposing any new clause.</p> <p>To bring our Bye laws in conformity with B R Act, 1949.</p> |                              |                               |   |                      |       |        |   |   |
| <p><b>40. ELIGIBILITY OF BOARD OF DIRECTORS</b></p> | <p>To contest the election of Board of Directors, the active member should comply following criteria at the time of nomination.</p> <table border="1" data-bbox="297 1839 737 1927"> <thead> <tr> <th>Sr. No.</th> <th>Bank Category (Deposits in Cr.)</th> <th>Minimum Shares Amt. (in Rs.)</th> <th>Minimum Deposit Amt. (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Above Rs. 500.00 Cr.</td> <td>15000</td> <td>100000</td> </tr> </tbody> </table> <p>Note : The elected directors shall keep the above</p>   | Sr. No.  | Bank Category (Deposits in Cr.)  | Minimum Shares Amt. (in Rs.) | Minimum Deposit Amt. (in Rs.) | 1 | Above Rs. 500.00 Cr. | 15000 | 100000 | <p>To contest the election of Board of Directors, the member should comply following both criteria at the time of nomination.</p> <p>(i) Minimum Shares Amount – Rs 15,000<br/>(ii) Minimum Term Deposit Amount – Rs 1,00,000<br/>Note: Each elected director shall have to retain the above shareholding and term deposit for his entire</p> | <p>To have a clear and unambiguous meaning of Bye-Laws, rearrangement and simplification in wording without proposing any new clause.</p> |
| Sr. No.   | Bank Category (Deposits in Cr.)   | Minimum Shares Amt. (in Rs.)   | Minimum Deposit Amt. (in Rs.)  |                              |                               |   |                      |       |        |   |   |
| 1   | Above Rs. 500.00 Cr.  | 15000  | 100000   |                              |                               |   |                      |       |        |   |   |



| Bye-Laws No.   | Existing Bye-Laws  | After Amendment  | Reason For Amendment  |
|--|--|--|---|
|  | deposits for the entire tenure of the board.<br>The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category at the time of nomination.  | <b>tenure as Director of the Board.</b><br><b>The persons contesting from reserve seat shall comply following both criteria at the time of nomination.</b><br><b>(i) Minimum Shares Amount – Rs 7,500/-</b><br><b>(ii) Minimum Term Deposit Amount – Rs 50,000/-</b>   |   |
| <b>44. POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS :</b>  | (2) a. To admit members and to approve the list of <b>Active and non-active</b> members  | (2) a. To admit members.   | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |
| <b>45. DISQUALIFICATION FOR BEING A MEMBER OF THE BOARD:</b> | o) An <b>Active Member</b> who is a guarantor to any defaulter borrower as per prevailing norms shall be disqualified to be a member of the Board.   | o) A member who is a guarantor to any defaulter borrower as per prevailing norms shall be disqualified to be a member of the Board.  | To bring our Bye laws in conformity with the amendments in Maharashtra Cooperative Societies Act 1960 |
| <b>54. DISPOSAL OF NET PROFIT</b>                            | The net profit of the Bank shall be calculated and disposed off in accordance with the provisions of the MCS Act, 1960 and Rules framed there under.<br>1) The General body on the recommendations of the Board may appropriate the net profit as under: -<br>a. To carry not less than 25% of the net profit to the Reserve Fund.<br>b. To transfer an additional amount of not less than 10% of net profit to the Contingent Reserve Fund for meeting unforeseen losses subject to availability of Net Profit.<br>2) Subject to such conditions as may be prescribed, the balance of net profit may be utilized for all or any of the following purposes:<br>a. To transfer for payment of dividend to members at the rate decided by the Annual General Body as per Act & Rules.<br>b. To transfer to election fund equal to be 1/5th amount of the expenses incurred for the preceding election.<br>c. To transfer for contribution to the education fund at the rate of 5% or more but not exceeding 10% of the balance of net profit to be utilized for the education and training of directors, employees and members as may be recommended by the Board of Directors.<br>d. To transfer to investment fluctuations reserve as per RBI guideline.<br>e. To transfer to technological development fund amount not exceeding 10% of the balance of net profit as may be recommended by the Board of Directors.<br>f. To transfer to social welfare fund such portion of balance of net profit within the limits as laid down by RBI in this regard from time to time for monetary contributions to social / philanthropic / charitable purposes.<br>g. To transfer to member welfare fund an amount of less than 10% of the balance of net profit for contributing to member's welfare activities.<br>h. To transfer to employees welfare fund an amount of less than 10% of the balance of net profit for contributing to employee's welfare activities.<br>i. Remaining net profit, if any shall be transferred to building fund. | The net profit of the Bank shall be calculated and disposed off in accordance with the provisions of the MCS Act, 1960 and Rules framed there under.<br>1) The General body on the recommendations of the Board may appropriate the net profit as under:-<br>a. To carry not less than 25% of the net profit to the Reserve Fund.<br>b. To transfer an additional amount of not less than 10% of net profit to the Contingent Reserve Fund for meeting unforeseen losses subject to availability of Net Profit.<br>2 Subject to such conditions as may be prescribed, the balance of net profit may be utilized for all or any of the following purposes:<br>a. To transfer for payment of dividend to members at the rate decided by the Annual General Body as per Act & Rules.<br>b. To transfer to election fund equal to be 1/5th amount of the expenses incurred for the preceding election.<br>c. To transfer for contribution to the education fund at the rate of 5% or more but not exceeding 10% of the balance of net profit to be utilized for the education and training of directors, employees and members as may be recommended by the Board of Directors.<br>d. To transfer to investment fluctuations reserve as per RBI guideline.<br>e. To transfer to technological development fund amount not exceeding 10% of the balance of net profit as may be recommended by the Board of Directors.<br>f. To transfer to social welfare fund such portion of balance of net profit within the limits as laid down by RBI in this regard from time to time for monetary contributions to social / philanthropic / charitable purposes.<br>g. To transfer to member welfare fund an amount of less than 10% of the balance of net profit for contributing to member's welfare activities.<br>h. To transfer to employees welfare fund an amount of less than 10% of the balance of net profit for contributing to employee's welfare activities.<br><b>i. To transfer to Golden Jubilee Fund/Diamond Jubilee Fund and/or similar other fund as may be recommended by the Board of Directors.</b><br>j. Remaining net profit, if any shall be transferred to building fund. | To bring Bye laws in conformity with the RBI Guidelines.  |



| Bye-Laws No.  | Existing Bye-Laws  | After Amendment  | Reason For Amendment  |
|---|--|--|---|
|   |  | 3) Utilisation of such funds created out of appropriation of net profit shall be as per the Act, Rules and related RBI guidelines.   |   |
| <b>55. LINKING OF SHARE HOLDING WITH LOAN LIMITS:</b> | <p>The shareholding of a member in the Bank shall be in the following proportion to his borrowings.</p> <p>(a) 5% of the borrowings if such borrowings are unsecured basis (b) 2.5% of the borrowings in case of secured borrowings.</p> <p>(c) 2.5% of the borrowings in case of small-scale industrial units, of which 1% to be collected initially and the balance 1.5% to be collected in the course of next 2 years.</p> <p>Provided that no member shall hold more than 1/20th of the total paid up share capital of the Bank. Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that if the capital adequacy ratio of the Bank is more than 12% then the Bank shall change the share linking percentage as per guidelines of Reserve Bank of India in case of secured loan.</p> | <p>The shareholding of a member in the Bank shall be in the following proportion to his borrowings.</p> <p>(a) 5% of the borrowings if such borrowings are unsecured basis (b) 2.5% of the borrowings in case of secured borrowings.</p> <p>(c) 2.5% of the borrowings in case of small-scale industrial units, of which 1% to be collected initially and the balance 1.5% to be collected in the course of next 2 years.</p> <p>Provided that no member shall hold more than 1/20th of the total paid up share capital of the Bank. Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower.</p> <p><b>Provided further that if the capital adequacy ratio of the Bank is more than regulatory requirements then the Bank shall have authority to decide the percentage/ amount of share linking.</b></p> | <p>To bring Bye laws in conformity with the RBI Guidelines.</p> |



## JJSB BRANCHES

| Branch                          | Contact                 | Branch                      | Contact         |
|---------------------------------|-------------------------|-----------------------------|-----------------|
| Dana Bazar, Jalgaon             | 0257-2225055/57         | Station Road, Jalgaon       | 0257-2228148    |
| Market Yard, Jalgaon            | 0257-2210943            | Omkareshwar Mandir, Jalgaon | 0257-2238138    |
| Ganesh Colony, Jalgaon          | 0257-2252038            | Navi Peth, Jalgaon          | 0257-2223442    |
| Vivekanand Pratishthan          | 0257-2240537            | Pimprala, Jalgaon           | 0257-2251177    |
| Sindhi Colony, Jalgaon          | 0257-2226336            | Savada                      | 09823314063     |
| Bodwad                          | 02582-276300            | Bhusawal                    | 02582-222101    |
| Yawal                           | 02585-260066            | Kurha Kakoda                | 02583-232314    |
| Raver                           | 02584-250271, 72        | Erandol                     | 02588-243146    |
| Jamner                          | 02580-233211, 12        | Dharangaon                  | 02588-251122    |
| Khamgaon                        | 07263-255948            | Chopda                      | 02586-222080    |
| Chalisgaon                      | 02589-223204            | Pachora                     | 02596-243311    |
| Amalner                         | 02587-223990            | Bhadgaon                    | 02596-213888    |
| Thane                           | 022-25382918, 20        | Kothrud Pune                | 020-25475384    |
| Kalyan                          | 0251-2301214<br>2322000 | Nashik CBS                  | 0253-2504030/20 |
| Pimpri Chinchwad                | 7770045050              | Dhule City                  | 02562-240291    |
| Bhosala Military School, Nashik | 0253-2341325<br>2342626 | Nandurbar                   | 02564-223438    |
| Deopur, Dhule                   | 02562-275693            | Shirpur                     | 02563-299078    |
| Shahada                         | 02565-225699            | Chhatrapati Sambhaji Nagar  | 0240-2346174    |
| Parola                          | 02597-294488            | Sillod                      | 02430-223965    |
| Jalna                           | 02482-233770            | Waluj                       | 0240-2552966    |
| Wadi Bhokar Road                | 02562-299011            | Dondaicha                   | 02566-299887    |
| Shendurni                       | 02580-252005            |                             |                 |



## JALGAON JANATA SAHAKARI BANK LTD. SENIOR EXECUTIVES

| Sr. No. | Name of Executive                | Qualification   | Designation         |
|---------|----------------------------------|---|---------------------|
| 1.      | Shri. Sanjay Jagannath Nagmoti   | M.COM, INTER C.A.(Group I), CAIIB, Adv Diploma In Urban Co-Op Banking, Anti Money Laundering & Know Your Customer (AML & KYC), Government Diploma In Co-operation And Accountancy (GDC&A) | CEO                 |
| 2.      | Shri. Sunil Nandlal Agrawal      | M.COM, CAIIB, Adv Diploma In Urban Co-Op Banking, Anti Money Laundering & Know Your Customer (AML & KYC), Government Diploma In Co-operation And Accountancy (GDC&A)                      | Sr. General Manager |
| 3.      | Shri. Sunit Tijare               | B.Com, LLB, CAIIB, CMA  | Sr. General Manager |
| 4.      | Shri. Kapil Pandit Choube        | B.Com   | Dy. General Manager |
| 5.      | Shri. Arvind Lakhabhai Parmar    | M.COM, LLB, CAIIB, Adv Diploma In Urban Co-Op Banking, Anti Money Laundering & Know Your Customer (AML & KYC), Government Diploma In Co-operation And Accountancy (GDC&A)                 | Dy. General Manager |
| 6.      | Shri. Nitin Ratnakar Chaudhari   | BE (Civil), JAIIB   | Dy. General Manager |
| 7.      | Shri. Pankaj Namdeo Patil        | BSC, CAIIB, Adv Diploma In Urban Co-Op Banking, Anti Money Laundering & Know Your Customer (AML & KYC), Government Diploma In Co-operation And Accountancy (GDC&A)                        | Dy. General Manager |
| 8.      | Shri. Rajesh Madhukarrao Mahajan | BCS, MCM, GDC&A   | Dy. General Manager |
| 9.      | Sau. Jayashri Madhukar Joshi     | B.Com, CAIIB, Adv Diploma In Urban Co-Op Banking, Anti Money Laundering & Know Your Customer (AML & KYC), Government Diploma In Co-operation And Accountancy (GDC&A)                      | Dy. General Manager |
| 10.     | Dr. Shri. Atul Balwant Naik      | MCS, Ph.D, CAIIB, Anti Money Laundering & Know Your Customer (AML & KYC)  | Dy. General Manager |



## Branch Expansion & Working Hours

Head Office : **Monday to Saturday — 11:00 AM to 6:00 PM**

Branches Working : **Monday to Saturday — 11:00 AM to 5:00 PM**

▶ Dana Bazar, Jalgaon ▶ Market Yard, Jalgaon ▶ Navi Peth, Jalgaon ▶ Savda ▶ Bodwad ▶ Yawal ▶ Kurha Kakoda ▶ Raver ▶ Erandol ▶ Jamner ▶ Dharangaon ▶ Chopda ▶ Chalisgaon ▶ Pachora ▶ Amalner ▶ Nashik (CBS) ▶ Bhonsala Military School, Nashik ▶ Dhule City Branch ▶ Nandurbar ▶ Shahada ▶ Parola ▶ Chhatrapati Sambhajinagar ▶ Wadi Bhokar Road, Dhule ▶ Shendurni

Branches Working : **Tuesday to Sunday — 10:00 AM to 4:00 PM**

Omkareshwar Mandir, Jalgaon (Monday Holiday)

Branches Working : **Monday to Saturday — 10:00 AM to 4:00 PM**

▶ Vivekanand Pratishthan, Jalgaon ▶ Ganesh Colony, Jalgaon ▶ Sindhi Colony, Jalgaon ▶ Pimprala, Jalgaon ▶ Khamgaon ▶ Bhadgaon ▶ Deopur, Dhule ▶ Shirpur ▶ Dondaicha

Other Timings Branches : **Monday to Saturday**

▶ Station Road, Jalgaon - 9:00 AM to 12:00 PM & 5:00 PM to 8:00 PM  
 ▶ Bhusawal ▶ Waluj ▶ Sillod ▶ Jalna - 10:30 AM to 4:30 PM ▶ Thane - 10:30 AM to 1:30 PM & 4:30 PM to 7:30 PM  
 ▶ Kalyan (Sunday Holiday) 10:30 AM to 2:30 PM & 5:00 PM to 7:00 PM  
 ▶ Kothrud, Pune - 10:00 AM to 2:00 PM & 5:00 PM to 7:00 PM  
 ▶ Pimpri Chinchwad, Pune - 9:30 AM to 1:30 PM & 5:00 PM to 7:00 PM

**Note : All branches and Head Office will remain closed on the 2nd and 4th Saturdays.**

### शाखा विस्तार व कामकाजाची वेळ

मुख्य कार्यालय : सोमवार ते शनिवार ११.०० ते ६.००

सोमवार ते शनिवार सकाळी ११.०० ते सायंकाळी ५.०० पर्यंत कामकाजाची वेळ असणाऱ्या शाखा

▶ दाणा बाजार, जळगाव ▶ मार्केट यार्ड, जळगाव ▶ नवीपेठ, जळगाव ▶ सावदा ▶ बोदवड ▶ यावल ▶ कुन्हाकाकोडा ▶ रावेर ▶ एरंडोल ▶ जामनेर ▶ धरणगाव ▶ चोपडा ▶ चाळीसगाव ▶ पाचोरा ▶ अमळनेर ▶ नाशिक (सीबीएस) ▶ भोसला मिलिटरी स्कूल, नाशिक ▶ धुळे शहर शाखा ▶ नंदुरबार ▶ शहादा ▶ पारोळा ▶ छत्रपती संभाजीनगर ▶ वाडी भोकर रोड, धुळे ▶ शेंदुर्णी

मंगळवार ते रविवार सकाळी १०.०० ते दुपारी ४.०० पर्यंत कामकाजाची वेळ असणाऱ्या शाखा

▶ ओंकारेश्वर मंदिर, जळगाव (सोमवार सुट्टी)

सोमवार ते शनिवार सकाळी १०.०० ते दुपारी ४.०० पर्यंत कामकाजाची वेळ असणाऱ्या शाखा

▶ विवेकानंद प्रतिष्ठान, जळगाव ▶ गणेश कॉलनी, जळगाव ▶ सिंधी कॉलनी, जळगाव ▶ पिंप्राळा, जळगाव ▶ खामगाव ▶ भडगाव ▶ देवपूर, धुळे ▶ शिरपूर ▶ दोंडाईचा

सोमवार ते शनिवार इतर वेळा असणाऱ्या शाखा

▶ स्टेशन रोड, जळगाव. स.९.०० ते दु.१२.०० सायं.५.०० ते ८.०० ▶ भुसावळ ▶ वाळूज ▶ सिल्लोड ▶ जालना स.१०.३० ते दु.४.३०  
 ▶ ठाणे स.१०.३० ते दु.१.३० दु.४.३० ते ७.३० ▶ कल्याण (रविवार सुट्टी) स.१०.३० ते दु.२.३० दु.५.०० ते ७.००  
 ▶ कोथरुड, पुणे स.१०.०० ते दु.२.०० सायं.५.०० ते ७.०० ▶ पिंपरी चिंचवड, पुणे स.९.३० ते दु.१.३० सायं.५.०० ते ७.००

टीप- दुसऱ्या व चौथ्या शनिवारी सर्व शाखा व मुख्य कार्यालयास सुटी राहिल.



## OUR BANKERS

- 1) Reserve Bank of India
- 2) State Bank of India.
- 3) Bank of Baroda, Jalgaon.
- 4) Union Bank of India, Jalgaon.
- 5) Bank of Maharashtra
- 6) Punjab National Bank
- 7) Bank of India
- 8) Maharashtra State Co-op. Bank Ltd, Mumbai.
- 9) H.D.F.C. Bank Ltd.
- 10) ICICI Bank Ltd.
- 11) I.D.F.C. Bank Ltd.
- 12) Axis Bank Ltd.
- 13) I.D.B.I. Bank Ltd.
- 14) Bandhan Bank Ltd.
- 15) Jalgaon District Central Co-op. Bank Ltd, Jalgaon.

## LEGAL ADVISORS LIST

- 1) Adv. Vinayak Janardan Dixit  
Advocate High Court, Chh. Sambhaji Nagar
- 2) Adv. Ankush Nagargoje, Chh. Sambhaji Nagar
- 3) Adv. Anil Choughule, Jalgaon
- 4) Adv. Dattatraya Bhokariker, Jalgaon
- 5) Adv. Vikram Pawar, Jalgaon
- 6) Adv. Anand Mujumdar, Jalgaon
- 7) Adv. Prakash B. Patil, Jalgaon
- 8) Adv. Sanjay Sharma, Jalgaon
- 9) Adv. M. V. Jogalekar, Thane (Mumbai)
- 10) Adv. Satyajit Vakil, Chh. Sambhaji Nagar
- 11) Adv. Padmanabh Govind Deshpande, Jalgaon
- 12) Adv. Vinay Navre, Supreme Court, Delhi
- 13) Adv. Nachiket Joshi, Supreme Court, Delhi
- 14) Adv. Subodh Patil, Supreme Court, Delhi

## INFORMATION FOR MEMBERS

### 1. CHANGE OF ADDRESS :

Please intimate bank about any change in your address, phone/mobile numbers and quote the share Reg. Folio No. given on your share certificate in every correspondence.

### 2. SHARE CERTIFICATES

If you have not collected your share certificates so far, please collect it from the Head Office immediately.

### 3. UNCLAIMED DIVIDEND

If you have not collected your dividend for the year ended on 31.03.2022(2021-2022) please collect the same as earliest.

### 4. IDENTITY CARD

Members, who have not applied for identity cards, are requested to submit the application to the branch.

### 5. SPECIAL FEATURES

YOUR DEPOSITS WITH BANK are insured with Deposit Insurance & Credit Guarantee Corporation of India upto Rs5.00 lac.

### 6. SUGGESTIONS WELCOME

Your suggestions are valuable to us. It is our earnest Endeavour to make `THE BANK` as an institution which you can bank upon with confidence.



जळगाव जनता सहकारी बँकेच्या सहकार्यांनी राष्ट्र सेविका समिती आणि संस्कार भारती यांच्या संयुक्त विद्यमाने आयोजित सामूहिक तुळशी विवाह सोहळा आणि भव्य रांगोळी स्पर्धा पारितोषिक वितरण समारंभ केमिस्ट भवन, जळगाव येथे मोठ्या उत्साहात संपन्न झाला.



जळगाव जनता बँक कर्मचारी गणेश मंडळास श्री आरास स्पर्धेत सर्वोत्कृष्ट द्वितीय क्रमांकाचे पारितोषिक प्रदान करण्यात आले.



ग्रीन वर्ल्ड को-प्राईड २०२५ पुरस्कार मा. सहकार आयुक्त मा.श्री.तावरे साहेब, ग्रीन वर्ल्ड पब्लिकेशनचे मा.श्री.गौतम कोतवाल व कॉसमॉस बँकेचे मा.श्री.मिलिंद काळे यांच्या हस्ते प्रदान करण्यात आला. बँकेच्या वतीने बँकेचे अधिकारी श्री.दिनेश मडके, श्री.रवींद्र महाजन यांनी हा सन्मान स्वीकारला.



जळगाव जनता सहकारी बँकेच्या सन २०२६ च्या दिनदर्शिकेचे विमोचन प्रसंगी श्रीराम मंदिर संस्थानचे गादीपती हभप मंगेश महाराज जोशी, संत मुक्ताबाई संस्थानचे हभप रवींद्र महाराज हरणे, चिमुकले राम मंदिराचे दादा महाराज जोशी, वैद्य डॉ.सौ.प्रणिता वडोदकर, केशव स्मृती सेवा संस्था समूहाचे प्रमुख डॉ.श्री.भरतदादा अमळकर, बँकेचे अध्यक्ष श्री.सतीश मदाने, उपाध्यक्ष डॉ.श्री.अतुल सरोदे, संचालक मा.श्री.अनिल राव सर व मुख्य कार्यकारी अधिकारी श्री. संजय नागमोती.



महिला मेळावा व हळदी-कुंकू कार्यक्रमाचे दीपप्रज्वलन करतांना डॉ. वृषाली छापेकर. सोबत बँकेच्या माजी संचालिका शोभाताई पाटील, संचालिका संध्याताई देशमुख, उपाध्यक्ष डॉ. अतुल सरोदे, वरिष्ठ महाव्यवस्थापक सुनील अग्रवाल.



महाशिवरात्र बाजारपेठचे दीपप्रज्वलन करतांना जळगाव महानगर पालिकेच्या महापौर मा.सौ.दीपमाला काळे, मा.सौ.हेमलता अमळकर, बँकेच्या संचालिका सौ.आरती हुजूरबाजार, सौ.संध्या देशमुख, बचत गटाच्या प्रमुख सौ प्रियंका झोपे.



बँकेच्या मुख्य कार्यालयात स्थापना दिनानिमित्त स्नेहमिलन कार्यक्रमाचे आयोजन प्रसंगी उपस्थित मान्यवर.



डॉ.आचार्य अविनाशी सेवा पुरस्कार स्वीकारतांना संस्थास्तरीय गटातून सहाद्री फार्मर्स प्रोड्यूसर कंपनी लि. व व्यक्तीगत गटातून अवनि फाऊंडेशनच्या मा.अनुराधाताई भोसले.



# नेट बँकिंग करणे सोपे आहे!



\* AI Generated Image



आपला विश्वास,  
आमची जबाबदारी  
सुरक्षित • सोयीस्कर • विश्वासार्ह

**जळगाव जनता सहकारी बँक लि., जळगाव**  
(शेड्यूल्ड बँक)

मुख्य कार्यालय : 'सेवा' 117/119, नवी पेठ, जळगाव ☎ (0257) 2223699 🌐 <http://www.jjsbl.bank.in> ✉ [jjsbl\\_jal@jjsbl.bank.in](mailto:jjsbl_jal@jjsbl.bank.in)

सब समाज को लिए साथ में आगे है बढ़ते जाना।