



JANASEVA SAHAKARI BANK (BORIVLI) LTD. जनसेवा सहकारी बँक (बोरिवली) लिमिटेड

45th Annual Report 2025-26

४५वा वार्षिक अहवाल २०२५-२६



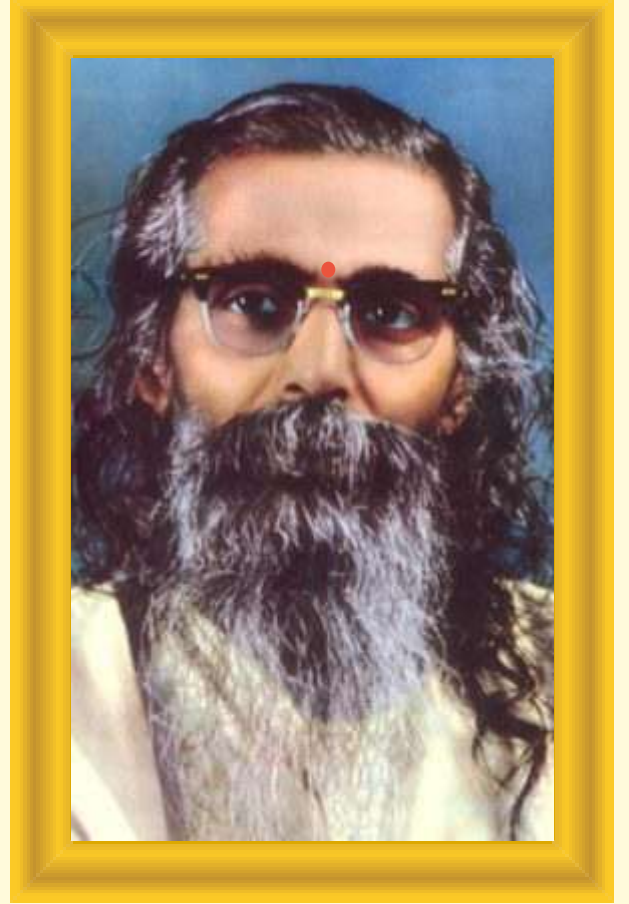
सहकारातून समृद्धीकडे यशस्वी वाटचाल

.. राष्ट्रभक्ति को जगाने, हम बडे गिरि ग्राम बन में।।

—●—●—● आमचे प्रेरणास्थान ●—●—●—



राष्ट्रीय स्वयंसेवक संघाचे संस्थापक
प. पू. डॉ. केशव बळीराम हेडगेवार



राष्ट्रीय स्वयंसेवक संघाचे द्वितीय सरसंघचालक
प. पू. माधव सदाशिव गोळवलकर (गुरुजी)



समाजसेवा हीच खरी राष्ट्रसेवा

**जनसेवा सहकारी बँक (बोरिवली) लिमिटेड**

प्लॉट क्र. १०१-१०२, पहिला मजला, 'अ' विंग, शिव-हरा, कस्तुरबा रोड क्र. २, बोरिवली (पूर्व), मुंबई- ४०० ०६६.

४९ व्या वार्षिक सर्वसाधारण सभेची सूचना

बँकेच्या सर्व मान्यवर सभासदांना कळविण्यात येते की, बँकेची ४९ वी वार्षिक सर्वसाधारण सभा रविवार, दि. २६ जुलै, २०२६ रोजी, सायंकाळी ४.३० वाजता, 'गर्जतो मराठी हॉल', आशिर्वाद बिल्डींग जवळ, रेल नगर, चंदावरकर एक्सटेंशन रोड, बोरिवली (प.), मुंबई-४०० ०६१, येथे आयोजित करण्यात येत आहे.

तसेच 'महाराष्ट्र राज्य सहकार कायदा, १९६०' अंतर्गत आवश्यक 'सभासद सहकार प्रशिक्षण कार्यक्रम', हा सायंकाळी ४.०० ते ४.३० वाजेपर्यंत वार्षिक सर्वसाधारण सभेच्या ठिकाणीच आयोजित करण्यात येत आहे. सदर प्रशिक्षण कार्यक्रम व सभेस सर्व सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

सभेपुढील कामकाज :

- दिनांक १४ सप्टेंबर, २०२५ रोजी झालेल्या ४८व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून ते कायम करणे.
- दिनांक ३१ मार्च, २०२६ अखेर संपलेल्या वर्षाचा संचालक मंडळाचा कामकाजाचा अहवाल, लेखापरिक्षित तालेबंद व नफा तोटा पत्रक, वैधानिक लेखापरिक्षकांचा अहवाल, मागील वर्षाचा वैधानिक लेखापरिक्षण दोषदुरुस्ती पूर्तता अहवाल व संचालक वा त्यांच्या कुटुंबातील सदस्यांस दिलेल्या कर्जाचा तपशील स्वीकृत करणे.
- संचालक मंडळाने केलेल्या सन २०२६-२७ च्या वार्षिक अंदाजपत्रकास मंजूरी देणे.
- आर्थिक वर्ष २०२६-२७ साठी वैधानिक लेखापरिक्षक म्हणून शासनाने निश्चित केलेल्या लेखापरिक्षकांच्या नामिकेतून (Panel of Auditors) भारतीय रिझर्व्ह बँकेने दिलेल्या पूर्वपरवानगीप्रमाणे लेखापरिक्षक व्यवसाय संस्थेच्या, संचालक मंडळाने केलेल्या निवडीस तसेच नियुक्तीस व त्यांच्या मानधनास अनुसमर्थन देणे.
- आर्थिक वर्ष २०२७-२८ साठी अंतर्गत हिशेब तपासनीस, समवर्ती हिशेब तपासनीस व संगणक तपासनीस इ. यांची नियुक्ती करणे व त्यांचा मेहनताना ठरविणे.
- बुडीत कर्ज रकमांच्या निर्लेखीकरणांस महाराष्ट्र सहकारी नियम ४९ अन्वये वसुलीचे सर्व अधिकार अबाधित ठेऊन मान्यता देणे.
- ४९व्या वार्षिक सर्वसाधारण सभेला अनुपस्थित असलेल्या सभासदांची अनुपस्थिती क्षमापित करणे.
- मा. अध्यक्षांच्या परवानगीने आयत्यावेळी येणा-या कामकाजाचा विचार करणे.

संचालक मंडळाच्या आदेशानुसार,

मुंबई,

श्री. कल्पक वा. वर्तक

दि. ३०.०६.२०२६

प्रभारी महाव्यवस्थापक

टीप - गणसंख्येअभावी सभा तहकूब करावी लागल्यास सदर सभा बँकेच्या पोटनियम क्र.३५ (iii) प्रमाणे वरील ठिकाणीच, अर्ध्या तासानंतर, वरील विषयसूचीनुसार घेण्यात येईल. तहकुबीनंतरच्या सभेस गणसंख्येचे बंधन राहणार नाही.

महत्वाच्या सूचना :

- वार्षिक सर्वसाधारण सभेस फक्त बँकेच्या सभासदांनाच, ज्यांचे सभासदत्व दिनांक ३१ मार्च, २०२६ पर्यंतचे आहे, त्यांना उपस्थित राहता येईल.
- सभासदांनी कृपया सभेस येताना आपले ओळखपत्र आणि सभेची सूचना सोबत आणावी.
- ज्या सभासदांनी ओळखपत्रासाठी अर्ज भरून दिलेला नसेल त्यांनी प्रशासकीय कार्यालयात संपर्क करून लवकरात लवकर अर्ज भरून आपली ओळखपत्रे घ्यावीत.
- ज्या सभासदांना बँकेच्या कामकाजाविषयी प्रश्न विचारावयाचे असतील किंवा सूचना करावयाच्या असतील त्यांनी त्या दिनांक १६ जुलै, २०२६ पूर्वी बँकेच्या प्रशासकीय कार्यालयात लेखी स्वरूपात सादर कराव्यात. ऐनवेळी विचारलेल्या प्रश्नांना सविस्तर उत्तरे देणे शक्य होणार नाही याची कृपया नोंद घ्यावी.
- ज्या सभासदांनी आपल्या बदललेल्या क्षमणध्वनी क्रमांकाची, पत्त्याची किंवा खात्यासाठी वारसदारांची (नॉमिनी) नोंद बँकेच्या दफ्तरी केली नसेल त्यांनी योग्य नोंद / बदल त्वरित करून घ्यावेत.
- ज्या सभासदांनी आपले भागदाखले अद्यापपर्यंत नेले नसतील त्यांनी ते संबंधित शाखेतून त्वरित घेऊन जावेत.
- सन २०२५-२६ च्या वार्षिक अहवालाच्या प्रती बँकेच्या संकेतस्थळावर, तसेच सर्व शाखांमध्ये उपलब्ध करून देण्यात आल्या आहेत. त्याकरीता सभासदांनी नजीकच्या शाखाव्यवस्थापकांशी संपर्क साधून सदर प्रत उपलब्ध करून घ्यावी ही विनंती.
- सभासदांनी आपल्या केवायसीची पूर्तता करून घेण्याकरीता केवायसी कागदपत्रे आणि आपल्या नवीन फोटोसह शाखेत संपर्क साधावा. सर्व सभासदांना विनंती करण्यात येते की, त्यांनी त्यांच्या आवश्यक केवायसी कागदपत्रांची व पॅनकार्डची स्व-साक्ष्यांकित छायाप्रत, बचत आणि इतर खात्यांवर व्यवहार करण्यासाठी बँकेत सादर करावी.
- सर्व सभासदांना विनंती आहे की, त्यांनी आपल्या कुटुंबातील सदस्यांच्या व मित्रपरिवारांच्या ठेवी बँकेमध्ये ठेवण्यासाठी व त्यांना कर्जाची आवश्यकता असल्यास कर्जासाठी आपल्या बँकेच्या सेवांचा लाभ घ्यावा. ज्या सभासदांचे आपल्या बँकेत बचत खाते नाही, त्यांनी ते उघडून बँकेस सहकार्य करावे.
- बँकेचा क्रियाशील सभासद (Active Member) होणे आणि तत्संबंधीचे हक्क अबाधित राहणेकरीता सभासदांच्या नावावर किमान रु. १,५००/- चे भाग, व बँकेमध्ये किमान रु. ७,०००/- ची ठेव असावी किंवा रु.१.०० लाखाचे कर्ज असणे आवश्यक आहे. तसेच मागील ५ वार्षिक सर्वसाधारण सभांपैकी एका सभेस उपस्थित असणे आवश्यक आहे. याकरीता ज्या सभासदांच्या भागाची रक्कम रु.१,५००/- पेक्षा कमी असेल, आणि ठेव रक्कम रु. ७,०००/- पेक्षा कमी असेल अशा सभासदांनी, त्वरीत नजिकच्या शाखेत संपर्क साधावा व उपरोक्त नमूद तीनही बाबींची पूर्तता करून घ्यावी.
- बँकेच्या खातेदारांस खात्यातील व्यवहारांची माहिती व अन्य आवश्यक माहिती एस. एम. एस. द्वारे मिळण्याची सशुल्क सेवा उपलब्ध करून देण्यात आलेली आहे. याकरीता शाखेमध्ये आपला क्षमणध्वनी क्रमांक व संमतीपत्र देण्यात यावे. तसेच आपला दूरध्वनी / क्षमणध्वनी क्रमांक, ई-मेल आयडी, आपला पत्ता बदलला असल्यास बदललेला पत्ता, आपल्या के. वाय. सी. कागदपत्रांच्या स्व-साक्ष्यांकित प्रतीसह संबंधित शाखेस घावेत ज्यायोगे आपणांस संपर्क साधणे सोपे होईल. <https://tinyurl.com/JSSBLmembership-detail> या लिंकद्वारे सुद्धा आपण आपली सभासद माहिती अद्ययावत करू शकता.



जनसेवा सहकारी बँक (बोरिवली) लि.

- मुख्य कार्यालय** - प्लॉट क्र. १०१-१०२, पहिला मजला, 'अ' विंग, शिव-हरा, कस्तुरबा रोड क्र. २, बोरिवली (पूर्व), मुंबई-४०००६६. दूरध्वनी-७७३८८१९६३८/६२०१४०६६/८८२८८६३५०४
Website : www.janasevaborivali.bank.in Email-admin@janasevabank.in
- प्रशासकीय कार्यालय** - 'अरावली बिजनेस सेंटर', रामदास सुत्राले मार्ग, सोडावाला लेन, बोरिवली (पश्चिम), मुंबई - ४०० ०९२. दूरध्वनी-६९०३७९२९/६९०३७९३०/८८२८८६३५१८
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शाखा विस्तार

- बोरिवली (पश्चिम)** - 'अरावली बिजनेस सेंटर', रामदास सुत्राले मार्ग, सोडावाला लेन, बोरिवली (पश्चिम), मुंबई - ४०० ०९२. दूरध्वनी - ६९०३७९३२/६९०३७९३३/६९०३७९३८/८८२८८६३५०९
- दहिसर (पूर्व)** - 'ममता', वामनराव सावंत मार्ग, दहिसर (पूर्व), मुंबई-४०० ०६८. दूरध्वनी - ३९२१०९६६/८८२८८६३५०२
- कांदिवली (पश्चिम)** - 'लक्ष्मी व्हिला', श्री काळा हनुमान मंदिरासमोर, महात्मा गांधी मार्ग, कांदिवली (पश्चिम), मुंबई - ४०० ०६७. दूरध्वनी - ३९११९४३०/८८२८८६३५०३
- बोरिवली (पूर्व)** - 'शिवहरा', कस्तुरबा मार्ग क्र.२, बोरिवली (पूर्व), मुंबई- ४०० ०६६. दूरध्वनी - ७७३८८१९६३८/६२०१४०६६/८८२८८६३५०४
- चारकोप** - 'शिवनेरी', प्लॉट क्र.२५२, आर.डी.पी.-४, ९० फूट रस्ता, चारकोप, कांदिवली (पश्चिम), मुंबई- ४०० ०६७. दूरध्वनी - ४९६४२४८२/८८२८८६३५०५
- मालाड (पश्चिम)** - 'सीता निवास', प्लॉट नं.९४, लिबर्टी गार्डन रोड नं.१, मालाड (पश्चिम), मुंबई- ४०० ०६४. दूरध्वनी - ३९१२०१२४/८८२८८६३५०६
- कांदिवली (पूर्व)** - 'तुषार बंगला', अशोक चक्रवर्ती रोड, ठाकूर हाऊस जवळ, कांदिवली (पूर्व), मुंबई -४०० १०१. दूरध्वनी- ४९१८३७८९/८८२८८६३५०७
- भाईंदर (पूर्व)** - शॉप १ ते ५, पहिला माळा, 'जानकी अँव्हेन्यु', फाटक रोड, भाईंदर (पूर्व), ठाणे- ४०११०५. दूरध्वनी- ४७४९९३९४/८८२८८६३५०८
- गोरेगांव (पूर्व)** - दुकान क्र. ८- बी, ८-सी, संत मुक्ता को-ऑप. हा. सो. लि., पेरु बाग, आरे रोड, गोरेगांव (पूर्व), मुंबई- ४०००६३. दूरध्वनी - ३९४९०६६८/८८२८८६३५०९
- गोरेगाव (पश्चिम)** - दुकान क्र.१, व २, 'एकविरा प्रसाद' को ऑप हाऊसिंग सोसायटी लि., प्लॉट क्र.७५, १०४, एम्.जी. रोड, सी.सी.आय. कॉलनी बस थांब्याजवळ, गोरेगाव (पश्चिम), मुंबई-४०००६२. दूरध्वनी - ३१०७९८७०/८८२८८६३५१०
- अंधेरी (पश्चिम)** - ऑफिस क्र. १, अब्दुला बिल्डींग क्र. २, अंधेरी स्पोर्ट्स कॉम्प्लेक्सच्या बाजूला, जे. पी. रोड, अंधेरी (पश्चिम), मुंबई- ४०० ०५८. दूरध्वनी - ८८२८८६३५११
- विरार (पश्चिम)** - 'विरार नंदधाम को.ऑप.हा.सो.लि.', जुना विवा कॉलेज रोड, राम नगर जवळ, विरार (पश्चिम), जि. पालघर - ४०१३०२. दूरध्वनी-९८९०८८०२२९/८८२८८६३५१२
- वसई (पश्चिम)** - 'जय खोडियार भवन', अंबाडी रोड, नवघर, वसई (पश्चिम), पालघर- ४०१ २०२. दूरध्वनी -८८२८८६३५१३



जनसेवा सहकारी बँक (बोरिवली) लि.

प्लॉट क्र. १०१ - १०२, पहिला मजला, 'अ' विंग, शिव-हरा, कस्तुरबा रोड क्र. २, बोरिवली (पूर्व), मुंबई - ४०० ०६६.

स्थापना दिवस : ७ मे, १९८२

संचालक मंडळ (२०२२-२०२७)

अॅड. श्री. जयप्रकाश प. मिश्र, अध्यक्ष

डॉ. श्री. शेखर व. चंद्रात्रे, संचालक

श्री. गंगाराम छ. जमनानी, संचालक

सौ. सुचित्रा वि. इंगळे, संचालिका

श्री. अखिल दि. जोशी, संचालक

सौ. विद्या अ. गायकवाड, संचालिका

श्री. प्रियदर्शन श्री. कुळकर्णी, संचालक

श्री. रामकृष्ण पु. बेलवलकर, संचालक

श्री. निलेश सु. गोसावी, संचालक

श्री. विश्वास श्री. माने (कर्मचारी प्रतिनिधी)

श्री. दिलीप शां. संत, महाव्यवस्थापक

(दिनांक २७.०९.२०२३ पासून दिनांक ३०.०६.२०२५ पर्यंत)

श्री. सुभाष वि. बालिगा, उपाध्यक्ष

श्री. श्यामसुंदर बा. डोंगरे, संचालक

श्री. कनक गो. त्रिवेदी, संचालक

श्री. श्रीकांत शं. केजरवाल, संचालक

श्री. सुधीर रा. शर्मा, संचालक

सौ. मानसी श्री. नायर, संचालिका

श्री. राजेश चं. परमार, संचालक

श्री. अनिल दि. जगधने, संचालक

श्री. विजय ह. कुंचीकोर (कर्मचारी प्रतिनिधी) (दिनांक ३०.०६.२०२५ पर्यंत)

श्री. सुनिल कि. आव्हाड (कर्मचारी प्रतिनिधी) (दिनांक ३०.०७.२०२५ पासून)

श्री. कल्पक वा. वर्तक, उप महाव्यवस्थापक

(प्रभारी महाव्यवस्थापक - दिनांक ०१.०७.२०२५ पासून)

❖ अधिकारी वर्ग ❖

श्री. राजेश ज. मेहरा - उप महाव्यवस्थापक

सौ. शुभांगी के. मुरकर - सहाय्यक महाव्यवस्थापिका

श्री. जितेंद्र ब. पडाळे - सहाय्यक महाव्यवस्थापक

श्री. सिद्धेश मा. सामंत - वरिष्ठ व्यवस्थापक

* बँकर्स *

भारतीय रिझर्व्ह बँक,

स्टेट बँक ऑफ इंडिया,

बँक ऑफ बरोडा,

युनियन बँक ऑफ इंडिया,

आय.डी.बी.आय. बँक लि.,

महाराष्ट्र राज्य सहकारी बँक लि.,

मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि.,

एच. डी. एफ. सी. बँक लि.,

इंडस इंड बँक लि.,

एस. व्ही. सी. सहकारी बँक लि.,

टी. जे. एस. बी. सहकारी बँक लि.

* वैधानिक लेखापरिक्षक *

मे. प्रकाश गं. पाठक अँड कंपनी, चार्टर्ड अकाउंटन्टस्, नाशिक.

* अंतर्गत व समवर्ती लेखापरीक्षक *

मे. सारडा अँड परिक एल. एल. पी., चार्टर्ड अकाउंटन्टस्, मुंबई.

मे. व्ही. पी. एच. अँड असोसिएट्स एल. एल. पी., चार्टर्ड अकाउंटन्टस्, मुंबई.

मे. एम. एस. शेठ अँड असोसिएट्स, चार्टर्ड अकाउंटन्टस्, मुंबई.

* माहिती तंत्रज्ञान (इडिपी) ऑडिटर्स *

मे. डार्क नेक्स्ट सायबर सिक्युरिटी, मुंबई.

* उत्पन्न कर अंकेक्षण (इंकम टॅक्स) ऑडिटर्स *

मे. यु. जी. देवी अँड कं., चार्टर्ड अकाउंटन्टस्, मुंबई.

* वस्तु आणि सेवा कर (जी. एस. टी.) ऑडिटर्स *

मे. यु. जी. देवी अँड कं., चार्टर्ड अकाउंटन्टस्, मुंबई.



दिनांक ३१ मार्च, २०२६ अखेरचा संचालक मंडळाचा ४५वा वार्षिक अहवाल.

सन्माननीय सभासद बंधू - भगिनींनो,

बँकेच्या ४५ व्या वार्षिक सर्वसाधारण सभेसाठी आपणा सर्वांचे मी संचालक मंडळाच्या वतीने मनापासून स्वागत करतो. आजवर बँकेने सतत अनेकविध अडचणींना तोंड देत आगेकूच केलेली आहे. ३१ मार्च, २०२६ रोजी संपलेल्या वर्षाचा लेखापरीक्षित ताळेबंद, आणि आपल्या बँकेच्या व्यवसाय आणि कामकाजाचा ४५ वा वार्षिक अहवाल आपणांस सादर करित आहे.

गेल्या अनेक वर्षांचा वारसा पुढे चालू ठेवीत व सकारात्मक आश्वासक वाटचाल करित बँक पुढे जात आहे. आपल्या बँकेने या वर्षासाठी लेखापरीक्षित आर्थिक निकालांची घोषणा २१ जून, २०२६ रोजी केली.

बँकिंग व इतर आर्थिक क्षेत्रातील ठळक घडामोडी :-

राष्ट्रीय स्तरावरील आर्थिक उलाढाल :

आर्थिक वर्ष २०२५-२६ मध्ये जागतिक स्तरावरील भू-राजकीय तणाव, आंतरराष्ट्रीय व्यापारातील अनिश्चितता, पुरवठा साखळीतील अडथळे आणि विविध जागतिक आर्थिक आव्हानांच्या पार्श्वभूमीवरही, भारतीय अर्थव्यवस्थेने उल्लेखनीय लवचिकता व स्थैर्य कायम राखले. आर्थिक वर्ष २०२४-२५ मध्ये भारताचा वास्तविक सकल देशांतर्गत उत्पादन (GDP) वाढीचा दर ६.५० टक्के होता. त्यामध्ये लक्षणीय सुधारणा होऊन आर्थिक वर्ष २०२५-२६ मध्ये तो ७.७० टक्क्यांपर्यंत वाढला. देशांतर्गत मागणीत झालेली वाढ, कृषी क्षेत्रातील समाधानकारक कामगिरी, पायाभूत सुविधांवरील सातत्यपूर्ण सरकारी भांडवली गुंतवणूक, उत्पादन व सेवा क्षेत्रातील भक्कम वाढ आणि वित्तीय क्षेत्रातील स्थैर्य, यांमुळे देशाच्या आर्थिक विकासाला अधिक गती मिळाली.

आर्थिक वर्ष २०२५-२६ दरम्यान मध्य - पूर्वेतील भू-राजकीय तणाव तसेच इराण- इस्राइल संघर्ष आणि त्यासंदर्भातील प्रादेशिक अस्थिरतेमुळे आंतरराष्ट्रीय बाजारपेठेत कच्च्या तेलाच्या किंमतीमध्ये काही काळ वाढ झाली. त्याचबरोबर, भारतीय रुपयामध्ये अमेरिकन डॉलरच्या तुलनेत काही प्रमाणात घसरण झाल्यामुळे आयात खर्चावर दबाव निर्माण झाला. तथापि, भारतीय अर्थव्यवस्थेची मजबूत मूलभूत स्थिती, परकीय चलन साठ्याची समाधानकारक पातळी आणि भारतीय रिझर्व्ह बँकेच्या प्रभावी धोरणात्मक उपाययोजनांमुळे या बाह्य आव्हानांचा एकूण अर्थव्यवस्थेवरील परिणाम मर्यादित राहिला. आर्थिक वर्ष २०२४-२५ मधील ग्राहक किंमत निर्देशांकानुसार सरासरी महागाईचा दर ४.६० टक्के होता, जो घटून अहवालवर्षात ३.४० टक्के राहिला.

अहवाल वर्षात आपली बँक:

आर्थिक वर्ष २०२५-२६ मध्ये, आपल्या बँकेच्या ठेवीमध्ये तसेच कर्जातही अंशतः वाढ दिसून येते. तसेच वसुलीही चांगली झालेली आहे. त्यामुळे ढोबळ अनुत्पादित कर्जात घट झालेली असून, निव्वळ अनुत्पादित कर्जात मात्र अत्यल्प वाढ झालेली आहे. तसेच, त्याचे प्रमाण बँकेने निर्धारित प्रमाणातच राखलेले आहे. पुढील काळात अधिक कर्जवितरण करित बँकेची नफाक्षमता वाढविणे हाच उद्देश समोर ठेऊन आगेकूच करणे हे अधिक फायदेशीर ठरेल. कर्जवितरण वाढविणे हा जरी मुख्य उद्देश असला, तरीही ग्राहकाभिमुख सेवा प्रदान करणे, विविध योजना आखून विशिष्ट प्रयत्न करणे, यावर बँकेचा भर राहील. तसेच अनुत्पादित कर्जात घट करणे हेही यावर्षी आपल्या बँकेचे ध्येय असणार आहे हे मी नमूद करतो. यावर्षी संचित तोटा कमी करण्यात बँकेला यश मिळालेले आहे. तसेच त्यामुळे बँकेच्या स्वनिधीत वाढ झालेली आहे.

आर्थिक वर्ष २०२५-२६ मधील महत्वाच्या घडामोडी :

बँकेच्या ढोबळ अनुत्पादित कर्जांमध्ये, नक्त र १,०३.३० लाखांची घट झालेली दिसून येते. आपल्या बँकेच्या ढोबळ अनुत्पादित कर्जांच्या प्रमाणात गतवर्षीच्या ५.६८% वरून ४.९२% इतकी घट तर नक्त अनुत्पादित कर्जांचे प्रमाण ०.६१% वरून ०.६८% इतकी अत्यल्प वाढ झालेली दिसून येते. निष्कासित केलेल्या कर्ज खात्यामध्ये र ४६.७२ लाखांची वसुली करण्यात बँकेस यश आले.

**बँकेची वित्तीय ताकद :**

बँकेच्या एकूण ठेवी ₹ ५,३६,१८.०३ लाख, ठेव वाढीचा दर : ३.२८%

बँकेचा एकूण कर्जव्यवहार : ₹ २,६७,५४.९५ लाख, कर्ज वाढीचा दर : ६.९०%

बँकेचा प्रति कर्मचारी व्यवसाय आर्थिक वर्ष २०२५-२६ मध्ये रु.५,०५.४९ लाख एवढा आहे.

बँकेचा स्वनिधी पर्याप्तता प्रमाण १९.०७% असून बँकेचा नक्त स्वनिधी ₹ ३९,८९.९८ लाख आहे.

बँकेने बिगर बँकिंग मालमतेची विक्री करून, त्याद्वारे ₹ ६,४८.७७ लाखांचा नफा कमावलेला आहे. तसेच, गतवर्षी त्यावरील वळती केलेली व्याजरक्कम ₹ ३,५४.४० लाखांची रक्कम, नफा-तोटा खाती जमा करण्यात आलेली आहे. अहवाल काळात बँकेने स्वमालकीच्या मालाड शाखेच्या जुन्या जागेची विक्री करून, त्याद्वारे ₹ २,३७.४५ लाखांचा नफा मिळविलेला आहे व यामुळेच अहवाल वर्षात बँकेचा संचित तोटा ₹ ६,८७.१५ लाखाने कमी करण्यात बँकेस यश मिळालेले आहे.

अहवाल वर्षातील कामगिरी :

बँकेच्या एकूण ठेवी सन २०२५-२६ च्या अखेरीस ₹ ५३६,१८.०३ लाख आहेत. गतवर्षीच्या तुलनेत ठेवीमधील वार्षिकीकृत वाढ ३.२८% इतकी आहे. तसेच येणे कर्ज रक्कम ₹ २६७,५४.९५ लाख आहे. कर्जांमधील वाढ ही ६.९०% इतकी आहे. अहवाल काळात बँकेचा एकूण मिश्र व्यवसाय ₹ ८०३,७२.९८ लाख झाला असून त्यामध्ये झालेली वार्षिकीकृत वाढ ४.४६% इतकी आहे. अहवाल वर्षात ढोबळ अनुत्पादित कर्जात घट होऊन ती ४.९२% झालेली आहे. बँकेचा निव्वळ एन. पी. ए. ०.६८% इतक्या न्युनतम स्तरावर राहिलेला आहे जी अत्यंत आनंदाची बाब आहे. ठेवी -कर्ज व एकूण व्यवसाय यात बऱ्याच वर्षांनंतर वाढीचा दर सकारात्मक आहे. तसेच बँकेच्या संचित तोट्यात घट झालेली असून, बँकेच्या स्वनिधीत वाढ झालेली आहे.

बँकेची तुलनात्मक आर्थिक परिस्थिती :**तक्ता क्र. १. :****(रक्कम ₹ लाखांत)**

तपशील	२०२४-२५	२०२५-२६	टक्के (+/-)
भाग-भांडवल	₹ १५,६३.८९	₹ १५,४७.१५	-१.०७%
राखीव निधी व इतर निधी	₹ ६३,५०.३३	₹ ५८,८८.६६	-७.२७%
स्वनिधी पर्याप्तता	१७.४८%	१९.०७%	१.५९%
ठेवी	₹ ५१९,१५.३०	₹ ५३६,१८.०३	३.२८%
कर्जे	₹ २५०,२८.५१	₹ २६७,५४.९५	६.९०%
गुंतवणूक	₹ २६५,५७.२३	₹ २८१,७६.०५	६.१०%
एकूण व्यवसाय	₹ ७८४,४३.८१	₹ ८०३,७२.९८	४.४६%
निव्वळ नफा/(तोटा) (कर आकारणी नंतर)	₹ १,९३.८४	₹ ६,८७.१५	२५४.४९%
संचित नफा/तोटा	₹ (११,३९.१८)	₹ (४,५२.०३)	-६०.३२%
ठेवी व कर्जे यांची टक्केवारी (सी.डी.रेशो)	४८.२१%	४९.९०%	१.६९%
ढोबळ एन.पी.ए	₹ १४,२०.६५	₹ १३,१७.३५	-७.२७%
ढोबळ एन.पी.ए (टक्केवारी)	५.६८%	४.९२%	-०.७६%
निव्वळ एन.पी.ए	₹ १,४४.५६	₹ १,७५.३७	२१.३१%
निव्वळ एन.पी.ए (टक्केवारी)	०.६१%	०.६८%	०.०७%

**भाग भांडवल व सभासद संख्या :-**

सन २०२५-२६ मध्ये बँकेच्या कर्जव्यवहारात वाढ झालेली दिसत असून, बँकेच्या भाग भांडवलात मात्र घट दिसून येत आहे. वर्षाअखेर बँकेचे भागभांडवल ₹ १५,४७.१५ लाख इतके असून, सभासदसंख्येत मात्र अंशतः वाढ दिसून येत आहे. वर्षाअखेर भाग भांडवल व सभासद संख्येबाबतचा तपशील पुढीलप्रमाणे आहे.

तक्ता क्र. २. :**(रक्कम ₹ लाखांत)**

प्रकार	दि.३१.०३.२०२५ अखेर	दि.३१.०३.२०२६ अखेर
वसूल भाग भांडवल	₹ १५,६३.८९	₹ १५,४७.१५
सभासद	१९,०९५	१९,२२७
नाममात्र सभासद	५,२१०	५,२७५

मागील वर्षी एकूण ५११ सभासद वाढले असून मृत्यू, राजीनामा जप्ती, इ. कारणाने ३७९ सभासद कमी झाल्याने वर्षाअखेरीस एकूण सभासद संख्या १९,२२७, इतकी असून, त्यात एकूण नवत १३२ ने वाढ झालेली आहे.

आवाहन :-

कर्जवितरण हे भाग भांडवल वाढीकरीता महत्वाचा भाग ठरते. गतवर्षीच्या तुलनेत यंदाही बँकेने भाग भांडवल वाढीवर अधिक जोर दिलेला असून यातील वाढ ही बँकेच्या स्थायीच्या दृष्टीने महत्वाची भूमिका पार पाडत असते. त्यामुळेच ज्या सभासदांकडे ₹ १,०००/- पेक्षा कमी भाग असतील, त्या सर्व सभासदांना नम्र विनंती आहे की, त्या सर्व मान्यवर सभासदांनी आपले भाग-भांडवल कमीत कमी ₹ १,५००/- ते ₹ १०,०००/- पर्यंत वाढवावेत. तसेच आपल्या बँकेच्या मयत सभासदांच्या वारसांनी, भागदाखले योग्य ती कागदपत्रे पूर्तता करून, आपल्या नावावर करून घ्यावीत. बँकेच्या सर्व जुन्या सभासदांना आम्ही विनंती करतो की, आपल्या कुटुंबातील युवकांना बँकेचे भागधारक करण्यासाठी त्यांनी प्रयत्न करावेत.

सभासद भाग प्रमाणपत्रे ही सभासदांच्या संबंधित शाखेत उपलब्ध करून देण्यात आलेली आहेत. सभासदांना नम्र विनंती आहे की, कृपया त्यांनी संबंधित शाखेशी संपर्क साधून ती लवकरात लवकर नेण्याची व्यवस्था करावी.

गंगाजळी व इतर निधी :-

अहवालवर्षात बँकेच्या एकूण गंगाजळी व इतर निधीमध्ये ₹ ४,६१.६७ लाखांची घट होऊन, बँकेचे एकूण राखीव व इतर निधी ₹ ५८,८८.६६ लाख झाले आहेत. कोणत्याही बँकेच्या स्थाय्य व सुरक्षिततेसाठी जास्तीत जास्त राखीव व इतर निधीची आवश्यकता असते व सदर निधी वाढविण्यासाठी बँक नेहमीच प्रयत्नशील असते. अहवाल काळात बँकेच्या वैधानिक राखीव निधीत वाढ झालेली आहे. बँकेची मालाड शाखेची स्वमालकीची जुनी जागा विकल्यामुळे त्यावरील नवत पूनर्मुल्यांकन निधी ₹ १,८१.१२ लाख वळता केल्यामुळे, तसेच अहवाल वर्षात वार्षिक सर्वसाधारण सभेने दिलेल्या मंजूरीनुसार, बुडीत नॉन एस. एल. आर. गुंतवणूक रक्कम ₹ १,९१.०५ लाख व बुडीत कर्ज रक्कम ₹ १,३५.१० लाख, निर्लेखित केल्यामुळे, इतर निधीत घट झालेली आहे. सदर निधीची रक्कम कमी झालेली असली, तरी बँकेचा संचित तोटा ₹ ६,८७.१५ लाखांनी कमी करण्यास आपल्या बँकेस यश मिळालेले आहे. परिणामस्वरूप, बँकेच्या स्वनिधीत वाढ झालेली असून दिनांक ३१.०३.२०२६ अखेर बँकेचे स्वनिधी ₹ ३९,८५.९८ लाख इतके झाले आहेत.

स्वनिधीची पर्याप्तता :-

भारतीय रिझर्व्ह बँकेने सर्व नागरी सहकारी बँकांसाठी भांडवलाचे जोखिम जिंदगीशी प्रमाण १२.००% ठेवण्यास सांगितलेले आहे. अहवाल वर्षाअखेर आपल्या बँकेचे सदर प्रमाण १९.०७% आहे. बँकेचा स्वनिधी हा आवश्यकतेपेक्षा जास्त असल्याचे दिसून येते. त्यामुळे बँकेचा भांडवली पाया मजबूत ठेवण्यात आपणास यश मिळालेले आहे. गतवर्षीच्या तुलनेत आपले हे प्रमाण १.५९% ने वाढलेले आहे.

**लाभांश -:**

यावर्षी आपल्या बँकेची वसुली चांगली झालेली असून, आपल्या बँकेला यावर्षी ₹ ६,८७.१५ लाखांचा नफा झालेला असला तरीसुद्धा आपली बँक संचित तोट्यात आहे. नफा असूनही संचित तोटा असल्याने रिझर्व्ह बँकेच्या निकषांच्या अधिन राहून, आर्थिक वर्ष २०२५-२६ मध्ये आपण लाभांश वाटपास मंजूरी देऊ शकणार नाही. मात्र संचित तोटा पूर्णतः नफ्यात बदलून, येणाऱ्या काळात लाभांश वाटपाची मंजूरी मिळवण्यासाठी बँक प्रयत्नरत राहील.

ठेवी -:

सन २०२५-२६ मध्ये माहे जून-२०२५ अखेर, भारतीय रिझर्व्ह बँकेने सुपरवायजरी अॅक्शन फ्रेमवर्कद्वारे घातलेले आपल्या बँकेवरील निर्बंध मागे घेतलेले आहेत. स्पर्धात्मक युगात टिकून राहताना अनेक आव्हाने झेलत असताना, आपल्या बँकेला आपण पुढे नेत आहोत. याचाच परिणाम म्हणून बँकेच्या ठेवींत अल्प प्रमाणात वाढ झालेली दिसते. आपल्या बँकेच्या सन २०२५-२६ अखेर ठेवी ₹ ५३६,१८.०३ लाख आहेत. यात गत वर्षीपेक्षा ठेवी ₹ १७,०२.७३ लाखांनी वाढलेल्या असून, त्यांची टक्केवारी ३.२८% आहे. सदर ठेवींची माहिती पुढीलप्रमाणे आहे :

तक्ता क्र. ३. :**(रक्कम ₹ लाखांत)**

ठेवींचा प्रकार	३१.०३.२०२५ अखेर		३१.०३.२०२६ अखेर	
	रक्कम	टक्के	रक्कम	टक्के
मुदत ठेवी (आवर्त ठेवींसह)	₹ ३३९,७१.१५	६५.४४%	₹ ३४६,७५.६७	६४.६७%
बचत ठेवी	₹ १५०,२०.३८	२८.९३%	₹ १५८,५७.८१	२९.५८%
चालू ठेवी	₹ २९,२३.७७	५.६३%	₹ ३०,८४.५५	५.७५%
एकूण	₹ ५१९,१५.३०	१००.००%	₹ ५३६,१८.०३	१००.००%

ग्राहकांना वेगवेगळ्या ठेवी योजनांचा लाभ घेता यावा, याकरीता दरवर्षीनुसार, यंदा बँकेतील कर्मचारी हे यथोचित प्रयत्न करणार आहेत. ज्यांच्या ठेव खात्यावर मागील दहा वर्षांत काहीही व्यवहार झालेले नाहीत, अशा खात्यावरील ठेव रक्कम भारतीय रिझर्व्ह बँकेच्या ठेवीदार शिक्षण व जागरुकता निधी (Depositors Educations and Awareness Fund) मध्ये वळत्या केलेल्या आहे, अशा सर्व ठेवीदारांना विनंती आहे की, त्यांनी 'आपला ग्राहक ओळखा' (केवायसी) निकषांची पूर्तता करून, त्यांच्या ठेवी परत करण्यासाठी बँकेस सहकार्य करावे ही विनंती.

बँकेकडे असलेल्या सर्व ठेवींचा नियमानुसार आवश्यक विमा बँकेने ठेव विमा व पत हमी निगमच्या माध्यमातून घेतलेला आहे. यासाठीचा बँकेचा पंजीकृत क्रमांक MH/ ३९३/ ४३६०१ असा आहे. दि. ३० सप्टेंबर, २०२६ पर्यंतच्या काळाचा आगाऊ विमा हप्ता बँकेने भरलेला आहे.

कर्ज व्यवहार -:

बँकेच्या नफावाढीतील प्रमुख घटक कर्जवाढ हा आहे. कर्जे वाढवून नफाक्षमता वाढविणे हा दरवर्षीप्रमाणेच यावर्षीचा प्रमुख उद्देश राहणार आहे. आपण गतवर्षी म्हणजेच सन २०२५-२६ ला सन २०२४-२५ पेक्षा ₹ १७,२६.४४ लाख कर्जवाढ करण्यात यशस्वी ठरलेलो असून त्याच्या वाढीची टक्केवारी ६.९०% आहे. यावर्षी एकूण येणे कर्जरक्कम ₹ २,६७,५४.९५ लाख आहे. ठेवीत वाढ व कर्जव्यवहारात वाढ झाल्याने बँकेचे कर्ज-ठेव प्रमाण ४९.९०% झालेले असून ते गत आर्थिक वर्षाच्या १.६९% वाढलेले आहे. बँकेच्या वाजवी व्याजदराच्या व पारदर्शक, कुठलेही छुपे खर्च नसलेल्या विविध कर्जयोजनांचा सभासदांनी लाभ घ्यावा ही विनंती करीत आहोत. वर्षाअखेर एकूण येणे कर्जरक्कमेची विभागणी पुढीलप्रमाणे आहे.



तक्ता क्र. ४. :

(रक्कम ₹ लाखांत)

प्रकार	३१.०३.२०२५ अखेर		३१.०३.२०२६ अखेर	
	रक्कम (₹)	टक्के	रक्कम (₹)	टक्के
वैयक्तिक (एक लाखापर्यंत)	₹ ५३.९०	०.२२%	₹ ३६.४१	०.१४%
वेतन कपात	₹ ३.४२	०.०१%	₹ १.६९	०.०१%
गृह कर्ज	₹ ५७,८३.७०	२३.११%	₹ ५९,६३.०५	२२.२९%
कॅश क्रेडिट	₹ ८,१०.१७	३.२४%	₹ ६,१८.८१	२.३१%
वाहन कर्ज	₹ २०,६४.६४	८.२५%	₹ २४,५६.६३	९.१८%
साखर कारखाने	₹ ४,५२.६४	१.८१%	₹ ४,७७.८७	१.७९%
लघु-कर्ज	₹ ७९.६६	०.३१%	₹ ९२.७६	०.३५%
कर्मचारी कर्ज	₹ १६,७०.०७	६.६७%	₹ १५,२४.९७	५.६९%
बचत पत्र, मुदत ठेवी तारणी कर्ज	₹ ११,७६.५३	४.७०%	₹ ११,५४.८१	४.३२%
सोने तारण कर्ज	₹ १६,३९.८५	६.५५%	₹ २५,५१.४६	९.५४%
स्थावर मालमत्ता तारणी कर्ज	₹ ८३,९८.६८	३३.५६%	₹ ९३,७८.१९	३५.०५%
अन्य (अन्य मालमत्ता तारणांवर)	₹ २८,९५.२५	११.५७%	₹ २४,९८.३०	९.३३%
एकूण	₹ २५०,२८.५१	१००.००%	₹ २६७,५४.९५	१००.००%

वरील येणे कर्जरकमेपैकी अग्रक्रम क्षेत्रास दिलेल्या कर्जाचे प्रमाण पुढीलप्रमाणे आहे :

तक्ता क्र. ५. :

(रक्कम ₹ लाखांत)

प्रकार	३१.०३.२०२५ अखेर		३१.०३.२०२६ अखेर	
	रक्कम (₹)	टक्के	रक्कम (₹)	टक्के
अग्रक्रम	₹ १३१,८७.१३	५२.६९%	₹ १४६,७५.५८	५४.८५%
अन्य	₹ ११८,४१.३८	४७.३१%	₹ १२०,७९.३७	४५.१५%
एकूण	₹ २५०,२८.५१	१००.००%	₹ २६७,५४.९५	१००.००%

अग्रक्रम क्षेत्रापैकी दुर्बल घटकांना दिलेल्या सरासरी कर्जाचे एकूण सरासरी कर्जाशी शेकडा प्रमाण ७.१७% आहे. यावरून दुर्बल घटकांना कर्जपुरवठा करण्यात बँक प्रयत्नरत असल्याचे आढळून येते. अहवाल वर्षात बँकेतर्फे अग्रक्रम क्षेत्र कर्जे प्रमाणपत्रे (PSLC) विकत घेण्यात आलेली आहेत. त्यामुळे बँकेने अग्रक्रम क्षेत्रास केलेल्या सरासरी कर्जपुरवठ्याचे वर्षभरातील सरासरी प्रमाण ६०.००% आवश्यक असताना ते ७२.५४% इतके आहे. बँकेने दिलेल्या एकूण कर्जापैकी ₹ २,६१,१७.७९ लाखांची, म्हणजेच ९७.६३% कर्जे ही सुरक्षित कर्जे आहेत.

**गुंतवणूक :-**

आर्थिक वर्ष २०२५-२६ मध्ये बँकेच्या गुंतवणूकीत वाढ झालेली दिसून येते. सन २०२५-२६ मध्ये गुंतवणूकीबाबत लागू असलेल्या भारतीय रिझर्व्ह बँकेच्या रोखता, तरलता व अन्य निकषांची पूर्तता बँकेने केलेली आहे. सन २०२५-२६ या आर्थिक वर्षी बँकेची गुंतवणूक ₹ २,८१,७६.०५ लाख एवढी झालेली असून, दिनांक ३१.०३.२०२६ अखेर गुंतवणूकीची तपशीलवार माहिती पुढे दिलेली आहे.

तक्ता क्र. ६. :**(रकम ₹ लाखांत)**

वर्गवारी	दि. ३१.०३.२०२५ अखेर	दि. ३१.०३.२०२६ अखेर
अ) सरकारी रोखे	₹ १७३,६७.८०	₹ १४९,७१.७६
ब) इतर बँकांतील मुदत ठेवी	₹ ८९,९८.०९	₹ ९०,०४.००
क) इतर सहकारी बँका/संस्थांमधील भागभांडवल	₹ ०.२९	₹ ०.२९
ड) बॉण्डमधील गुंतवणूक	₹ १,९१.०५	₹ ०.००
इ) इतर (कॉल मनी)	₹ ०.००	₹ ४२,००.००
एकूण	₹ २६५,५७.२३	₹ २८१,७६.०५

सरकारी रोख्यांच्या उलाढालीत अहवाल काळात बँकेस ₹ ८२.२० लाखांचा नफा झालेला आहे. तसेच म्युच्युअल फंड व्यवहारात ₹ २,२१.६९ लाखांचा नफा झालेला आहे. सदर नफा हा नफा-तोटा खाती जमा केल्यामुळे त्याच्या परिणामस्वरूप बँकेचा यावर्षीचा नफा चांगला झालेला आढळून येत आहे. आर्थिक वर्ष २०२५-२६ मध्ये शासकीय रोख्यांचे व्याजदर जास्त होऊन रोख्यांच्या किंमती कमी झाल्यामुळे बँकेला रोख्यांची त्यावेळची बाजारभाव किंमत व बँकेने विकत घेताना दिलेली किंमत यातील फरकाची अतिरिक्त तरतूद ₹ १,३९.१५ लाख 'गुंतवणूक घसारा निधी' म्हणून वर्ग करावी लागली आहे. आर्थिक वर्ष २०२५-२६ मध्ये बँकेस भारतीय रिझर्व्ह बँकेची Negotiated Dilling System - Order Matching System (NDS-OM) सेवेची सुविधा उपलब्ध झालेली असून बँकेला ती कार्यान्वित करण्यात यश मिळालेले आहे.

थकीत / अनुत्पादित कर्जाची मालमत्ता (एन पी ए) :-

आर्थिक वर्ष २०२५-२६ मध्ये थकित कर्जांमध्ये घट झालेली दिसून येते व ही नक्त घट ₹ १,०३.३० लाख इतकी झालेली आहे.

भारतीय रिझर्व्ह बँकेने नागरी सहकारी बँकांकरीता विविध निकष लावलेले असून नक्त अनुत्पादित कर्जाचे प्रमाण हे ३.००% च्या आत राखणे आवश्यक असते. आर्थिक वर्षात आपल्या बँकेच्या एन. पी. ए. मध्ये सकारात्मक बदल झालेले दिसून येतात. अहवाल वर्षाखेरीस आपल्या बँकेचे नक्त अनुत्पादित कर्जाचे प्रमाण हे ०.६८% इतके आहे.

यावर्षीही वसुलीकडे विशेष लक्ष दिले गेल्याने आर्थिक वर्षात बँकेला ढोबळ ₹ ३,१४.४८ लाखांची अनुत्पादित कर्जाची वसुली करण्यात यश मिळालेले आहे. तसेच ढोबळ अनुत्पादित कर्जात ₹ १,०३.३० लाखांची नक्त घट झालेली आहे. याही वर्षी वसुलीसाठी सर्वकष प्रयत्न करून बँकेचे अनुत्पादित कर्ज कमी करण्याचे उद्दिष्ट आहे. सहकारी बँकांना वसुलीसाठी लागू असलेल्या सहकार कायद्याच्या कलम ९१ व १०१ अन्वये बँकेने आवश्यक तेथे वसुली दावे दाखल केलेले आहेत.

थकित कर्जांच्या वसुलीसाठी बँकेने अहवाल काळात केलेल्या कार्यवाहीची माहिती पुढे दिलेली आहे.

**तक्ता क्र. ७. :****(रक्कम ₹ लाखांत)**

वर्गवारी	खाते संख्या	रक्कम (₹)
लवादासमोर दाखल दावे	१४	₹ ४,५६.६३
हुकूमनामे मिळालेले दावे	३३	₹ ३,२१.४५
कार्यवाही चालू असलेले हुकूमनामे	१३२	₹ २,९०.८८
एकूण	१७९	₹ १०,६८.९६

आपल्या बँकेने यावर्षीही महाराष्ट्र सहकार कायदा, कलम १०१ च्या नियमांची अंमलबजावणी करून व अन्य कायदेशीर मार्गाने कठोर कारवाई करून अनुत्पादित कर्ज कमी करण्यासाठी अथक प्रयत्न केले असून, अनुत्पादित कर्ज कमी करण्यात आपल्याला यश मिळालेले आहे.

यावर्षी बँकेची ढोबळ अनुत्पादित कर्ज, गतवर्षाच्या ५.६८% मधून घट होऊन, ४.९२% इतकी झालेली आहे. अहवाल वर्षात बँकेला ₹ ३,१४.४८ लाखांची कर्ज वसुली करण्यात तसेच काही कर्ज उत्पादित कर्जात वर्ग करण्यात यश आलेले आहे. परंतु आर्थिक वर्षात ₹ २,११.१८ लाख कर्ज अनुत्पादित कर्ज खात्यात नव्याने वर्ग झाल्याने एकूण अनुत्पादित कर्ज ₹ १३,१७.३५ लाख इतकी आहेत. आपल्या बँकेच्या अनुत्पादित मालमतेची रक्कम अगदी थोड्या खात्यात केंद्रित झालेली आहे. बँकेकडे कर्जदारांची पुरेशी मालमत्ता तारण आहे आणि त्या सर्व अनुत्पादित कर्जदारांवर कारवाई सुरु असून, बरीच प्रकरणे ही कारवाईच्या अंतिम टप्प्यात आहेत. तरीही अनुत्पादित मालमतेचे प्रमाण कमी करण्यासाठी आमचे अथक प्रयत्न सुरु आहेत. या प्रयत्नांना यश मिळेल अशी आम्हाला खात्री आहे.

वसुलीसाठी आवाहन - :

गत अनेक आर्थिक वर्षांपासूनच आपण थकीत कर्जाची अधिक प्रमाणात वसुली करण्यात यश मिळविलेले आहे. आपल्या बँकेस कर्जवितरणात आवश्यक यश प्राप्त झाले नसले, तरीही कर्जाची वेळेवर परतफेड करून त्याची वर्गवारी थकीत कर्जात होऊ न देणे यावरही बँकेने यावर्षी भर दिला आहे. थकीत अनुत्पादित कर्जाची वसुली करणे ती मालमत्ता उत्पादित मालमतेत रुपांतरीत करणे हे अत्यंत काटेकोरपणे पाळण्याकरीता बँक सर्वतोपरी प्रयत्न करीत आहे. यामुळे अनुत्पादित कर्जात होणारी वाढ ही घटविली जाऊ शकते. कर्जवितरीत करणे, त्याचे नियोजन करणे व परतफेड प्रक्रियेवर नियंत्रण ठेवणे हे नफावाढीकरिता उपयुक्त असते. नियमित कर्ज परतफेड केल्यास अन्य सभासदांनाही कर्ज वितरीत करण्याकरीता त्याचा वापर होऊ शकतो. वसुलीसाठी बँकेचे कर्मचारी व व्यवस्थापन अतोनात प्रयत्न करीत आहेत. आपण सभासदांनीही आम्हाला यात सहकार्य करावे अशी विनंती आम्ही आपणांस करीत आहोत. तसेच नफा वाढीकरिता जर आपण कर्जदार असाल तर आपला कर्जहप्ता वेळेवर भरणा करून व जर जामिनदार असाल तर कर्जहप्ता वेळेवर भरला जाण्याची खात्री करून कर्ज वसुलीकरीता आपला सहभाग व हातभार लावावा.

विमा व्यवसाय - :

आर्थिक वर्ष २०२५-२६ मध्ये आपल्या बँकेने विमा व्यवसाय विभागांतर्गत आपल्या बँकेचा महसूल वाढीस चांगला हातभार लावला आहे. यावर्षी सदर विमा व्यवसायात आपल्या बँकेने ₹ १५.६९ लाखांचा एकूण महसूल मिळविला. सभासदांनी बँकेच्या विविध विमा वैयक्तिक जीवन/आरोग्य/अपघात आणि व्यावसायिक विमा योजनांचा लाभ घ्यावा ही विनंती.

भारतीय रिझर्व्ह बँक तपासणी - :

बँकेची दिनांक ३१.०३.२०२५ अखेरची भारतीय रिझर्व्ह बँकेची तपासणी पूर्ण झालेली असून, बँकेच्या कामकाजाबाबत त्यांनी समाधान व्यक्त केलेले आहे व बँकेच्या कामकाजात सुधारणा करण्यासाठी मौलिक सूचना व सुयोग्य उपाययोजना सुचविलेल्या आहेत.



वैधानिक लेखापरिक्षण सन २०२५-२६-:

आर्थिक वर्ष २०२५-२६ साठी मागील वार्षिक सर्वसाधारण सभेत सहकार आयुक्त कार्यालयाने निश्चित केलेल्या लेखापरिक्षकांच्या नामिकेतून आपण मे. प्रकाश गं. पाठक अँड कंपनी या लेखापरिक्षक संस्थेला संचालक मंडळाने केलेल्या निवड तसेच नियुक्तीस व त्यांच्या ठरविलेल्या मानधनास दिलेल्या अनुसमर्थनानुसार लेखापरिक्षण संस्था म्हणून आर्थिक वर्ष २०२५-२६ साठी आपल्या बँकेचे लेखापरिक्षक म्हणून नियुक्ती केली होती. सदर नियुक्तीस भारतीय रिझर्व्ह बँकेची सुद्धा संमती घेतलेली आहे. मे. प्रकाश गं. पाठक अँड कंपनी यांनी बँकेचे वैधानिक लेखापरिक्षण पूर्ण केले असून त्यांचा अहवाल बँकेस सादर केलेला आहे व आपल्या बँकेस आर्थिक वर्ष २०२५-२६ साठी 'अ' लेखापरिक्षण वर्ग प्रदान केलेला आहे.

मागील आर्थिक वर्ष २०२४-२५ च्या वैधानिक लेखापरिक्षण दोष-दुरुस्ती अहवालात पूर्तता न केलेले कुठलेही विशेष प्रतिकूल श्रे नसल्याने सन २०२४-२५ या मागील आर्थिक वर्षाचा दोष दुरुस्ती अहवाल स्विकृत करण्यात यावा ही आपणांस विनंती आहे.

अंतर्गत व समवर्ती (कंकरंट) लेखापरिक्षण -:

यावर्षी मे. सारडा अँड परिक एल. एल. पी, चार्टर्ड अकाउंटंटस् यांनी बोरिवली (पश्चिम), कांदिवली (पश्चिम), या शाखांचे समवर्ती लेखापरिक्षण, मालाड (प.), कांदिवली (पूर्व), भाईंदर (पूर्व) या शाखांचे अंतर्गत लेखापरिक्षण, तसेच बँकेच्या मुख्य कार्यालयाचे अंतर्गत लेखापरिक्षण, बँकेच्या गुंतवणूक विभागाचे समवर्ती लेखापरिक्षण, तसेच मे. व्ही. पी. एच. अँड असोसिएटस् एल. एल. पी, चार्टर्ड अकाउंटंटस्, यांनी बँकेच्या दहिसर (पूर्व), बोरिवली (पूर्व), या शाखांचे समवर्ती लेखापरिक्षण, तसेच गोरगांव (पूर्व), गोरगांव (पश्चिम), अंधेरी (पश्चिम), या शाखांचे अंतर्गत लेखापरिक्षण, तसेच मे. एम. एस. शेठ अँड असोसिएट्स चार्टर्ड अकाउंटंटस्, यांनी चारकोप शाखेचे समवर्ती लेखापरिक्षण व विरार (प), वसई (प) या शाखांचे अंतर्गत लेखापरिक्षण करून बँकेच्या कामकाजाबाबत समाधान व्यक्त केले आहे. तसेच बँकेचे माहिती तंत्रज्ञान लेखापरिक्षण हे मे. डार्क नेक्स्ट सायबर सिक्युरिटी, मुंबई, यांनी केले. बँकेचे वस्तू व सेवा कर अंकेक्षण मे. यु. जी. देवी अँड कं., चार्टर्ड अकाउंटंटस्, मुंबई यांनी केले आहे. तसेच बँकेचे कर अंकेक्षण मे. यु. जी. देवी अँड कं., चार्टर्ड अकाउंटंटस्, मुंबई हे करित आहेत. बँकेचा अंतर्गत लेखापरिक्षण विभागही कार्यरत असून त्यामुळे बँकेच्या लेखापरिक्षणात दोषांचे प्रमाण कमी करणे बँकेस शक्य झाले आहे. भारतीय रिझर्व्ह बँकेच्या निकषानुसार बँकेने जोखीमयुक्त अंतर्गत लेखापरिक्षणही सुरु केलेले आहे.

जोखीम व्यवस्थापन -:

बँकिंग व्यवसाय वृद्धिंगत करताना अनेकविध व्यावसायिक जोखीमांना तोंड द्यावे लागते. अशा परिस्थितीत त्याचे योग्य व्यवस्थापन करणे आवश्यक असते. सहकारी बँकांमधील जोखीम व्यवस्थापन म्हणजे बँकांनी कामकाजात आणि गुंतवणूकीत संभाव्य धोक्यांची ओळख करून, त्यांचे मूल्यांकन करत त्यावर नियंत्रण ठेवणे हेच होय. सामान्यतः जोखीमांच्या वर्गीकरणात कर्ज जोखीम, विपणन जोखीम, परिचलन जोखीम, परतवा जोखीम, व्याजदर जोखीम आणि कायदेशीर जोखीम यांचा समावेश होतो व त्याचे व्यवस्थापन करण्याकरीता योग्य धोरणे आखून प्रक्रिया तयार करणे हे आत्यंतिक आवश्यक आहे. त्यानुसार बँकेने आवश्यक धोरणे व प्रक्रिया तयार केलेल्या आहेत. भारतीय रिझर्व्ह बँकेने जोखीम व्यवस्थापन करताना आवश्यक असलेल्या तसेच जाहीर केलेल्या मार्गदर्शक सूचनांचे पालन करणे हे महत्वाचे आहे. तसेच जोखीमांचे वर्गीकरण प्रामुख्याने कमी, मध्यम, उच्च जोखीम असे असून त्याबद्दलच्या नियमांस अधीन राहून त्याप्रमाणे ग्राहकांचे व जोखीमांचे वर्गीकरण करण्यात येते. या अनुषंगाने जोखीम प्रभावीपणे व्यवस्थापित करण्यासाठी आपल्या बँकेने एक सर्वसमावेशक जोखीम व्यवस्थापन धोरण तयार केले आहे. तसेच जोखीम व्यवस्थापन समितीही स्थापन केलेली आहे. त्याअनुषंगाने बँकेने जोखीम आधारीत अंतर्गत लेखापरिक्षण सुरु केले आहे. बँकेने शाखा व अन्य बँकेतील खात्यांची ताळ-मेळ पत्रके कोणत्याही नोंदी प्रलंबित न ठेवता पूर्ण केलेली आहेत. अहवालकाळात बँकेत कमीतकमी दखलपत्र तक्रारी दाखल झालेल्या आहेत. याबाबतचा तपशील अहवालात अन्यत्र दिलेला आहे.

अंदाजपत्रक -:

पुढील आर्थिक वर्ष २०२६-२७ साठी संचालक मंडळाने केलेले वार्षिक अंदाजपत्रक अहवालाच्या पृष्ठ क्रमांक १५ वर दिलेले आहे. अहवालास मान्यता देत असताना सर्व मान्यवर सभासदांनी सदर अंदाजपत्रकास अनुसमर्थन द्यावे अशी विनंती आहे.



विशेष उल्लेखनीय घटना - :-

संचालक मंडळ -:-

बँकेच्या सद्य संचालक मंडळाचा कालावधी सन २०२२ ते सन २०२७ पर्यंत आहे. बँकेच्या विद्यमान संचालक मंडळाने दिनांक १ नोव्हेंबर, २०२२ रोजी पदभार स्विकारला. बँकेच्या अनुभवी संचालक मंडळाने आर्थिक वर्ष २०२५-२६ करिता मा. अँड. श्री. जयप्रकाश प. मिश्र, अध्यक्ष यांच्या अध्यक्षतेखाली बँकेच्या व्यवसाय वृद्धिंगत करण्याकरीता अतोनात प्रयत्न केले व आपले अमूल्य योगदान दिलेले आहे. अहवाल वर्षात संचालक मंडळाच्या एकूण १५ सभा झालेल्या असून सर्व सभांना संचालकांची उपस्थिती समाधानकारक होती. त्यांच्या उपस्थितीचा तक्ता अहवालात अन्यत्र दिलेला आहे. बँकेच्या उच्चशिक्षित संचालक मंडळातील संचालकांच्या अनुभवाचा बँकेला नेहमीच फायदा होत असतो. आपल्या बँकेबाबतच्या कोणत्याही विधायक सूचना असल्यास आपण त्यांना प्रत्यक्ष भेटून त्या देऊ शकता.

संचालक कर्ज -:-

संचालक व संचालकांच्या नातेवाईकांना दिलेल्या कर्जाची माहिती आपल्या माहितीसाठी अहवालात पृष्ठ क्रमांक १६ वर दिलेली आहे. यामधील एक कर्ज वगळता अन्य सर्व कर्जे ही बँकेच्या सेवकांना दिलेली कर्जे आहेत.

व्यवस्थापन मंडळ -:-

रिझर्व्ह बँकेच्या नियमावलीस अनुसरून व्यवस्थापन मंडळाची नेमणूक करणे अनिवार्य आहे. त्यामुळे संचालक मंडळाच्या नियुक्तीप्रमाणेच रिझर्व्ह बँकेच्या व्यवस्थापन मंडळाच्या परिपत्रकास अनुसरून व्यवस्थापन मंडळही कालावधी सन २०२२ ते सन २०२७ पर्यंत नियुक्त केले गेले. सदर व्यवस्थापन मंडळाचे अध्यक्ष म्हणून बँकेतील संचालक मंडळाचे उपाध्यक्ष हेच कार्यरत आहेत. संचालक मंडळातील सदस्य व आवश्यक पात्रताधारक बाहेरील सदस्य हे व्यवस्थापन मंडळात सदस्य म्हणून कार्यरत आहेत. सदरहू उच्चशिक्षित व्यवस्थापन मंडळाच्या अनुभवाचा बँकेला नेहमीच फायदा होत असतो.

संचालक प्रशिक्षण -:-

आर्थिक विकास साधताना नवीन बदलांचे अनुसरण करावे लागते. नवीन बदलांची माहिती व त्याचे अद्ययावत प्रशिक्षण घेणे हे संचालक मंडळाला अनिवार्य असते. आपल्या बँकेचे संचालक मंडळ हे उच्चशिक्षित असल्याने त्यांच्या मार्गदर्शनाने बँक प्रगतीच्या वाटेवर आगेकूच करित आहे. प्रगती करित असताना नवनवीन नियमांची अंमलबजावणी करताना त्याची माहिती संचालक मंडळाला देणे आवश्यक असते. यासाठीच संचालकांना प्रशिक्षण व उन्नतीच्या संधी उपलब्ध करून देण्यासाठी आपण तत्पर असतो. या प्रशिक्षणाचा सर्वतोपरी वापर करून त्याचा वापर दैनंदिन कामकाजात रुजवणे गरजेचे असते. यावर्षीही अशा विविध प्रशिक्षण कार्यक्रमांचे 'सहकार भारती' च्या वतीने आयोजन करण्यात आलेले होते. सदर प्रशिक्षण कार्यक्रमाचा संचालक मंडळाला भरपूर उपयोग होतो.

सभासद प्रशिक्षण -:-

१७व्या घटना दुरुस्तीनंतर बँकेच्या कर्मचारी वर्ग व संचालकांसोबतच आपल्या बँकेच्या सभासदांना प्रशिक्षण देणे आता अनिवार्य झालेले आहे. आपल्या बँकेचा सभासद प्रशिक्षणाचा कार्यक्रम दिनांक १२ मार्च, २०२६ रोजी आयोजित करण्यात आला होता. सदर प्रशिक्षण कार्यक्रम 'सहकार भारती, सहकार प्रशिक्षण संस्था' यांच्या विद्यमाने आयोजिलेला होता व मा. श्री. भूषण पैठणकर, संचालक, मालाड सहकारी बँक लिमिटेड यांनी आपल्या सभासदांना अनुभवी मार्गदर्शन केले. या प्रशिक्षण कार्यक्रमास सभासदांची उपस्थिती समाधानकारक होती व त्यांनी प्रशिक्षण कार्यक्रमाबाबत समाधान दर्शविले. यासंदर्भात सभासदांच्या काही सूचना असल्यास सदर सूचनांचा नक्कीच विचार केला जाईल.



व्यवस्थापन - कर्मचारी संबंध :-

बँकेच्या व्यवसायवाढीत बँकेचा प्रत्येक कर्मचारी हा त्याची महत्त्वाची कामगिरी निभावत असतो. बँकेचा प्रत्येक कर्मचारी बँकेच्या विकासाकरीता त्याचे योगदान देत असतो. बँकेच्या विविध योजनांचा लाभ ग्राहकांना मिळावा याकरीता बँकेचा कर्मचारी सदैव तत्पर असतो. कर्मचारी संख्या कमी होऊनही बँकेच्या एकूण व्यवसायात वाढच झालेली आहे. यावर्षीही बँकेचे व्यवस्थापन व कर्मचारी संबंध हे सलोख्याचे राहिले आहेत. विद्यमान व्यवस्थापन आणि सेवातत्पर कर्मचारी यांच्या जोरावर बँक भविष्यातही यशोशिखर गाठेल, याची खचितच मला व सर्व संचालक मंडळाला खात्री वाटते. अहवालवर्षात दिनांक २८.०२.२०२६, रोजी बँकेने व्यवस्थापन - कर्मचारी मेळावा, 'अटल स्मृती उद्यान' येथे आयोजित केला होता, ज्यात आपल्या बँकेच्या सद्य प्रगतीचा आढावा घेऊन, उत्तरोत्तर यशोशिखरे पादक्रांत करण्यासाठी विद्यमान संचालकांनी मार्गदर्शन केले आणि कर्मचा-यांनीही आपले मनोगत व्यक्त केले.

कर्मचारी प्रशिक्षण :-

ग्राहकाभिमुख उत्तमोत्तम सेवा व सुविधा देताना बँकेचा प्रत्येक कर्मचारी हा अद्ययावत कामकाज विषयक व बँकेच्या सर्व बाबी नवनवीन तंत्रज्ञानाचे ज्ञात असलेला असणे हे फायदेशीरच ठरते. बँकेचे उज्ज्वल भवितव्यासाठी प्रयत्नरत असताना तसेच सध्याच्या स्पर्धेच्या युगात आपले पाय घट्ट रोवून ठेवण्यासाठी कर्मचाऱ्यांचे वेळोवेळी प्रशिक्षण होणे गरजेचे असते. बँकेचे व्यवस्थापन कर्मचाऱ्यांना प्रशिक्षणाच्या अशा वेगवेगळ्या संधी वेळोवेळी उपलब्ध करून देत असते. आपल्या बँकेचे कर्मचारीही अशा अनेक अंतर्गत व बाह्य प्रशिक्षणाकरीता सदैव उत्सुक असतात. यावर्षीही दिनांक १९.०२.२०२६, रोजी 'सहकार भारती प्रशिक्षण संस्थेने' सर्व कर्मचाऱ्यांकरीता प्रशिक्षण कार्यक्रमाचे आयोजन केले होते ज्यायोगे कर्मचाऱ्यांनी विपणन, वसुली, ठेव / कर्ज व्यवस्थापन इ. अनेक विषयांवरील प्रशिक्षणाचा लाभ घेतला.

तसेच अनेक मान्यताप्राप्त संस्थांनी वेळोवेळी आयोजित केलेल्या बाह्य प्रशिक्षण कार्यक्रमांचाही आपल्या कर्मचारीवर्गाने लाभ घेऊन आपल्या बँकेच्या प्रगतीच्या वाटा खुल्या केल्या आहेत. भारतीय रिझर्व्ह बँकेच्या विविध परिपत्रक सूचनांची अंमलबजावणी व पूर्तता कार्यवाही बँकेने केलेली आहे.

आगामी वाटचाल :-

बँकींग क्षेत्र हे सेवा क्षेत्र असून ग्राहकाधिष्ठीत सेवा पुरविण्याकडे त्याचा कल असणे आवश्यक असते. आव्हानात्मक युगात स्पर्धेला सामोरे जात असतानाच अनेक समस्यांना व जोखिमांना तोंड द्यावे लागते. या समस्यांना, जोखीमांना तोंड देताना विकासाच्या अनेकविध वाटा शोधणे व त्यावर योग्य नियोजनाने आगेकूच करणे ही आजच्या काळाची गरज आहे. हेच कसब बँकेतील प्रत्येक कर्मचाऱ्याला आव्हानात्मक युगात खंबीरपणे उभे करित असते. सर्व सेवा सुविधा या ऑनलाईन व्यवहारामुळे सुकर होत असल्याने खचितच सर्व ग्राहकांचा कल त्याकडे अधिक आहे.

तसेच कायद्यातील बदलत्या नियमांमुळे व विविध तंत्रज्ञान आधारीत सेवेच्या उपलब्धतेमुळे सहकारी बँकांपेक्षा ग्राहकवर्ग खाजगी बँकांकडे अधिक वळू लागला आहे. परतावा जास्त देतानाही सेवाभिमुख ग्राहकवर्ग हा म्युच्युअल फंड व शेअर बाजारातील गुंतवणूकीकडे खेचला जात आहे. त्यामुळेच जर स्पर्धात्मक युगात विविध आव्हाने पेलताना ग्राहक बँकेकडे टिकवून ठेवायचा असेल ग्राहकांचा विश्वास संपादन करायचा असेल तर त्यासाठी सतत प्रयत्न करत राहणे ही काळाची गरज आहे. तसेच सहकार क्षेत्र अधिक सुलभ व सुखकर होण्यासाठी संघटनात्मकरित्या मार्ग काढणे हे हितावह ठरते.

या अहवाल काळात, एटीएम कार्ड नियंत्रण प्रणाली (ATM Card Control App), ज्यायोगे आपण गहाळ झालेल्या एटीएम कार्डवर तात्काळ नियंत्रण मिळवू शकता याची अंमलबजावणी करण्यात, आपल्या बँकेला यश मिळालेले आहे. तसेच ग्राहकांची खाजगी वैयक्तिक माहिती व अर्थव्यवहार सुरक्षित ठेवण्याकरीता आवश्यक ती सायबर सुरक्षा नियंत्रण (Cyber Security Controls), प्रणालीचा अवलंब करण्यात आला आहे.

बँकेच्या विद्यमान संचालकांच्या मार्गदर्शनाखाली अद्ययावत तंत्रज्ञानाचा वापर करीत बँकेने यंदा एक पाऊल पुढे टाकले आहे. नेट/मोबाईल बँकिंग सुविधा पुरविण्यासाठी प्रयत्न करण्यात येत आहेत.

संचालक मंडळाच्या मार्गदर्शनासोबतच कर्मचारी वर्गाने गतवर्षीप्रामाणेच एकजुटीने प्रयत्न करून विकासाच्या दिशेने आगेकूच करत असताना त्यात आपलाही सक्रिय सहभाग आवश्यक आहे.



भावपूर्ण श्रद्धांजली :-

अहवाल काळात ज्या अन्य ज्ञात-अज्ञात सभासद, ग्राहक व हितचिंतक तसेच अन्य राष्ट्रीय - आंतरराष्ट्रीय पातळीवरील मान्यवरांचे निधन झाले त्या सर्वांना श्रद्धांजली अर्पण करतो व त्यांच्या आत्म्यास सद्गती लाभो, अशी ईश्वरचरणी प्रार्थना करतो. आपला सर्व जनसेवा बँक परिवार संबंधित कुटुंबियांच्या दुःखात सहभागी आहे.

विशेष आभार :-

आपल्या बँकेच्या आजवरच्या प्रगतीपथावरील वाटचालीत ज्या व्यक्तींचे व संस्थांचे वेळोवेळी मिळालेले मार्गदर्शन व त्यांनी केलेल्या सहकार्याबद्दल बँकेच्या वतीने खालील व्यक्ती व संस्था यांचे ऋणनिर्देश मानणे हे माझे आद्यकर्तव्य आहे.

आपले मा. श्री. रामभाऊ नाईक, माजी राज्यपाल- उत्तर प्रदेश व पूर्व पेट्रोलियम मंत्री - यांच्या बँकेच्या स्थापनेपासून ते आजवर मिळालेल्या मार्गदर्शनामुळे, आणि आपल्या बँकेवर त्यांच्या असलेल्या आपुलकीमुळे, ते आपल्या व्यस्त कामातून वेळ काढून बँकेला प्रगतीशील वाटेवर चालण्याकरिता मार्गदर्शन करतात. तसेच, मा. श्री. आनंदराव अडसुळ, माजी खासदार व अध्यक्ष - को.ऑप. बँक्स एम्प्लॉईज युनियन, मुंबई यांच्या सहकार्याबद्दल या सर्व मान्यवरांच्या बहुमूल्य अशा योगदानाबद्दल त्यांचे मनःपूर्वक आभार.

बँकेच्या आजपर्यंतच्या वाटचालीत सदैव आपल्या सोबत असणारे राष्ट्रीय स्वयंसेवक संघाचे सर्व पदाधिकारी, राज्याचे सहकार खाते, मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे, मा. विभागीय सहनिबंधक, मुंबई, मा. जिल्हा उप-निबंधक, सहकारी संस्था व त्यांचे सर्व सहकारी, कर्मचारी प्रशिक्षणासाठी मदत करणारे 'सहकार भारती' चे पदाधिकारी, को.ऑप. बँक्स एम्प्लॉईज युनियन, मुंबई, यांचे सर्व पदाधिकारी तसेच भारतीय रिझर्व्ह बँक व त्यांचे विविध विभाग, विलअरींग कॉर्पोरेशन ऑफ इंडिया (CCIL), नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया (NPCI), महाराष्ट्र अर्बन बँक्स फेडरेशन / असोसिएशन, मुंबई, बृहन्मुंबई नागरी सहकारी बँक्स असोसिएशन, मुंबई जिल्हा मध्यवर्ती बँकेतील व अन्य बँकेतील संबंधित अधिकारी वर्ग यांचा मी मनापासून कृतार्थ आहे. आपल्या बँकेच्या कार्यात आवश्यक असणारे वैधानिक लेखापरिक्षक, अंतर्गत लेखापरिक्षक, कायदेशीर सल्लागार व मूल्यांकनकार यांच्या कार्याची दखल घेणे आम्हाला कमप्राप्त आहे याकरीता त्यांचे आभार मानतो.

आणि ज्या व्यक्तीं/संस्थांमुळे बँकेची उत्तरोत्तर प्रगती होत आहे त्या सर्व मान्यवर सभासद, ठेवीदार, कर्जदार, हितचिंतक व सेवकवर्ग, आपण सर्व आस्थेने बँकेवर नितांत प्रेम आणि विश्वास दाखवित आपली बँक अधिकाधिक सक्षम करण्यात आम्हाला सहकार्य करीत असल्याबद्दल आपणा सर्वांचे आभार मानून मी हा अहवाल आपणांस सादर करतो.

धन्यवाद !

जय हिंद ! जय सहकार ! भारत माता की जय !

संचालक मंडळाच्या वतीने,

जयप्रकाश प. मिश्र

अध्यक्ष

ठिकाण : बोरिवली, मुंबई

दिनांक : ३०.०६.२०२६



सन २०२६-२७ साठी अंदाज पत्रक

(रक्कम ₹ लाखांत)

तपशील	२०२५-२०२६ साठी अंदाज	२०२५-२०२६ प्रत्यक्ष	२०२६-२०२७ साठी अंदाज
ताळेबंदातील बाबी			
भागभांडवल	१६,००.००	१५,८७.१५	१६,००.००
राखीव व अन्य निधी	६३,५०.००	५८,८८.६६	५८,००.००
ठेवी	५५०,००.००	५३६,१८.०३	५५२,००.००
गुंतवणूक	२७२,००.००	२८१,७६.०५	२५८,००.००
कर्जे	२८५,००.००	२६७,५८.५५	३१४,००.००
खेळते भांडवल	६१६,००.००	६००,६०.८४	६५८,००.००
उत्पन्नाच्या बाबी			
कर्जे आणि गुंतवणूकीवर मिळालेले व्याज	४५,१०.००	४३,३६.३३	४७,३०.००
वटाव व कमिशन आणि लाभांश	१,५०.००	१,५८.१२	१,७०.००
अन्य उत्पन्न	७,००.००	१८,०८.५५	८,७०.००
एकूण उत्पन्न	५३,६०.००	६२,९९.००	५५,७०.००
खर्चाच्या बाबी			
ठेवीवरील व बाहेरील कर्जावर दिलेले व्याज	२८,००.००	२७,२५.५०	३०,५०.००
पगार, भत्ते, इ.	१३,००.००	१२,०८.५४	१२,५०.००
संचालक व स्थानिक समिती भत्ते	०.६०	०.५२	०.६०
जागाभाडे, कर, वीमा, वीज	४,५०.००	४,३५.१२	४,५०.००
कायदेविषयक सल्ला फी	२८.००	२२.१६	२५.००
टपाल व दूरध्वनी	२५.००	२०.३१	२५.००
लेखापरिक्षण फी	२५.००	२०.९६	२५.००
घसारा, मालमत्ता दुरुस्ती	२,४०.००	१,७०.०८	२,१५.००
लेखासामुग्री, छपाई, जाहिरात	१४.४०	* १५.८०	१६.४०
अन्य खर्च	२,१०.००	* ५,७३.८६	३,३०.००
तरतुदी	६७.००	* ३,२५.८५	४६.००
एकूण खर्च	५१,६०.००	५५,१४.७०	५४,३३.००
नफा (कर आकारणी पूर्वी)	२,००.००	७,८४.३०	१,३७.००

* टिप: अंदाजपत्रकापेक्षा जास्त झालेला खर्च स्वीकृत करण्याची विनंती आहे.



PROGRESS CHART OF THE BANK IN THE LAST 26 YEAR :

(₹ in Lakh)

Sr. No.	Particulars	2000	2005	2010	2015	2020	2025	2026
1	Share Capital	₹ 1,09.74	₹ 3,42.19	₹ 6,52.82	₹ 13,35.05	₹ 15,63.23	₹ 15,63.89	₹ 15,47.15
2	Membership	7,965	12,197	14,640	16,893	17,459	19,095	19,227
3	Reserves & Funds	₹ 5,63.93	₹ 14,15.47	₹ 32,04.58	₹ 51,23.38	₹ 56,83.48	₹ 63,50.33	₹ 58,88.66
4	Deposits	₹ 84,36.37	₹ 178,12.92	₹ 294,67.19	₹ 608,76.34	₹ 624,85.43	₹ 519,15.30	₹ 536,18.03
5	Advances	₹ 32,56.82	₹ 92,37.97	₹ 158,81.04	₹ 326,71.10	₹ 321,50.75	₹ 250,28.51	₹ 267,54.95
6	Net Profit Before Tax / (Loss)	₹ 1,72.71	₹ 1,69.87	₹ 3,65.78	₹ 6,08.79	₹ 2,09.19	₹ 1,93.84	₹ 6,87.15
7	Dividend	15%	15%	15%	10%	*NIL	**NA	**NA
8	Audit Class	A	A	A	A	A	A	A
9	Business Per Employee	₹ 1,19.32	₹ 1,94.61	₹ 2,92.57	₹ 3,96.39	₹ 4,57.18	₹ 4,60.74	₹ 5,05.49

(* Not declared as per RBI Circular, due to COVID-19 pandemic. ** Not applicable due to Accumulated Loss.)

Statement showing particulars of Loans & Advances to Directors & their Relatives as on 31.03.2026:

(Amount in ₹)

Sr. No.	No. of Directors & their Relatives who have borrowed from the Bank.	Loans & Advances Outstanding as on 31.03.2025.	Addition to Loans & Advances during the year.	Amount of Loans & Advances Recovered during the year.	Amount of Loans & Advances outstanding as on 31.03.2026.	Overdues if any, out of amount in Column No. 5.
	1	2	3	**4	5	6
a)	Directors (0) (Loan against Term Deposit).	₹ 7,06,089.20	₹ 0.00	₹ 7,06,089.20	₹ 0.00	NIL
b)	*Relatives of Directors (3) (All Staff Personal Loans & Overdrafts except one loan against Term Deposits to Relative of Director.).	₹ 12,06,181.89	₹ 8,80,018.11	₹ 5,03,547.11	₹ 15,82,653.00	NIL
	Total (4)	₹ 19,12,271.09	₹ 8,80,018.22	₹ 12,09,636.31	₹ 15,82,653.00	NIL

* Including Staff Representatives.

**Some amounts in the above table are of Overdraft Accounts, addition or recoveries in such cases are shown as difference amounts between balances as on 31.03.2025 and as on 31.03.2026 respectively. Credit Balances in Overdraft Accounts are ignored.



Prakash G. Pathak & Company
Chartered Accountants



अथर्व, ३२, श्रमिक सोसायटी, स्वामी समर्थ मंदिरासमोर,
गंगापूर रोड, नाशिक - ४२२००३
९१-२५३-२५७३५५८/२३१८७६१/२९९२५५८
contactus@mmkassociates.com

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
JANASEVA SAHAKARI BANK (BORIVLI) LIMITED
Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of **Janaseva Sahakari Bank (Borivli) Ltd.** ('The Bank'), which comprise the Balance sheet as at 31st March 2026, the statement of profit and loss and the cash flow statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information in which are incorporated the returns of Head Office and 13 branches audited by us which are consolidated in these financial statements.

- 1) In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India
 - (i) In case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2026
 - (ii) In case of the Profit and Loss account, its profit for the year ended on that date; and
 - (iii) In case of Cash flow Statement, of the cash for the year ended on that date.

Basis for opinion

- 2) We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies), as amended by the Banking Regulation (Amendment) Act, 2020, and the Rules thereunder, and the provisions of the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules, 1961 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 on the Financial Statements.

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

- 3) The Bank's management and Board of Directors are responsible for the other information. The other information comprises the information included in the Banks Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The 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 do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.



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

Responsibilities of Management and those charged with the Governance for the financial statements

- 4) The Bank's management and Board of Directors is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949 and the rules made hereunder, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and circulars and guidelines issued by the RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors 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 for the audit of the Financial Statements

- 5) 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 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 user's taken on the basis of these financial statements.

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

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



- 6) 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.
- 7) 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 Requirements

- 8) The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Cooperative Societies Act, 1960 & Maharashtra Co-operative Societies Rules 1961.

We report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account and cash flow statement dealt with by this report are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

We further report that for the year under audit; the Bank has been awarded "A" classification.

For Prakash. G. Pathak & Company

Chartered Accountants

FRN: 126975W



CA Prakash G. Pathak

Partner

Membership No. 033996

UDIN: 26033996GDNZZF2397

Dated: 11th June 2026



जनसेवा सहकारी बँक (बोरिवली) लि.

वर्ष २०२५-२६

BALANCE SHEET AS ON

31.03.2025 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2026 Rs.
20,00,00,000.00	1. CAPITAL :		20,00,00,000.00
	a) Authorised Capital		
	80,00,000 Shares of Rs. 25/- Each		
15,63,88,625.00	b) Subscribed & Paid Up Capital		15,47,15,000.00
15,63,88,625.00	61,88,600 Shares of Rs.25/- Each		
0.00	(P.Y. 62,55,545 Shares of Rs.25/- Each) Held by :		
0.00	(A) Individuals & Others	15,47,15,000.00	
	(B) Co-Op Institutions	0.00	
	(C) State Government	0.00	
	2. RESERVE FUND & OTHER RESERVES :		
13,95,73,583.96	a) Statutory Reserve	15,79,82,083.96	
2,60,00,000.00	b) Contingency General Reserve Fund	2,60,00,000.00	
9,10,00,000.00	c) Building Fund	9,10,00,000.00	
14,55,59,539.87	d) Bad & Doubtful Debts Reserve	13,20,49,341.80	
1,91,04,952.52	e) Provision for Doubtful Investment	0.00	
1,55,00,000.00	f) Contingent Provision against Standard Assets	1,55,00,000.00	
50,000.00	g) Reserve for Restructured Advances	50,000.00	
63,00,000.00	h) Special Reserve u/s 36(1)(viii) of Income Tax Act	63,00,000.00	
3,50,00,000.00	i) Investment Fluctuation Reserve	2,77,00,000.00	
26,50,000.00	j) Charity Fund	26,50,000.00	
35,00,000.00	k) Members Welfare Fund	35,00,000.00	
3,82,588.50	l) Staff Welfare Fund	3,82,588.50	
13,31,613.00	m) Co-operative Training Fund	13,31,613.00	
14,90,81,085.74	n) Building Revaluation Reserve	12,44,20,495.24	
63,50,33,363.59			58,88,66,122.50
0.00	3. PRINCIPAL / SUBSIDIARY STATE		
	PARTNERSHIP FUND ACCOUNTS		
	For Share Capital of --		
0.00	(i) Central Co-operative Bank	0.00	
0.00	(ii) Primary Agricultural Credit Societies	0.00	
0.00	(iii) Other Societies	0.00	
			0.00
	4. DEPOSITS & OTHER ACCOUNTS :		
	a) Fixed Deposits		
59,04,04,219.40	- Individuals	56,56,86,227.40	
3,02,98,758.00	- Societies	2,71,54,718.00	
62,07,02,977.40		59,28,40,945.40	
	b) Dhanashree Yojana		
2,50,71,70,305.31	- Individuals	2,61,21,82,146.91	
16,24,88,004.10	- Societies	16,19,28,867.10	
2,66,96,58,309.41		2,77,41,11,014.01	
	c) Recurring Deposits		
8,38,97,721.00	- Individuals	8,85,08,627.00	
4,10,529.00	- Societies	2,44,121.00	
8,43,08,250.00		8,87,52,748.00	
2,24,45,466.80	d) Matured Deposit	1,18,62,293.00	
	e) Saving Bank Deposits		
1,42,78,30,602.23	- Individuals	1,51,68,79,358.80	
7,42,07,101.51	- Societies	6,89,01,815.17	
1,50,20,37,703.74		1,58,57,81,173.97	
	f) Current Deposits		
29,17,64,413.34	- Individuals	30,70,42,796.17	
6,12,997.86	- Societies	14,11,922.69	
29,23,77,411.20		30,84,54,718.86	
0.00	g) Money at Call and Short No	0.00	
5,19,15,30,118.55	TOTAL DEPOSITS		5,36,18,02,893.24
0.00	5. BORROWINGS		0.00
0.00	6. BILLS SENT FOR COLLECTION (as per Contra)		0.00
5,98,29,52,107.14	TOTAL C / F.		6,10,53,84,015.74

31st MARCH 2026

31.03.2025 Rs.	PROPERTY AND ASSETS	31.03.2026 Rs.
2,48,17,664.00	1. CASH : a) Cash in Hand	2,52,02,166.00
1,20,31,42,853.05	2. BALANCES WITH OTHER BANKS : (i) Current Deposits with RBI & Nationalised Banks (ii) Current Deposits with Other Banks (iii) Saving Deposits (iv) Fixed Deposits with Nationalised Banks (v) Fixed Deposits with Other Banks	26,09,90,378.66 2,58,57,559.03 0.00 5,65,00,000.00 84,39,00,000.00
26,68,66,610.18 3,64,67,015.87 0.00 6,98,09,227.00 83,00,00,000.00		1,18,72,47,937.69
0.00	3. MONEY AT CALL AND SHORT NOTICE	42,00,00,000.00
1,75,59,13,238.80	4. INVESTMENTS : (i) Government Securities (includes Rs. 22,84,249.82 Un-amortised Premium) (Face Value Rs. 149,35,70,000/-, P.Y. 174,35,70,000/-) (Market Value Rs. 143,93,07,472.34) (ii) Other Approved Securities (iii) Shares of Co-op. Institutions (iv) Other Investments - (a) In Mutual Funds (b) In Non - SLR Bonds (c) In Commercial Paper (v) Others	1,49,71,76,558.88 0.00 28,750.00 0.00 0.00 0.00 0.00 0.00
1,73,67,79,536.28		1,49,72,05,308.88
0.00	5. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND : In Share of -- (i) Central Co-operative Bank (ii) Primary Agricultural Credit Societies (iii) Other Societies	0.00 0.00 0.00 0.00
0.00		0.00
2,50,28,50,642.32	6. ADVANCES : (i) SHORT TERM LOANS, Bills Discounted, O/D, C/C, of which Secured against - a) Govt. & other approved securities b) Other Tangible Securities c) Personal Sureties with or without Collateral Securities	89,86,26,186.21 5,50,813.00 86,53,76,411.97 3,26,98,961.24
1,74,439.00 80,06,97,856.42 97,07,149.00		89,86,26,186.21
81,05,79,444.42	Due from individuals (Rs. 89,86,26,186.21) Out of Short Term Advances - i. Overdue ii. Considered Bad & Doubtful (Provided as per Norms)	6,53,42,927.79 5,99,35,353.46
8,16,82,554.93 7,16,75,210.98	(ii) MEDIUM TERM LOANS of which Secured against - a) Govt. & Other approved securities b) Tangible Securities c) Personal Sureties with or without Collateral Securities	42,20,25,652.87 27,21,250.41 37,09,97,291.61 4,83,07,110.85
40,43,519.21 28,27,20,637.69 6,63,74,854.38		42,20,25,652.87
35,31,39,011.28	Due from individuals (Rs. 42,20,25,652.87) Out of Medium Term Advances - i. Overdue ii. Considered Bad & Doubtful (Provided as per Norms)	4,60,02,313.74 4,64,41,032.55
4,56,47,189.35 4,39,57,767.29	(iii) LONG TERM LOANS of which Secured against - a) Govt. & Other approved securities b) Tangible Securities c) Personal Sureties with or without Collateral Securities	12,69,393.60 1,31,70,21,106.02 3,65,52,184.52
48,21,995.60 1,29,18,92,732.59 4,24,17,458.43		1,35,48,42,684.14
1,33,91,32,186.62	Due from individuals (Rs. 135,48,42,684.14) Out of Long Term Advances - i. Overdue ii. Considered Bad & Doubtful as per Norms)	2,09,51,788.08 2,53,58,588.51
2,25,07,037.34 2,64,32,512.71		
5,48,67,24,398.17	TOTAL C/F.	5,80,51,49,935.79



BALANCE SHEET AS ON

31.03.2025 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2026 Rs.
5,98,29,52,107.14	TOTAL B / F.		6,10,53,84,015.74
0.00	7. BRANCH ADJUSTMENT		0.00
1,81,37,77,394.95	8. OVERDUE INTEREST RESERVE A\C (as per contra)		2,12,09,24,402.27
24,04,914.92	9. PENAL CHGS RESERVE-3001 (as per contra)		43,42,270.30
14,18,605.00	10. INTEREST PAYABLE		23,84,924.00
	11. OTHER LIABILITIES :		
1,04,86,510.65	a) Sundry Creditors	1,21,51,536.73	
54,14,670.32	b) Pay Order & DD Payable	1,02,02,288.47	
3,54,804.08	c) Clearing Difference Payable	3,54,804.08	
3,22,049.00	d) Salary & Allowances Payable	3,55,101.00	
14,31,273.00	e) Rent, Rates & Taxes Payable	17,43,250.00	
2,74,393.00	f) Electricity & Telephone Charges Payable	2,70,263.00	
13,08,375.00	g) Audit Fees Payable	11,72,700.00	
2,53,000.00	h) Share Application Money	51,000.00	
0.00	i) Entrance Fees Received in Advance	600.00	
18,66,671.67	j) Advance Locker Rent	17,48,927.67	
12,09,450.00	k) Professional Charges Payable	11,51,450.00	
6,92,600.60	l) Other Payables	12,60,782.60	
1,36,61,870.00	m) Provision for Income Tax	0.00	
30,01,736.43	n) Tax Deducted at Source Payable	26,94,411.43	
18,06,812.00	o) Provident Fund Payable	18,54,653.00	
33,400.00	p) Profession Tax Payable	31,600.00	
9,76,392.79	q) Goods & Services Tax Payable	9,69,693.42	
51,48,861.14	r) Provision for Contingency	55,30,137.00	
1,15,61,400.00	s) Contingent Provision against Depreciation in Investment	2,54,75,950.00	
200.00	t) Nominal Membership	1,100.00	
7,55,249.32	u) Settlement Account (NFS / RUPAYPOS)	10,91,846.30	
5,00,00,000.00	v) Advance Received on Sale of NBA's	0.00	
11,05,59,719.00			6,81,12,094.70
7,91,11,12,741.01	TOTAL C / F.		8,30,11,47,707.01

31st MARCH 2026

31.03.2025 Rs.	PROPERTY AND ASSETS	Rs.	31.03.2026 Rs.
5,48,67,24,398.17	TOTAL B / F.		5,80,51,49,935.79
10,31,67,930.70	7. INTEREST RECEIVABLE ON LOANS & INVESTMENTS :		
3,12,42,503.11	(a) Interest Receivable on Loans	3,21,01,544.20	
7,19,25,427.59	(b) Interest Receivable on Investments	5,68,88,499.45	8,89,90,043.65
1,81,37,77,394.95	8. UN-APPLIED INTEREST RECEIVABLE ON NPA (as per contra)		2,12,09,24,402.27
24,04,914.92	9. PENAL CHGS RECEIVABLE- 3000 (as per contra)		43,42,270.30
0.00	10. BILLS RECEIVABLE (as per Contra)		0.00
0.00	11. BRANCH ADJUSTMENT		0.00
17,37,01,620.00	12. PREMISES :		
5,56,07,090.36	Opening Balance at Cost	5,56,07,090.36	
0.00	Add: Additions during the year	0.00	
0.00	Less: Deletion during the year	60,09,627.50	
5,56,07,090.36	Less: Depreciation	4,95,97,462.86	
2,96,90,739.10	(i) Accumulated Depreciation	3,09,86,556.10	
12,95,817.00	(ii) Current year Depreciation	11,43,290.00	
0.00	(iii) Deletion During the year	42,54,881.00	
3,09,86,556.10	Closing Balance	2,78,74,965.10	
2,46,20,534.26	Premises (Revaluation) on 31.03.2007	2,17,22,497.76	
4,03,53,376.10	Premises (Revaluation) on 31.03.2014	4,03,53,376.10	
7,14,75,581.14	Premises (Revaluation) on 31.03.2023	7,14,75,581.14	
10,23,78,765.50	Less: Deletion during the year	10,23,78,765.50	
0.00	Less: Depreciation	2,76,90,958.50	
5,72,80,263.00	(i) Accumulated Depreciation	6,51,26,637.00	
78,46,374.00	(ii) Current year Depreciation	65,48,449.00	
0.00	(iii) Deletion During the year	95,78,817.00	
6,51,26,637.00	Closing Balance of Revaluation	6,20,96,269.00	
14,90,81,085.74	13. FURNITURE & FIXTURES :	12,44,20,495.24	14,61,42,993.00
2,52,92,363.61	Opening Balance at Cost	8,57,27,647.50	
8,58,71,042.50	Add: Additions during the year	5,79,735.34	
0.00	Less: Deletion during the year	24,22,043.06	
1,43,395.00	Less: Depreciation	8,38,85,339.78	
8,57,27,647.50	(i) Accumulated Depreciation	6,04,35,283.89	
5,65,45,240.89	(ii) Current year Depreciation	33,89,380.00	
40,28,010.00	(iii) Deletion During the year	19,25,744.99	
1,37,967.00	14. VEHICLE :	6,18,98,918.90	2,19,86,420.88
6,04,35,283.89	Opening Balance at Cost	21,81,656.00	
1,42,627.50	Add: Additions during the year	0.00	
21,81,656.00	Less: Deletion during the year	0.00	
0.00	Less: Depreciation	21,81,656.00	
0.00	(i) Accumulated Depreciation	20,39,028.50	
21,81,656.00	(ii) Current year Depreciation	37,347.00	
19,85,675.50	(iii) Deletion During the year	0.00	
53,353.00	15. COMPUTER EQUIPMENT :	20,76,375.50	1,05,280.50
0.00	Opening Balance at Cost	1,33,58,055.94	
20,39,028.50	Add: Additions during the year	10,60,570.00	
11,89,635.00	Less: Deletion during the year	0.00	
2,03,65,097.24	Less: Depreciation	1,44,18,625.94	
14,27,280.00	(i) Accumulated Depreciation	1,21,68,420.94	
84,34,321.30	(ii) Current year Depreciation	6,52,522.00	
1,33,58,055.94	(iii) Deletion During the year	0.00	
2,02,47,638.24	16. COMPUTER SOFTWARE :	1,28,20,942.94	15,97,683.00
3,55,040.0	Opening Balance at Cost	77,82,416.48	
84,34,257.30	Add: Additions during the year	0.00	
1,21,68,420.94	Less: Deletion during the year	0.00	
0.00	Less: Depreciation	77,82,416.48	
2,78,43,022.77	(i) Accumulated Depreciation	77,82,416.48	
0.00	(ii) Current year Depreciation	0.00	
2,00,60,606.29	(iii) Deletion During the year	0.00	
77,82,416.48	TOTAL C / F.	77,82,416.48	0.00
7,60,64,00,884.85			8,18,92,39,029.39



जनसेवा सहकारी बँक (बोरिवली) लि.

वर्ष २०२५-२६

BALANCE SHEET AS ON

31.03.2025 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2026 Rs.
7,91,11,12,741.01	TOTAL B / F.		8,30,11,47,707.01
	12. CONTINGENT LIABILITIES :		
6,16,71,086.00	a) Guarantees Issued	5,76,71,036.00	
0.00	b) Letter of Credit	0.00	
52,38,257.00	c) Claims not Acknowledged as Debts	50,27,157.00	
7,33,87,373.73	d) DEA Fund (Depositor Education and Awareness Fund)	7,83,65,748.66	
<u>14,02,96,716.73</u>	Total	<u>14,10,63,941.66</u>	

7,91,11,12,741.01	TOTAL	8,30,11,47,707.01
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For, Prakash. G. Pathak & Company.
Chartered Accountants
Firm Regn. No. 126975W

For Janaseva Sahakari

Place: Nashik
Date: 11/06/2026

sd/-
Prakash G. Pathak, Partner
Statutory Auditor, Membership No. 033996
UDIN: 26033996GDNZZF2397

sd/-
J. P. Mishra
Chairman

sd/-
S. V. Baliga
Vice-Chairman



31st MARCH 2026

31.03.2025 Rs.	PROPERTY AND ASSETS	Rs.	31.03.2026 Rs.
7,60,64,00,884.85	TOTAL B / F.		8,18,92,39,029.39
	17. OTHER ASSETS :		
1,61,978.44	a) Sundry Debtors	2,44,272.88	
11,95,439.04	b) Stock of Stationery	11,30,019.80	
1,02,085.00	c) Stamps on Hand	95,177.00	
1,01,300.00	d) Locker Rent Receivable	1,24,000.00	
1,48,33,192.42	e) Advance Income Tax	37,25,412.86	
1,10,26,324.16	f) Goods & Services Tax Receivable	1,22,48,739.32	
19,69,324.00	g) Prepaid Expenses	22,27,399.00	
37,428.00	h) Deposit With Reliance Energy	37,428.00	
1,38,69,744.00	i) Deposit with Landlords	1,46,59,932.00	
4,46,679.00	j) Deposit with Institutions	4,46,679.00	
10,00,000.00	k) Deposit with NPCI	10,00,000.00	
43,76,371.00	l) Excess Gratuity Paid Over Liability	58,58,150.00	
32,56,526.00	m) Excess Leave Encashment Paid Over Liability	64,18,671.00	
3,997.08	n) Advance With CERSAI	3,775.24	
1,90,267.54	o) DEA Fund Claim Receivable from RBI	1,24,548.34	
10,99,25,095.00	p) Non Banking Asset Acquired in Satisfaction of Claim	0.00	
98,88,360.00	q) Deferred Tax Asset	1,73,840.00	
1,79,50,952.00	r) Receivable from Court	1,79,50,952.00	
4,58,781.19	s) IMPS	2,37,152.13	
19,07,93,843.87			6,67,06,148.57
	18. PROFIT & LOSS ACCOUNT :		
13,33,01,947.35	Balance of Loss	11,39,18,012.29	
-1,93,83,935.06	Less:- Net Loss / Profit for the year as per Profit & Loss Account	-6,87,15,483.24	
11,39,18,012.29			4,52,02,529.05
7,91,11,12,741.01	TOTAL		8,30,11,47,707.01

Bank (Borivli) Ltd.,

sd/-
S. V. Chandratre
Director

sd/-
K. V. Vartak
General Manager (O)



जनसेवा सहकारी बँक (बोरिवली) लि.

वर्ष २०२५-२६

PROFIT & LOSS ACCOUNT FOR

31.03.2025 Rs.	EXPENDITURE	Rs.	31.03.2026 Rs.
27,66,96,800.38	1. Interest on Deposits & Borrowings :		
27,66,96,800.38	a. Interest paid on Deposits	27,25,49,773.99	
0.00	b. Interest paid on Borrowings	0.00	27,25,49,773.99
12,57,82,198.00	2. Salaries & Allowances, P.F contribution, Gratuity and Leave Encashment, etc.		12,04,53,572.00
37,000.00	3. Director's and Local Committee Member's Fees and Allowances		52,000.00
4,37,87,864.38	4. Rent, Rates, Taxes, Insurance, Lighting		4,35,11,924.74
26,85,557.00	5. Legal Charges & Professional Fees		22,16,268.02
1,15,210.00	6. Postage &	1,27,072.00	
21,34,145.62	Telephone, Fax Charges	19,04,007.66	20,31,079.66
20,14,478.00	7. Audit Fees (Statutory, Internal and Concurrent Audit)		20,95,922.00
1,35,78,594.00	8. Depreciation		1,17,70,988.00
13,58,709.62	9. Printing, Stationery &	14,90,838.51	
0.00	Advertisement	89,000.00	15,79,838.51
5,004.26	10. Loss on Sale of Fixed Assets		3,97,752.82
6,07,25,859.30	11. Other Expenses :		
6,65,956.12	a) Conveyance Charges	7,45,371.88	
5,57,348.00	b) Refreshment Expenses	5,56,273.00	
2,36,851.35	c) CTS/NPCI/ NACH/IMPS Charges	3,25,203.29	
3,79,088.80	d) AGM Expenses	5,85,363.50	
1,50,450.00	e) Membership and Subscription	1,75,694.00	
16,719.00	f) Library Books	17,377.00	
26,80,131.41	g) Security Guard Expenses	31,18,393.02	
8,29,280.17	h) Sundry Expenses	9,88,120.80	
9,81,281.09	i) Bank Charges	6,05,304.51	
2,99,827.00	j) Functions & Festivals	3,81,074.50	
49,92,965.08	k) Repairs & Maintenance	52,38,183.88	
57,09,650.72	l) Computer & Software Expenses	66,82,692.76	
42,56,171.24	m) Goods & Services Tax	55,80,180.54	
10,27,282.60	n) Business Promotion Expenses	8,71,552.06	
15,85,717.19	o) NFS Settlement Charges	15,98,710.25	
0.00	p) Expenses for NPA Accounts	85,606.30	
2,99,205.04	q) Bank Guarantee Commission Paid	18,559.12	
6,18,155.49	r) Gold Appraisal Charges Paid	10,77,193.72	
3,54,39,779.00	s) Reversal of Interest on NBA's (Prior Period)	0.00	
0.00	t) PSLC Fees	70,000.00	2,87,20,854.13
99,538.88	12. Un-Amortised Premium Written Off		1,97,493.56
0.00	13. Dep. on shifting of Government Securities		6,92,650.00
0.00	14. Bad Debts Written Off		3,26,15,150.59
0.00	a. Loan & Advances	1,35,10,198.07	
0.00	b. Investments	1,91,04,952.52	
0.00	15. Provisions :		
0.00	a. Contingent Provision against Depreciation in Investment	1,39,14,550.00	
0.00	b. Contingent Provision	3,81,275.86	1,42,95,825.86
1,94,26,761.06	16. Profit / (Loss) Before Tax		8,28,70,654.24
12,65,200.00	17. Less:- Provision for Taxation :		
0.00	a) Income Tax - Current Year	0.00	
6,560.00	b) Income Tax - Prior Years	0.00	
12,58,640.00	c) Deferred Tax	97,14,520.00	97,14,520.00
1,81,61,561.06	18. Net Profit / (Loss) After Tax Carried forward		7,31,56,134.24
54,84,47,720.50	T O T A L		61,60,51,748.12
1,00,00,000.00	19. Trf to General Reserve		0.00
66,24,000.00	20. Trf to Statutory Reserve, 25% of Net Profit		1,82,89,100.00
1,93,83,935.06	21. Net Profit Carried to Balance Sheet		6,87,15,483.24
3,60,07,935.06	T O T A L		8,70,04,583.24

For, Prakash. G. Pathak & Company.
Chartered Accountants
Firm Regn. No. 126975W

For Janaseva Sahakari

sd/-
Prakash G. Pathak, Partner
Statutory Auditor, Membership No. 033996
UDIN: 26033996GDNZZF2397

sd/-
J. P. Mishra
Chairman

sd/-
S. V. Baliga
Vice-Chairman

Place: Nashik
Date: 11/06/2026

‘जनसेवा नाम जनसेवा काम’

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THE YEAR ENDED 31st MARCH 2026

31.03.2025 Rs.	INCOME	Rs.	31.03.2026 Rs.
46,73,10,334.26	1. Interest and Discount :		
22,21,39,194.02	a. Interest Received on Advances	22,12,84,594.96	
4,62,76,446.50	b. Interest Received on Housing Loans	4,69,84,548.96	
19,88,94,693.74	c. Interest Received on Investments	16,53,63,640.02	43,36,32,783.94
1,34,29,925.12	2. Commission, Exchange, Brokerage & Dividend		1,58,11,682.15
2,06,26,329.88	3. Other Receipts :		
51,69,932.00	a. Rent from Safe Deposit Lockers	50,37,517.20	
12,91,166.30	b. Income from Insurance Agency Business	15,69,491.76	
5,20,454.68	c. Profit on Sale of Fixed Assets	2,38,04,716.01	
31,14,711.74	d. Profit on Sale of Government Securities	82,19,966.16	
3,20,000.00	e. Profit on Sale of Non SLR Bond	0.00	
56,96,739.38	f. Profit on Sale of Mutual Funds	2,21,68,688.38	
8,20,224.24	g. Guarantee Fees	2,38,940.81	
36,93,101.54	h. Sundry Receipts	34,03,450.44	6,44,42,770.76
22,94,483.76	4. Recovery in Written Off A/cs		46,71,964.68
0.00	5. Bad & Doubtful Debt Reserve, Written Back		3,26,15,150.59
	a. Loan & Advances	1,35,10,198.07	
	b. Investments	1,91,04,952.52	
8,48,047.48	6. BDDR Investment Provision No Longer Required, Written Back		0.00
2,39,38,600.00	7. Expenditure - Provision & Contingency		0.00
	a. Contingent Provision against Depreciation in Investment, No Longer Required, written back		
2,00,00,000.00	8. BDDR Advances Provision No Longer Required, Written Back		0.00
0.00	9. Profit on Sale of Non Banking Assets		6,48,77,396.00
54,84,47,720.50	TOTAL		61,60,51,748.12
1,81,61,561.06	Net Profit / Loss After Tax brought forward		7,31,56,134.24
78,46,374.00	10. Trf. From Revaluation Reserve		65,48,449.00
0.00	11. Trf. From Investment Fluctuation Reserve		73,00,000.00
1,00,00,000.00	12. Dividend Equalisation Fund Provision No Longer Required		0.00
3,60,07,935.06	TOTAL		8,70,04,583.24

Bank (Borivli) Ltd.,

sd/-
S. V. Chandratre
Director

sd/-
K. V. Vartak
General Manager (O)



JANASEVA SAHAKARI BANK (BORIVLI) LTD.

Schedule 1

SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH, 2026.

I. OVERVIEW :

1. Background

Janaseva Sahakari Bank (Borivli) Ltd. was registered in 1982 and is engaged in providing a wide range of banking and financial services.

2. Basis of Preparation

The financial statements have been prepared and presented under the historical cost convention on the accrual system of accounting unless otherwise stated and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Urban Co-operative Banks - Financial Statements: Presentation and Disclosures) Directions, 2025, to comply with statutory requirements prescribed under the Banking Regulation Act, 1949 and The Maharashtra State Co-operative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current accounting practices prevalent within the banking industry in India. The Accounting policies adopted in the current year are consistent with those of the previous year except otherwise stated.

3. Use of Estimates

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of Assets and Liabilities, Revenues and Expenses and Disclosure of contingent liabilities as on the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision in the accounting estimates is recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES :

1. Accounting Convention

The accompanying financial statements have been prepared in accordance with the historical cost convention (as modified by revaluation of premises) and on a going concern basis.

2. Investments and Valuation thereof:

2.1 Categorization of Investments :

- i) In accordance with the Reserve Bank of India guidelines, Bank classifies its investment portfolio into the following three categories:
 - (a) Held To Maturity - Securities acquired by the bank with the intention to hold till maturity.
 - (b) Held For Trading - Securities acquired by the bank with the intention to trade within 90 days of purchase.
 - (c) Available For Sale - Securities not classified either as "Held to Maturity" or as "Held For Trading" are classified under "Available For Sale".
- ii) The bank does not hold any investment under the category of Held For Trading (HFT).

2.2 Classification of Investments:

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

- (i) Government Securities (ii) Other Approved Securities (m) Shares in Co-operative institutions (iv) Other Investments- Mutual Funds and non SLR Bonds (v) Others.

2.3 Valuation of Investments :

Valuation of investments held in above categories has been done as follows:

- i) **Held to Maturity:** Investments under this category are carried at their acquisition cost. The Premium (if any) paid on the investments under this category is amortized over the residual life of the investments. Book value of securities is reduced to the extent of amount amortized during the relevant accounting period.



- ii) **Held for Trading:** Bank is not having any investment in this category.
- iii) **Available for Sale:** The individual scrip in the AFS is marked to market at the year end. The net resultant depreciation in each classification (as per para 2.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored. On provision for depreciation, the book value of the individual security remains unchanged after marked to market.
- iv) Market value of government securities (excluding treasury bills) is determined on the basis of the quotes published by RBI or the prices periodically declared by Financial Benchmark India Pvt. Ltd. (FBIL) for valuation, at the year end.
- v) Investments for which such rates/ quotes are not available are valued as per norms laid down by RBI, which are as under:
 - a) Central Govt. Securities: Prices/ Yield to Maturity rates put out by the Financial Benchmark India Pvt. Ltd. (FBIL).
 - b) State Govt. Securities: Prices/ Yield to Maturity rates put out by the Financial Benchmark India Pvt. Ltd. (FBIL).
 - c) Treasury bills: at carrying cost, net of discount amortized over the period of maturity.
 - d) Non SLR Bonds: at Yield to Maturity Method.
 - e) Other approved securities: by applying Yield to Maturity Method.

2.4 Bank follows the settlement date method of accounting for Government of India and State Government securities in accordance with RBI guidelines.

2.5 Broken period interest on debt instruments is treated as a revenue item. Brokerage, Commission etc. paid at the time of acquisition, is charged to revenue.

2.6 Non performing investments are identified and classified, as per applicable RBI Guidelines.

3. Provisioning for Advances and Overdue Interest reserves:

3.1 In accordance with the guidelines issued by the Reserve Bank of India, advances are classified as “Performing” or “Non—Performing” based on recovery of principal/interest and are further classified under four categories, that are a) Standard Assets, b) Sub-Standard Assets, c) Doubtful Assets and d) Loss Assets and required provision is made in such advances, as per the norms issued by the Reserve Bank of India.

3.2 Provision on advances has been arrived at, on the basis of prudential norms laid down by the Reserve Bank of India on outstanding balances as under: -

Standard Assets : a general provision at 0.40% of the outstanding amount is made except in case of direct advances to Agricultural and SME sector @ 0.25%, Advances to Commercial Real Estate @ 1.00%, Commercial Real Estate-Residential House Sector @ 0.75%

Sub-standard Assets : at 10%

Doubtful Assets : at 20%, 30%, 100% of the secured portion based on the number of years the account remained ‘Doubtful’ (i.e. up to one year, one to three years, and more than three years respectively) and @ 100% of the unsecured portion of the outstanding.

Loss Assets : at 100%

3.3 Advances against security of Bank's own Fixed Deposits, National Savings Certificates, Life Insurance Policies, Indira Vikas Patra, Kisan Vikas Patra are not considered as Non-Performing Assets in accordance with the guidelines issued by the Reserve Bank of India except some cases where realizable value is not sufficient.

3.4 Overdue Interest in respect of Non Performing Advances is accounted separately under “Un-applied Interest Receivable on NPA” and is not recognized in the Profit and Loss Account until received, as per the directives issued by Reserve Bank of India.

3.5 In arriving at the provisioning, for determining the value of securities, the value as per the latest valuation reports, wherever obtained, of the assets mortgaged is considered and in case of fixed assets/movable assets, the depreciated value of the assets is considered.

3.6 Charges/expenses incurred in respect of loans classified as NPA are debited to the Profit and Loss Account. Recovery, if any, is accounted for on receipt.



- 3.7** In case of fraud borrowal accounts provision for loss, if any, is made over a period not exceeding four quarters commencing from the quarter in which fraud was detected, as per RBI guidelines in this regard.
- 3.8** Restructured /Rescheduled accounts:
In case of restructured /rescheduled accounts, provision is made for the sacrifice against erosion / diminution in fair value of restructured loans, in accordance with general framework of restructuring of advances issued by RBI. The erosion in fair value of the advances is computed as difference between fair value of the loan before and after restructuring. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.
- 3.9** Amounts recovered against debts written off in earlier years are recognized in Profit & Loss account.
- 4. Cash Flow Statement [AS-31]:**
- 4.1** Cash flows are reported using the indirect method, whereby profit/(loss) before tax is adjusted for the effects of transactions of non-cash nature and deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.
- 4.2** Cash and cash equivalents comprises cash on hand, balances with other banks (excluding term deposits), money at call and short notice and highly liquid time deposits that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.
- 5. Revenue recognition [AS-9]:**
- 5.1** Items of Income and Expenditure are generally accounted on accrual basis, except as otherwise stated.
- 5.2** Interest on Non -performing assets is recognized to the extent realized, in pursuance with the guidelines issued by the Reserve Bank of India.
- 5.3** Recoveries in doubtful category- loss category accounts, accounts under securitization & arbitration are appropriated first towards principal and thereafter towards recorded other dues and interest.
- 5.4** Commission, exchange and brokerage is recognized on realization.
- 5.5** Income from distribution of insurance products is recognized on the basis of business booked.
- 5.6** Dividend income is accounted on receipts basis.
- 5.7** Expenses arising out of claims in respect of employee matters under dispute / negotiation are accounted during the year of final settlement/determination.
- 6. Property, Plant and Equipment [AS-10]:**
- 6.1** The bank follows the revaluation model for determining the gross carrying amount of Premises and the cost model for other assets. As per the Revaluation policy, the premises is generally revalued after every five years from the previous revaluation date.
- 6.2** Property, Plant and Equipment (PPE) other than premises, are carried at historical cost less accumulated depreciation and impairment if any. Cost includes freight, duties, taxes and incidental expenses related to acquisition and installation of the asset.
- 6.3** Premises are carried at revalued amount, being fair value at the date of revaluation less accumulated depreciation. The difference between revalued amount and the historical cost is shown as Revaluation Reserve. Depreciation on revalued amount is charged to profit & loss account for the year and equivalent amount is transferred/ credited from Revaluation Reserves to Profit & Loss Appropriation Account.
- 6.4** Depreciation is charged over the estimated useful life of the Fixed Assets as per the method and rates of depreciation as decided by the management up to residual value as 5% of original cost, except in case of computer equipments, software & vehicles. The depreciation rates are as under :



Sr. No.	Fixed Asset	Depreciation Rate
1.	On Written Down Value	
a)	Premises	5%
b)	Furniture & Fixtures	
	i) Safe / Cash Deposit Lockers	5%
	ii) Metal & Wooden Furniture	15%
	iii) Electrical Equipments	30%
c)	Vehicles	30%
2.	On Straight Line Method	
a)	Computer Software (Intangible assets)	33.33%
b)	Computer Equipments	33.33%

- 6.5** Depreciation on fixed assets purchased during the year, is charged for the entire year, if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on assets sold during the year.
- 6.6** Profit /Loss on sale of assets is recognized in the year of sale/disposal.
- 6.7** Fixed assets which have been fully depreciated but are still in use, are carried in the books at a notional value of Rs. 1/-.
- 6.8** During the financial year 2025-26, the Bank sold its own premises located at Shop No.3, Pratik Apartment, Mamlatdar Wadi Main Road, Malad (W), Mumbai-400 064, with Net Book Value of Rs. 17,54,746.50. The profit on sale of premises amounting to Rs. 2,37,45,253.50, has been recognized in the profit & loss account. Out of the total Net Profit recognized in the profit & loss account, 25% of the total profit earned during the financial year transferred Statutory Reserve, as per RBI Guidelines.
- 6.9** During the financial year 2025-26, the Bank has sold Non-Banking Asset acquired in the course of recovery of dues from borrower. The sale of this asset was carried out in accordance with applicable regulatory guidelines, and the proceeds from such sales have been recognized in the Profit & Loss account. The Bank has accounted for gain amount arising from the sale of these assets in the financial statements for the year.

Details of NBAs sold during the year:

Date of Sale	Book Value (Rs.)	Sale Consideration (Rs.)	Profit / (Loss) on Sale (Rs.)
30.06.2025	10,99,25,095.00	21,02,42,270.00	10,03,17,175.00

The total profit on sale of Rs. 10,03,17,175.00, includes Rs. 3,54,39,779.00, pertaining to interest on Non-Banking Asset, which has reversed during the previous financial year, pursuant to the instructions of the RBI Inspecting Officer.

During the current year, the said amount of Rs 3,54,39,779.00 has been credited back to the Interest Account. The remaining amount of Rs. 6,48,77,396.00, has been transferred to 'Profit on Sale of Non-Banking Assets'.

7. Employee Benefits [AS-15]:

- 7.1** Annual contribution to Fund for Gratuity and Leave Encashment as ascertained / provided for on the basis of Actuarial valuation, carried out by an independent actuary, as at the year end, is recognized as expenses. The actuarial valuation is carried out as per Projected Unit Credit (PUC) method.
- 7.2** Contribution to Provident Fund and other funds which are in the nature of a defined contribution plan are charged to Profit and Loss Account.
- 7.3** Short Term Employee benefits are recognized as an expense at the undiscounted amount in the profit and loss account of the year, in which the related service is rendered.

8. Borrowing Costs [AS-16]:

- 8.1** Borrowing costs that are attributable to the acquisition or construction of qualifying assets, as defined in Accounting Standard 16 on Borrowing Costs, are capitalized as part of the cost of the asset up to the date when the asset is ready for its intended use. Other borrowing costs are recognized as an expense in the period in which they are incurred. No borrowing cost has been incurred during the year requiring capitalization.



9. Segment Reporting [AS-17]:

- 9.1** In accordance with the guidelines issued by the Reserve Bank of India, the bank has adopted Segment reporting as under:
- 9.2** Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments. Deposits, interest paid/payable on Deposits, Borrowings and interest paid/payable on borrowings, are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale banking, Retail banking and Other banking operations respectively.
- 9.3** Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment. Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.
- 9.4** The Bank has identified four business segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system.
- 9.5** Business Segments are classified as under:
- Treasury
 - Corporate/Wholesale Banking
 - Retail Banking
 - Other Banking Operations
- 9.6** Geographic Segment: Since the Bank does not have any earnings emanating outside India, the Bank is considered to operate in only the domestic segment.
- 9.7** Segment revenues, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/allocated on a reasonable basis.

10. Related Party Disclosures [AS 18]:

There are no related parties requiring disclosure under Accounting Standard 18 other than the Key Management Personnel. Mr. Dilip S. Sant (from 27.09.2023 to 30.06.2025), General Manager, & Mr. Kalpak V. Vartak (from 01.07.2025), General Manager (O), of the Bank is a single party under the category Key Management Personnel. No further details need to be disclosed in terms of RBI circular dated 29th March, 2003.

11. Operating Leases [AS-19]:

Operating Leases where the bank's lessor effectively retains substantially all the risks and benefits of ownership of the leased term are classified as operating leases. Lease rental obligations for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term. Initial direct costs are charged to the Profit and Loss Account.

12. Earnings per share [AS 20]:

Basic Earning per share is calculated by dividing the net profit or loss for the year (after appropriation) by the weighted average number of shares outstanding during the year, calculated on monthly basis.

13. Taxes on Income [AS-22]:

- 13.1** Income Tax expense comprises of current tax and deferred tax. Current Tax is provided for and Deferred Tax is accounted for in accordance with the applicable provisions of the Income Tax Act, 1961 and rules framed there under.
- 13.2** Current tax is computed at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961.
- 13.3** Deferred tax is recognized, subject to consideration of prudence, in respect of the tax effects of timing differences between accounting income and taxable income for the period in respect of items of income and expenses that originate in one period and are capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using the enacted or substantially enacted tax rates at the balance sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future.



14. Discontinuing Operations [AS 24]:

Principles of recognition and measurement as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognize and measure the changes in assets and liabilities and the revenues, expenses, gains, losses and cash flows relating to a discontinuing operation. There were no discontinuing operations as defined in the standard which need to be separately disclosed.

15. Intangible Assets [AS 26]:

Intangible assets consist of Computer Software acquired. The same is amortized equally over the period of three years (@ 33.33%).

16. Impairment of Assets [AS-28]:

The carrying amount of assets is reviewed at each balance sheet date, if there is any indication of impairment based on internal / external factors. An asset is impaired when the carrying amount of the assets exceeds the recoverable amount. An impairment loss is charged to the Profit and Loss Account in the year in which the asset is identified as impaired. An impairment loss recognized in prior accounting periods is reversed, if there has been change in the estimate of the recoverable amount.

17. Accounting of Goods and Services Tax :

GST Collected is accounted in GST payable account and GST paid to Vendor which is not allowable, to be set off as per GST Law is expensed out. In case, eligible Input Tax Credit remains unutilized, the same is carried forward and set off subsequently. In case of fixed assets, eligible Input Tax Credit of GST paid to the vendor is utilized against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the value of the asset, i.e. the same is capitalized. Income and Expenses on which GST is applicable are recognized for net of GST.

18. Accounting for Provisions, Contingent Assets and Contingent Liabilities [AS-29]:

The bank recognizes provisions only when it has a present obligation as a result of past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events, not wholly within the control of the Bank.

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

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

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

19. Depositor Education and Awareness Fund Scheme, 2014

In terms of DBOD circular no. DEAF Cell.BC.114/30.01.002/2013-14, dated 27th May 2014, the Bank transfers balance's in accounts which have not been in operation for 10 years or more as mentioned in sub-clause (i) to (ix) (as applicable) in clause 3 of DEA Fund Scheme, 2014 to the Depositor Education and Awareness Fund maintained with RBI. In case of demand from customers/depositors whose unclaimed amount/deposit has been transferred to the fund, the bank repays customer/depositor, along with interest, if applicable and lodges the claim for refund from the Fund for an equivalent amount paid to customer/depositor. The details of refund made by the bank in each calendar month are furnished by the bank in the prescribed form, in the subsequent month. All such unclaimed liabilities (where amount due has been transferred to DEA Fund) are reflected as Contingent liability.

III. NOTES TO THE ACCOUNTS

1. Retirement Benefits

Defined contribution Plans viz. Provident fund and other similar funds. The amount recognized as expense towards contributions to Provident Fund is Rs 213.45 Lakh (previous year Rs. 214.99 Lakh).

**2. Defined Benefit Plans**

The bank has taken policy for payment of Gratuity and Leave Encashment with Life Insurance Corporation of India. The premium paid for the year is charged to Profit and Loss Account.

a. Disclosure as per AS-15 on Gratuity Retirement Benefits, as issued by ICAI as follows:

(In ₹)		
Amount to Be Recognized in Balance Sheet (Gratuity)	As at 31 st March, 2026	As at 31 st March, 2025
Present Value of Funded Obligation	5,41,97,384.00	5,50,22,000.00
Fair Value of Plan Assets	6,00,55,534.00	5,93,98,371.00
Present Value of Unfunded Obligation	-	-
Unrecognized Past Service Cost	-	-
Net Liability	-	-
<u>Amounts In Balance Sheet</u>		
Liability	5,41,97,384.00	5,50,22,000.00
Assets	6,00,55,534.00	5,93,98,371.00
Net Assets	58,58,150.00	43,76,371.00

(In ₹)		
Expenses To Be Recognized in Statement of Profit & Loss	As at 31 st March, 2026	As at 31 st March, 2025
Current Cost	29,32,350.00	28,91,270.00
Interest on Defined Benefit Obligation	35,44,506.00	35,83,352.00
Expected Return on Plan Asset	(43,79,566.00)	(43,51,122.00)
Net Actuarial Loss/(Gain) Recognized in Year	(11,89,331.00)	30,61,024.00
Past Service Cost	-	-
Total included in 'Employee Benefit Expense'	9,07,959.00	51,84,524.00
Actual Return on Plan Assets	42,14,336.00	42,46,905.00



(In ₹)

Reconciliation of Benefit Obligation & Plan Assets for the year	As at 31 st March, 2026	As at 31 st March, 2025
Opening Defined Benefit Obligation	5,50,22,000.00	5,36,71,262.00
Current Service Cost	29,32,350.00	28,91,270.00
Interest Cost	35,44,506.00	35,83,352.00
Actuarial Losses/(Gains)	(13,54,561.00)	29,56,808.00
Past Service Cost	0.00	0.00
Benefits Paid	(59,46,911.00)	(80,80,692.00)
Closing Defined Benefit Obligation	5,41,97,384.00	5,50,22,000.00
Opening Fair Value of Plan Asset	5,93,98,371.00	5,93,91,427.00
Contribution by Employer	23,89,738.00	38,40,731.00
Benefit Paid	(59,46,911.00)	(80,80,692.00)
Actual Return on Plan Assets	42,14,336.00	42,46,905.00
Closing Fair Value of Plan Assets	6,00,55,534.00	5,93,98,371.00
Discount Rate	7.43%	6.81%
Expected rate of return on Plan Asset	7.54%	7.60%
Salary Escalation	3.00%	3.00%

b. Disclosure as per AS-15 on Leave Encashment benefits, as issued by ICAI as follows :

(In ₹)

Amount to Be Recognized in Balance Sheet (Leave Encashment)	As at 31 st March, 2026	As at 31 st March, 2025
Present Value of Funded Obligation	2,79,24,401.00	2,93,46,613.00
Fair Value of Plan Assets	3,43,43,072.00	3,26,03,139.00
Present Value of Unfunded Obligation	-	-
Unrecognized Past Service Cost	-	-
Amount recognized as an Assets / (Liability) (limit in para 59(b))	64,18,671.00	32,56,526.00
Net Liability		
<u>Amounts In Balance Sheet</u>		
Liability	2,79,24,401.00	2,93,46,613.00
Assets	3,43,43,072.00	3,26,03,139.00
Net Asset	64,18,671.00	32,56,526.00



(In ₹)

Expenses To Be Recognized in Statement of Profit & Loss	As at 31 st March, 2026	As at 31 st March, 2025
Current Cost	17,50,350.00	17,74,421.00
Interest on Defined Benefit Obligation	18,92,559.00	19,10,507.00
Expected Return on Plan Asset	(24,74,206.00)	(24,74,750.00)
Net Actuarial Losses/(Gains) Recognized in Year	(19,22,081.00)	14,18,021.00
Past Service Cost	-	-
Total included in 'Employee Benefit Expense'	(7,53,378.00)	26,28,199.00
Actual Return on Plan Assets	24,42,630.00	25,04,358.00

(In ₹)

Reconciliation of Benefit Obligation & Plan Assets for the year	As at 31 st March, 2026	As at 31 st March, 2025
Opening Defined Benefit Obligation	2,93,46,613.00	2,87,08,575.00
Current Service Cost	17,50,350.00	17,74,421.00
Interest Cost	18,92,559.00	19,10,507.00
Actuarial Losses/(Gains)	(19,53,657.00)	14,47,630.00
Past Service Cost	-	-
Benefit Paid	(31,11,464.00)	(44,94,520.00)
Closing Defined Benefit Obligation	2,79,24,401.00	2,93,46,613.00
Opening Fair Value of Plan Asset	3,26,03,139.00	3,44,31,870.00
Contribution by Employer	24,08,767.00	1,61,431.00
Actual return plan on assets	24,62,630.00	25,04,358.00
Benefit Paid	(31,11,464.00)	(44,94,520.00)
Closing Fair Value of Plan Assets	3,43,63,072.00	3,26,03,139.00
Discount Rate	7.43%	6.81%
Expected rate of return on Plan Assets	7.61%	7.67%
Salary Escalation	3.00%	3.00%

**3. Segment Reporting**

The disclosure under Accounting Standard -17 on "Segment Reporting" issued by ICAI is as follows :

(Amount in ₹ Lakh)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	1,957.52	2,080.26	1,714.16	1,562.97	2,181.65	1,762.49	307.19	78.76	6,160.52	5,484.48
Result	259.98	506.80	142.26	(154.97)	181.06	(174.76)	245.40	17.20	828.71	194.27
Unallocated Expenses									-	-
Unallocated Income									-	-
Operating profit/(loss)									828.71	194.27
Income Taxes									97.15	12.65
Extraordinary profit / (loss)									-	-
Net Profit/(loss) after Tax before appropriation for FY 25-26									731.56	181.62
Other Information:										
Segment Assets	28,755.85	27,288.46	23,594.22	23,453.70	30,029.00	26,447.79	593.42	1,673.96	82,972.49	78,863.91
Unallocated Assets									38.99	247.22
Total Assets									83,011.48	79,111.13
Segment liabilities	531.76	656.66	36,127.81	36,432.51	45,980.85	41,083.46	371.06	801.88	83,011.48	78,974.51
Unallocated liabilities									0.00	136.62
Total liabilities									83,011.48	79,111.13

The Bank reports its operations in the following segments:

i) Treasury:

The treasury segment primarily consists of interest earnings from the Bank's investment portfolio, money market borrowing and lending, gains or losses on investment operations.

ii) Corporate/Wholesale Banking:

This segment includes all advances to individuals, trusts, partnership firms, companies and statutory bodies, which are not included under "Retail Banking". Revenue of wholesale banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & wholesale banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses including staff personnel costs and other overhead cost not attributable under Treasury/other banking operations in proportion to advances under wholesale banking & retail banking.

iii) Retail Banking:

Exposures which fulfill the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in RBI Guidelines (modified from time to time) and individual housing loans are considered under this segment. Revenue of retail banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & wholesale banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses including staff personnel costs and other overhead cost in proportion to advances under wholesale & retail banking.

iv) Other banking operations:

Includes all other operations not covered under Treasury, Corporate/Wholesale & Retail Operations. Revenues in this segment consist of locker rent, profit on sale of Fixed Assets, Commission & brokerage income. Expenses of this segment primarily comprise, loss on sale of fixed asset and day to day expenses incurred and allocated proportionately.

**v) Unallocated:**

All items which are reckoned at an enterprise level are classified under this segment. This includes other un-allocable assets and liabilities.

4. Disclosures as per AS-19 is as under: Operating Leases comprises of leasing of office premises.

(In ₹)

Particulars	Current Year	Previous Year
Future minimum lease payments under non- cancellable operating leases		
1. Not Later than one year	1,64,68,539.00	2,36,40,424.00
2. Later than one year but not later than 5 years	1,50,88,008.00	2,10,28,375.00
3. Later than 5 years	0.00	0.00
Total minimum lease payments recognized in the profit and loss account for the year	3,40,37,238.00	3,33,90,604.00
Total of future minimum sub-lease payment expected to be received under non-cancelable sub-lease	-	-
Sub-lease payments recognized in the profit and loss account for the year	-	-

The above disclosure is given on the basis of valid and subsisental agreements, as at the year end.

5. Deferred Tax :

The major components of Deferred Tax Assets/(Liabilities) is as under (AS-22) :

Particulars	Balance as on 31.03.2025 (₹)	Tax effect difference arising/ (reversing) during the year (₹)	Balance as on 31.03.2026 (₹)
On account of timing differences towards provision	98,90,361.97	-66,76,038.92	32,14,323.05
On account of timing difference between book and Income tax depreciation	-2,001.97	-30,38,481.08	-30,40,483.05
Net deferred Tax Assets/ (Liability)	98,88,360.00	-97,14,520.00	1,73,840.00

6. Investments:

- 6.1.** As per RBI guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortised over the residual life of securities. The amount amortized during the year is Rs. 1.97 Lakh (previous year is Rs. 1.00 Lakh).
- 6.2.** During the years the bank has Shifted Government Securities (SLR) kept from "Held to Maturity" category to "Available for Sale". The resultant depreciation was Rs. 6.93 Lakh (Previous year Rs. Nil) has been charged to Profit & Loss Account.
- 6.3.** During the current year the bank has provided for Investment Depreciation Reserve to the Profit & Loss Account of Rs. 1,39,14,550/-, (Previous year Rs. 2,39,38,600/-, has been credited to the Profit & Loss Account on account of excess investment Depreciation Reserve, as per RBI Master Directions)
- 6.4.** During the current year, the excess investment Fluctuation Reserve of Rs. 73,00,000/-, is credited to the Profit & Loss Account, as per RBI Master Directions on Investments, dated 28.11.2025.

7. Bad Debts

During the year, the bank has written off Loan & Advances amount of Rs. 135.10 Lakh and Investment amount of Rs. 191.05 Lakh (Previous Year Rs. Nil) as bad debts, in the Profit & Loss Account, as Sanctioned by Bank's Annual General Body Meeting held on 14.09.2025.

**8. Earnings per Share (EPS):**

Particulars	Current Year (₹)	Previous Year (₹)
Net Profit/(Loss) after taxation, after appropriation	6,87,15,483.24	1,93,83,935.06
Weighted average no. of shares	62,33,269	64,15,621
EPS (in actual)	11.02	3.02

9. Intangible Assets

Details of Computer Software other than internally generated. (AS- 26)

a) Amortization rates used at 33.33% p.a. on straight line method.

(₹ in Lakh)

Particulars	Current Year	Previous Year
Opening balance as on 1 st April, 2025	77.82	278.43
Add: Additions during the year	0.00	0.00
Less: Deletions	0.00	200.61
Sub total (A)	77.82	77.82
Less: Amortisation		
Opening Balance	77.82	278.43
Add: Amortisation during the year on SLM basis @ 33.33%	0.00	0.00
Less: Deletions	0.00	200.61
Sub total (B)	77.82	77.82
Net Carrying amount as on 31st March, 2026 (A-B)	0.00	0.00

b) Amount of commitments (net of advance) for the acquisition of computer software Rs. Nil (Previous year Rs. Nil).

10. Impairment of Assets

The Bank has ascertained that there is no material impairment of any of its assets and as such, no provision under Accounting Standard 28 issued by ICAI is required.

11. Contingent Liabilities**1. Claims Against the Bank not acknowledged as Debts**

a. This includes liability on account of Income Tax, Goods & Service Tax and other legal case filed against the bank. The Bank is a party to the various legal proceeding in the normal course of business and has preferred appeal/contested by the bank.

- Income tax Act Rs. Nil (Previous year Rs. Nil)
- Service tax Rs. Nil. (Previous year Rs. Nil)
- Goods & Services Tax Act Rs. Nil (Previous year Rs. Nil)

b. On account of outstanding guarantee's given on behalf of constituents- As per disclosure in balance sheet.

2. Other items for which the bank is contingently liable - Amount transferred to DEA Fund (Deposits unclaimed for 10 years or more).

12. Impairment of Assets (AS-28). No material impairment of Assets has been identified by the Bank and as such no provision is required.

13. During the year bank has transferred Rs. 182.89 Lakh, to Statutory Reserve (25% of net profit for the years 2025-26), subject to approval in Annual General Body Meeting.

14. No disclosure is made for Accounting for Amalgamation (AS-14) and Consolidation of Financial Statement (AS-21), as the same is not applicable to the bank.



15. Suppliers/Service Providers covered under the Micro, Small and Medium Enterprises Development Act, 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. In view of the same, information relating to cases of delays in payments to Micro, Small and Medium Enterprises or of interest payments due to delays in such payments cannot be given.

16. **Provision for Taxes:**

The breakup of provision for Taxes appearing in the Profit & Loss Account is as under:

(₹ in Lakh)

Particulars	Current Year	Previous Year
Current Income Tax	-	-
Deferred Tax	97.15	12.59
Tax paid for earlier years	-	0.06
Total	97.15	12.65

Note: The Bank has not opted for section 115BAD of Income Tax Act, 1961 and therefore has recognized the deferred taxes for the year ended 31st March, 2026 at the rate existing prior to this amendment.

17. In terms of guidelines issued by the Reserve Bank of India in Master Direction on Financial Statements -Presentation and Disclosures Circular No: RBI/DoR/2025-26/289, DoR. ACC. REC. No. 208/21.04.018/2025-26, dated November 28, 2025, the following additional disclosures are made:

1) **Regulatory Capital:**

(a) **Composition of regulatory capital**

(₹ in Lakh)

Sr. No.	Particulars	As on 31.03.2026	As on 31.03.2025
i)	Paid up share capital and reserves (net of deductions, if any)	4466.10	3,625.43
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i +ii)	4466.10	3,625.43
iv)	Tier 2 capital	511.14	584.14
v)	Total capital (Tier 1 + Tier 2)	4977.24	4,209.57
vi)	Total Risk Weighted Assets (RWAs)	26102.68	24,085.47
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.11%	15.05%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.96%	2.43%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.07%	17.48%
x)	Amount of paid-up equity capital raised during the year	-16.74	-62.49
xi)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list* as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	-	-
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	-	-



(₹ in Lakh)

Sr. No.	Particulars	Current Year	Previous Year
	Amount of Tier 1 capital raised during the year of which :	-	-
a)	Perpetual Non-Cumulative Preference Shares	-	-
b)	Perpetual Debt Instruments	-	-
		-	-

(₹ in Lakh)

Sr. No.	Particulars	Current Year	Previous Year
	Amount of Tier 2 capital raised during the year of which :	-	-
a)	Perpetual Cumulative Preference Shares	-	-
b)	Redeemable Non-Cumulative Preference Shares	-	-
c)	Long term subordinated debt instruments	-	-

(b) Draw down from reserves

(₹ in Lakh)

Sr. No.	Name of Reserve	Amount withdrawn during FY 2025-26	Rationale for withdrawal
1	Investment Fluctuation Reserve	Rs. 73.00	As per RBI Direction Ref. No. RBI / DOR / 2025-26 / 284, DOR. MRG. REC. No.203/00-00-11/2025-26, dated November 28, 2025 & RBI/2026-27/87, DOR. MRG. REC. NO. 75 /00-00-011/2026-27, dated May 18, 2026.

2) Asset Liability Management:

a) Maturity pattern of certain items of assets and liabilities

i) As on 31.03.2026

(₹ in Lakh)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	38.39	120.97	2174.33	286.33	419.03	416.43	1362.65	2810.39	36681.34	9182.59	149.43	53641.88
Advances	3.94	69.19	46.97	177.94	636.93	616.39	733.19	1517.54	12037.28	4078.26	6837.32	26754.95
Investments	4200.00	0.00	0.00	1400.00	540.00	300.00	2964.00	5200.00	1600.00	3552.05	8420.00	28176.05
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-



ii) As on 31.03.2025

(₹ in Lakh)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	125.26	198.39	2416.69	339.43	695.80	673.36	2077.06	3961.59	33730.98	7545.85	165.08	51929.49
Advances	316.06	72.84	48.29	141.93	671.04	649.39	2799.52	4131.43	5580.57	3667.29	6950.15	25028.51
Investments	0.00	50.00	2000.00	800.00	650.19	1209.20	3086.70	2302.00	2900.00	0.00	13559.13	26557.22
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-



3) Investments:

a) Composition of Investment portfolio as at 31-03-2026 :

(₹ in Lakh)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	9444.37	0.00	0.29	0.00	0.00	13204	22648.66
Less: Provision for non-performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	9444.37	0.00	0.29	0.00	0.00	13204	22648.66
Available for Sale							
Gross	5527.39	0.00	0.00	0.00	0.00	0.00	5527.39
Less: Provision for depreciation and NPI	-254.76	0.00	0.00	0.00	0.00	0.00	-254.76
Net	5272.63	0.00	0.00	0.00	0.00	0.00	5272.63
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	14971.76	0.00	0.29	0.00	0.00	13204	28176.05
Less: Provision for non-performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	-254.76	0.00	0.00	0.00	0.00	0.00	-254.76
Net	14717.00	0.00	0.29	0.00	0.00	13204	27921.29

Note: Bank is not having any investments outside India as on 31st March, 2026.



b) Composition of Investment portfolio as at 31-03-2025 :

(₹ in Lakh)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	12350.11	0.00	0.29	0.00	0.00	8998.09	21348.49
Less: Provision for non-performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	12350.11	0.00	0.29	0.00	0.00	8998.09	21348.49
Available for Sale							
Gross	5017.69	0.00	0.00	191.05	0.00	0.00	5208.74
Less: Provision for depreciation and NPI	(115.61)	0.00	0.00	(191.05)	0.00	0.00	(306.66)
Net	4902.08	0.00	0.00	0.00	0.00	0.00	4902.08
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	17367.80	0.00	0.29	191.05	0.00	8998.09	26557.23
Less: Provision for non-performing investment	0.00	0.00	0.00	(191.05)	0.00	0.00	(191.05)
Less: Provision for depreciation and NPI	(115.61)	0.00	0.00	0.00	0.00	0.00	(115.61)
Net	17252.19	0.00	0.29	0.00	0.00	8998.09	26250.57

Note: Bank is not having any investments outside India as on 31st March, 2025.



c) Movement of Provisions for Depreciation and Investment Fluctuation Reserve :

(₹ in Lakh)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
Opening Balance	115.61	355.00
Add: Provisions made during the year	139.15	0.00
Less: Write off/ write back of excess provisions during the year	0.00	239.39
Closing Balance	254.76	115.61
ii) Movement of Investment Fluctuation Reserve		
Opening Balance	350.00	350.00
Add: Amount transferred during the year	0.00	0.00
Less: Drawdown	73.00	0.00
Closing Balance	277.00	350.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category.	5.01%	6.98%

d) Sale and transfers to / from HTM category :

During the financial year 2025-26, the Bank has transferred Government Securities from the Held-to-Maturity (HTM) category to the Available-for-Sale (AFS) category, in accordance with RBI's Master Direction on 'Investment by Primary Urban Co-operative Banks' dated 01.04.2023. The transfer was made with the intention to sell the securities during the current financial year to realize profits, enhance liquidity, and reinvest in higher-yielding instruments such as Call Deposits, Mutual Funds, Treasury Bills, and Fixed Deposits. The total book value of securities shifted amounted to Rs. 64.21 Crore, and the aggregate market value at the time of transfer was Rs. 64.48 Crore, resulting in a net appreciation of Rs. 26.43 Lakh, and a loss of Rs. 6.93 Lakh, on securities as on 02.04.2025. The Bank has accounted for the gain/loss in the Profit & Loss account, and the post-facto approval for such transfer has been obtained from the Investment Committee and Board of Directors.

e) Non SLR Investment Portfolio:

i) Non-performing Non-SLR investments

(₹ in Lakh)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	191.05	197.62
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	191.05	6.57
d)	Closing balance	0.00	191.05
e)	Total provisions held	0.00	191.05



ii) Issuer Composition of Non - SLR Investments

(₹ in Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	191.05	0.00	100.00	0.00	191.05	0.00	191.05	0.00	191.05
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.29	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.29	0.29
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.29	191.34	0.00	100.00	0.00	191.05	0.00	191.05	0.29	191.34

CY - Current Year & PY - Previous Year

f) Repo Transactions (in face value terms)

(₹ in Lakh)

	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily average outstanding	Outstanding as on March 31, 2026
i) Securities sold under repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any other Securities				
ii) Securities purchased under reverse repo				
a) Government securities	-	-	-	-
b) Corporate debt securities				
c) Any other Securities				



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

(As on 31.03.2026)

(₹ in Lakh)

	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily average outstanding during the year	Total volume of Transactions during the year	Outstanding as on March 31, 2026
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

(As on 31.03.2025)

(₹ in Lakh)

	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily average outstanding during the year	Total volume of Transactions during the year	Outstanding as on March 31, 2025
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-



4) Asset Quality:

a) Classification of advances and provisions held 31.03.2026 :

(₹ in Lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	23607.86	360.70	994.66	65.29	1420.65	25028.51
Add: Additions during the year					211.18	
Less: Reductions during the year*					314.48	
Closing balance	25437.60	211.18	962.61	143.56	1317.35	26754.95
*Reductions in Gross NPAs due to:						
i) Upgradation					38.77	
ii) Recoveries (excluding recoveries from upgraded accounts)					275.72	
iii) Technical/Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	155.00	36.07	1174.73	65.29	1276.09	1431.09
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/Write-off loans					135.11	
Closing balance of provisions held	155.00	21.12	976.30	143.56	1140.98	1295.98
Net NPAs						
Opening Balance		324.63	-180.07	0.00	144.56	
Add: Fresh additions during the year					190.07	
Less: Reductions during the year					159.26	
Closing Balance		190.07	-14.70	0.00	175.37	
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing Balance						-



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

b) Classification of advances and provisions held 31.03.205 :

(₹ in Lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	22836.92	154.67	1535.84	93.79	1784.30	24621.22
Add: Additions during the year					360.70	
Less: Reductions during the year*					724.35	
Closing balance	23607.86	360.70	994.66	65.29	1420.65	25028.51
*Reductions in Gross NPAs due to:						
i) Upgradation					528.77	
ii) Recoveries (excluding recoveries from upgraded accounts)					195.58	
iii) Technica /Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					-	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	155.00	15.47	1546.34	93.79	1655.60	1810.60
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/Write-off loans					379.51	
Closing balance of provisions held	155.00	36.07	1174.73	65.29	1279.09	1431.09
Net NPAs						
Opening Balance		139.20	-10.50	0.00	128.70	
Add: Fresh additions during the year					324.63	
Less: Reductions during the year					308.77	
Closing Balance		324.63	-180.07	0.00	144.56	



Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing Balance						-
Technical write-offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written-off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written off accounts during the year						-
Closing balance						-

Ratios (in Percent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.92%	5.68%
Net NPA to Net Advances	0.68%	0.61%
Provision Coverage Ratio	86.61%	89.82%



c) Sector-wise Advances and Gross NPAs:

(₹ in Lakh)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	423.99	295.26	69.64%	448.14	292.92	65.36%
b)	Advances to industries sector eligible as priority sector lending	6377.00	121.20	1.90%	6232.67	140.66	2.26%
c)	Services	7874.59	383.56	4.87%	6505.87	310.57	4.77%
d)	Personal loans	0.00	0.00	0.00%	0.45	0.26	57.78%
	Sub-Total (i)	14675.58	800.02	5.45%	13187.13	744.41	5.64%
ii)	Non-Priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	12023.61	508.60	4.23%	11825.99	666.55	5.64%
d)	Personal loans	55.76	8.73	15.66%	15.39	9.69	62.96%
	Sub-Total (ii)	12079.37	517.33	4.28%	11841.38	676.24	5.71%
	Total (i+ii)	26754.95	1317.35	4.92%	25028.51	1420.65	5.68%

Details of Sub-Sectors where the outstanding advances exceeds 10 percent of the outstanding total advances of that Industry :

(₹ in Lakh)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
a)	Small Business	7666.16	383.56	5.00%	6388.51	310.57	4.86%
b)	Housing Loan	7166.98	94.29	1.32%	6128.18	101.54	1.66%



d) Details of accounts subjected to Restructuring :

(₹ in Lakh)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Standard	Number of borrowers	-	-	-	-	-	-	0	1	0	1
	Gross Amount	-	-	-	-	-	-	00	0.64	0.00	0.64
	Provision held	-	-	-	-	-	-	0.00	0.03	0.00	0.03
Sub-Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	1	1	-	-	-	-	1	1
	Gross Amount	-	-	*276.32	*276.32	-	-	-	-	276.32	276.32
	Provision held	-	-	0.00	0.00	-	-	-	-	0.00	0.00
Total	Number of borrowers	-	-	1	1	-	-	0	1	1	2
	Gross Amount	-	-	*276.32	*276.32	-	-	0.00	0.64	276.32	276.96
	Provision held	-	-	0.00	0.00	-	-	0.00	0.03	0.00	0.03

Provision required as per RBI guidelines as on 31st March, 2026 is Rs. 0.00 Lakh. (P.Y- Rs. 0.03 Lakh),

*As Bank has made 100% BDDR Provision.

e) Fraud Accounts :

(₹ in Lakh)

Particulars	31.03.2026	31.03.2025
Number of frauds reported	42	38
Amount involved in fraud (₹ Lakh)	58.15	55.71
Amount of provision made for such frauds (₹ Lakh)	49.66	49.66
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ Lakh)	0.00	0.00

**f) Disclosures related to Project Finance**

A lender shall make appropriate disclosures related to project finance as below : **NIL**

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

Note: This is a quarterly disclosure applicable from October 1, 2025. The bank shall be guided by the Reserve Bank of India (Urban Co-operative Banks Resolution of Stressed Assets) Directions, 2025, as amended from time to time.



g) Disclosure under Resolution Framework for COVID-19-related Stress :

- A. Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21, dated August 6, 2020 are given below:

i) For the Half year ended on September 30, 2025 :

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	0.88	-	-	0.17	0.76
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	0.88	-	-	0.17	0.76

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

ii) For the Half year ended on March 31, 2026 :

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	0.76	-	-	0.11	0.70
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	0.76	-	-	0.11	0.70

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

Amount and number of borrowers accounts in respect of which application for restructuring are under process, but the restructuring packages have not been implemented/approved are Rs. Nil and No borrower accounts respectively as on 31st March, 2026. (Previous Year: Rs. Nil, Nil Accounts respectively.)



Bank held provision of Rs. 0.07 Lakh, Actual Provision held is Rs. 0.50 Lakh (P.Y. 0.09 Lakh) against accounts restructured as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21, dated August 6, 2020, under Provision for Restructure Assets.

- B. Details of resolution plan implemented under the Resolution Framework for Resolution of COVID-19 related stress of Micro, Small and Medium Enterprises (MSMEs) as per RBI circular DOR.STR.REC.12/21.04.048/2021-22, dated May 5, 2021, and circular DOR.NO.BP.BC/4/21.04.048/2020-21, dated August 6, 2020 (collectively as MSME restructuring circulars), are given below:

No of Accounts Restructured	Amount (₹ In Lakh)
1 (P.Y. 1)	₹ 2.15 (P.Y. ₹ 5.51)

*Provision required as per RBI guidelines as on 31.03.2026 is Rs. Nil (Previous Year: Rs. Nil) is held by bank

- C. Details of resolution plan implemented under the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business as per RBI circular DOR.STR.REC.11/21.04.048/2021-22, dated May 5, 2021, are given below:

Sl. No.	Description	2025-26			2024-25		
		Individual Borrowers		Small Business	Individual Borrowers		Small Business
		Personal Loans	Business Loans		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	-	-	-	-	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	-	-	-	-	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	-	-	-	-	-	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	-	-	-	-	-	-

*Provision required as per RBI guidelines of Rs. Nil (P.Y.Rs. Nil) is held by bank, as Provision for Restructured Advances.



5) Exposures:

a) Exposure to Real Estate Sector :

(₹ in Lakh)

Category	31.03.2026	31.03.2025
i) Direct Exposure	8697.84	7290.02
a) Residential Mortgages-		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits,	7166.98	5655.36
b) Commercial Real Estate		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	1530.86	1634.66
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -	0.00	0.00
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure	0.00	0.00
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	8697.84	7290.02

b) Exposure to Capital Market: Nil (Previous Year - Nil)

c) Unsecured advances:

(₹ in Lakh)

Particulars	31.03.2026	31.03.2025
Total unsecured advances of the bank	635.16	847.55
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc have been taken	-	-
Estimated value of such intangible securities	-	-

**d) Loans against gold and silver collateral****a. Details of loans extended against eligible gold and silver collateral**

Particulars	Loan outstanding		Average ticket size (Amt. in Crore)	Average LTV ratio	Gross NPA (%)
	Amt in Crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)] 31/03/2025	16.40	6.55	0.03	68.40	0.27
(a) Consumption loans	14.54	5.81	0.03	68.35	0.27
of which bullet repayment loans	1.91	0.76	0.01	63.15	-
(b) Income generating loans	1.86	0.74	0.03	68.77	-
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	19.08	7.14	0.08	67.18	NA
(c) Consumption loans	16.74	6.26	0.03	67.03	NA
of which bullet repayment loans	1.51	0.57	0.01	61.52	NA
(d) Income generating loans	2.34	0.88	0.05	68.33	NA
3. Renewals sanctioned and disbursed during the FY	0.68	0.26	0.07	67.91	NA
4. Top-up loans sanctioned and disbursed during the FY	-	-	-	-	NA
5. Loans repaid during the FY [(e)+(f)]	8.45	3.37	0.04	NA	NA
(e) Consumption loans	7.67	3.06	0.02	NA	NA
of which bullet repayment loans	1.79	0.71	0.01	NA	NA
(f) Income generating loans	0.78	0.31	0.02	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	NIL	NIL	NIL	NA	NA
(g) Consumption loans	NIL	NIL	NIL	NA	NA
of which bullet repayment loans	NIL	NIL	NIL	NA	NA
(h) Income generating loans	NIL	NIL	NIL	NA	NA
7. Loans written off during the FY [(i) + (j)]	NIL	NIL	NIL	NA	NA
(i) Consumption loans	NIL	NIL	NIL	NA	NA
of which bullet repayment loans	NIL	NIL	NIL	NA	NA
(j) Income generating loans	NIL	NIL	NIL	NA	NA



8. Closing balance at the end of FY [(k) + (l)]	24.79	9.27	0.08	67.66	NA
(k) Consumption loans	21.21	7.93	0.03	67.54	NA
of which bullet repayment loans	1.79	0.67	0.01	62.01	NA
(l) Income generating loans	3.58	1.34	0.05	68.39	NA

b. Details of gold and silver collateral and auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	NIL
(b)	Number of loan accounts in which auctions were conducted	NIL
(c)	Total outstanding in loan accounts mentioned in (b)	NIL
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	NIL
(e)	Gold or silver collateral auctioned during the FY (in grams)	NIL
(f)	Recovery made through auctions during the FY (in Rs crore)	NIL
(g)	Recovery percentage :	NIL
(h)	as % of value of gold or silver collateral	NIL
(i)	as % of outstanding loan	NIL

Note:

- (I) The bank shall be guided by the Reserve Bank of India (Urban Co-operative Banks - Credit Facilities) Directions, 2025, as amended from time to time.
- (ii) Weight and value of collateral to be calculated in accordance with the Reserve Bank of India (Urban Co-operative Banks - Credit Facilities) Directions, 2025 (as amended from time to time).
- (iii) Unclaimed gold or silver collateral as defined under the Reserve Bank of India (Urban Co-operative Banks - Credit Facilities) Directions, 2025 (as amended from time to time).

6) Concentration of deposits, advances, exposures and NPAs :**a) Concentration of deposits :**

(₹ in Lakh)

Particulars	31.03.2026	31.03.2025
Total deposits of the twenty largest depositors	4343.02	4032.29
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.10%	7.77%

b) Concentration of Advances :

(₹ in Lakh)

Particulars	31.03.2026	31.03.2025
Total advances to the twenty largest borrowers	4914.63	4454.60
Percentage of advances to twenty largest borrowers to total advances of the bank	18.37%	17.80%



c) Concentration of exposures :

(₹ in Lakh)

Particulars	31.03.2026	31.03.2025
Total exposure to the twenty largest borrowers / customers	5398.23	4499.96
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	20.18%	17.84%

d) Concentration of NPAs :

(₹ in Lakh)

Particulars	31.03.2026	31.03.2025
Total Exposure to the top twenty NPA accounts	1029.08	1123.99
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	78.12%	79.12%

7) Derivatives: The Bank does not entered into any transactions on derivatives in the current & previous year.

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

(₹ in Lakh)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Opening balance of amounts transferred to DEA Fund	733.87	682.81
ii)	Add: Amounts transferred to DEA Fund during the year	59.88	57.15
iii)	Less: Amounts reimbursed by DEA Fund towards claims	10.09	6.09
iv)	Closing balance of amounts transferred to DEA Fund	783.66	733.87

9) Disclosure of Complaints

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

Sr. No.		Particulars	31.03.2026	31.03.2025
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	3	3
2		Number of complaints received during the year	2	3
3		Number of complaints disposed during the year	2	3
	3.1	Of which, number of complaints rejected by the bank	0	0
4		Number of complaints pending at the end of the year	3	3
		Maintainable complaints received by the bank from Office of Ombudsman		
5		Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
	5.2	Of 5, number of complaints resolved through conciliation / mediation/advisories issued by Office of Ombudsman	-	-



5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
Note: Maintainable complaints refer to complaints on the grounds 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
F.Y. 2025-26					
Ground - 1 Cheques/drafts/ bills	1	1	100.00%	1	1
Ground - 2 ATM / Debit Cards	1	0	0.00%	1	1
Ground - 3 Loans and advances	0	0	0.00%	0	0
Ground - 4 Account opening / difficulty in operation of accounts	0	0	0.00%	0	0
Ground - 5	0	0	0.00%	0	0
Others	1	1	100.00%	1	1
Total	3	2	-333.33%	3	3
F.Y. 2024-25					
Ground - 1 Cheques/drafts/ bills	1	0	0.00%	1	1
Ground - 2 ATM / Debit Cards	1	0	0.00%	1	1
Ground - 3 Loans and advances	0	2	200.00%	0	0
Ground - 4 Account opening / difficulty in operation of accounts	0	0	0.00%	0	0
Ground - 5	0	0	0.00%	0	0
Others	1	1	-200.00%	1	1
Total	3	3	0.00%	3	3

10) Disclosures of penalties imposed by the Reserve Bank of India :

Sr. No.	Nature of Breach	Number of instances of Default	Quantum of Penalty Imposed
NIL			



11) Other Disclosures :

a) Business Ratio :

Particulars	31.03.2026	31.03.2025
i) Interest Income as a percentage to Working Funds ¹	5.51%	6.07%
ii) Non-interest income as a percentage to Working Funds ¹	2.49%	1.16%
iii) Cost of Deposits	5.32%	5.25%
iv) Net Interest Margin ²	3.04%	3.65%
v) Operating Profit as a percentage to Working Funds ¹	1.05%	0.25%
vi) Return on Assets ³	0.87%	0.25%
vii) Business (deposits plus advances) per employee (in Rs. Lakh)	505.49	460.74
viii) Profit per employee (in Rs. Lakh)	4.32	1.16

1. Working funds reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form IX for UCBs; during the 12 months of the financial year.)
2. Net Interest Income/ Average Earning Assets. Net Interest Income = Interest Income - Interest Expense.
3. Return on Assets is with reference to average working funds (i.e., total of assets excluding accumulated losses, if any)

b) Bancassurance business:

Details of commission /brokerage earned by bank from insurance business is as follows :

(₹ in Lakh)

Sr. No.	Particulars	31.03.2026	31.03.2025
a	For selling Life Insurance Policies	8.18	6.44
b	For selling Non Life Insurance Policies	7.31	6.18
c	For selling Mutual Funds Products	0.00	0.00
d	Others (Specify) Central Govt. Schemes	0.20	0.29
	Total	15.69	12.91

c) Marketing and distribution :

Particulars	31.03.2026	31.03.2025
Income from Fees and Remuneration Received from Marketing and Distribution function	-	-

**d) Disclosure regarding Priority Sector Lending Certificates :**

Details of PSLCs (Category wise) Purchased and Sold during F.Y. 2025-26

i) PSLCs Purchased during the year

(₹ in Lakh)

Sr. No.	Category	31.03.2026	31.03.2025
1	PSLC - Micro Enterprises	-	-
2	PSLC- Agriculture	-	-
3	PSLC - General	70,00.00	-
4	PSLN - Small and Marginal Farmers	-	-
	Total	70,00.00	-

ii) PSLCs Sold during the year

(₹ in Lakh)

Sr. No.	Category	31.03.2026	31.03.2025
1	PSLC - Micro Enterprises	-	-
2	PSLC - Agriculture	-	-
3	PSLC - General	-	-
4	PSLN - Small and Marginal Farmers	-	-

e) Provisions and contingencies :

(₹ in Lakh)

Provision debited to Profit and Loss Account	31.03.2026	31.03.2025
i) Provisions for NPI	-	-
ii) Provision towards NPA	-	-
iii) Provision made towards Income Tax / Deferred Tax	97.15	12.65
iv) Provisions for Contingency	3.81	-
v) Contingent provision against Depreciation in Investment	1,39.15	-

f) Payment of DICGC Insurance Premium

The Bank hereby confirms that the deposit insurance premium payable to the Deposit Insurance and Credit Guarantee Corporation (DICGC) for the financial year ended 31st March 2026, has been duly paid within the prescribed timelines as stipulated under the applicable provisions of the DICGC Act and the guidelines issued thereunder.



g) Disclosure of facilities granted to Directors and Relatives :

(₹ in Lakh)

Sr. No.	Particulars	F. Y. 2025-26	F. Y. 2024-25
1	Funds Based:		
a.	Outstanding at the beginning of the year	19.12	29.07
*	Changes in opening balance (due to Retirement/Appointment of Directors)	0.00	0.00
b.	Addition during the year	8.80	17.09
c.	Recovery during the year	12.09	27.04
d.	Outstanding at the end of the year	15.83	19.12
2	Non-Fund Based (Guarantees, L/Cs, etc.)	0.00	0.00

*Changes due to retirement/appointment of new directors is considered & reported separately.

18. The figures of the previous year have been regrouped and restated, wherever necessary.

As per our report attached,
For Prakash. G. Pathak & Company.
Chartered Accountants.
Firm Regn. No. 126975W

For Janaseva Sahakari Bank (Borivli) Ltd.,

sd/-
Chairman

sd/-
Director

sd/-
Director

sd/-
General Manager (O)

sd/-
CA Prakash G. Pathak
Partner
Membership No. 033996
Statutory Auditor
Place:- Nashik
Date : 11/06/2026
UDIN: 26033996GDNZZF2397

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH 2026.

JANASEVA SAHAKARI BANK (BORIVLI) LTD.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026. (AS 3) (₹ in Lakh)

Particulars	FY 2025-26	FY 2024-25
A) Cash Flow From Operating Activities		
Net Profit as per Profit & Loss Account	731.56	181.62
Add:- Adjustment For		
Depreciation on fixed assets	117.71	135.79
Dep. on shifting of Government Securities	6.93	-
Provision for Taxation/Deferred Tax made during the Current Year	97.15	12.65
Provisions during year	142.96	-
Amortisation of premium on Investment	1.97	1.00
Reversal of Interest on NBA's	-	354.40
Loss on Sale of Assets	3.98	0.05
Less:		
Provisions/ Reserves written back	-	(208.48)
Exp Prov & contingency/(IDR Reserve Written Back)	-	(239.39)
Dividend Received (being non operating income)	-	-
Gain on redemption of Mutual Fund Units	(221.69)	(56.97)
Interest on Investments	(1,653.64)	(1,988.95)
Profit on sale of Asset	(238.05)	(5.15)
Profit on Sale of Govt/Non SLR Security	(82.20)	(34.35)
Adjustment For : Effect of changes in Working Capital		
Increase/(Decrease) in Deposits	1,702.73	(2,895.90)
(Increase)/Decrease in Loans & Advances	(1,861.54)	(407.29)
Increase/(Decrease) in Reserves & Surplus	0.00	(0.00)
(Increase)/Decrease in Other Assets	1,143.73	41.48
Increase/(Decrease) in Other Liabilities	(567.43)	169.76
Increase/(Decrease) in Interest payable	9.66	(9.44)
(Increase)/Decrease in Interest receivable	141.78	(66.16)
Expenses out of Fund	-	-
Income Credited to Fund		
Nominal Member	0.68	0.37
Entrance Fee	0.51	0.58
Net Cash generated from Operating Activities (A)- Before tax	(523.20)	(5,014.37)
Tax paid	-	-
Net Cash generated from Operating Activities (A)- After tax	(523.20)	(5,014.37)
B) Cash Flow From Investing Activities		
Purchase of Fixed Assets	(20.38)	(14.32)
sale of Fixed Assets	260.56	5.21
Interest on Investments	1,653.64	1,988.95
Increase in Investments-Purchase	(2,21,876.57)	(3,28,994.45)
Decrease in Investments-Sales	2,24,567.58	3,30,008.75
Net Cash generated from Investing Activities (B)	4,584.83	2,994.14
C) Cash Flow From Financing Activities		
Increase/(Decrease) in Share Capital	(16.74)	(62.49)
Net Cash generated from financing activities (C)	(16.74)	(62.49)
Net increase/decrease in cash & cash equivalents (A+B+C)	4,044.90	(2,082.72)
Cash & cash equivalents at the beginning of the year	12,279.61	14,362.33
Cash & cash equivalents at the end of the year	16,324.50	12,279.61
Cash	252.02	248.18
Balance with other Banks	11,872.48	12,031.43
Money at call & short Notice	4,200.00	-
Total	16,324.50	12,279.61

Note: Cash Flow is prepared according to the indirect method prescribed in AS-3

For, Prakash. G. Pathak & Company.
Chartered Accountants - Firm Regn. No. 126975WPrakash G. Pathak - Partner
Membership No. 033996
Place:- Nashik Dated : 11.06.2026
UDIN: 26033996GDNZZF2397

For Janaseva Sahakari Bank (Borivli) Ltd.,

K. V. Vartak
General Manager(O)

**ANNEXURE "A"**

Name of the Bank	:	Janaseva Sahakari Bank (Borivli) Limited
Head Office Address	:	Flat No. 101 & 102, First Floor, 'A' Wing, 'Shiv-hara' Kasturba Road No. 2, Borivali (East), Mumbai-400066.
No. & Date of Registra	:	BOM/BNK/R/411, Dt. 11.01.1982
No. & Date of RBI Licence	:	ACD/MH-293/P, Dt. 23.03.1982
Jurisdic	:	Maharashtra State

(₹ in Lakh)

ITEM	AS ON 31 ST MARCH, 2026
No. of Branches including H.O.	14
Membership : Regular	19,227
: Nominal	5,275
Paid-up Share Capital	₹ 15,47.15
Total Reserves & Funds	₹ 58,88.66
Deposits : Fixed	₹ 346,75.67
Saving	₹ 158,57.81
Current	₹ 30,84.55
Advances : Secured	₹ 261,19.79
Unsecured	₹ 6,35.16
% of Priority Sector Advances to last year's Avg. Advances	72.54%
% of Weaker Section Advances to last year's Avg. Advances	7.17%
Borrowing : Banks / Institutions	NIL
Investment : Government Securities	₹ 149,71.76
M.S.C. Bank Ltd.	₹ 0.00
M.D.C.C. Bank Ltd.	₹ 0.00
Other Banks	₹ 132,04.00
Bonds & Shares of Co-op. Institutions	₹ 0.29
Overdue (Percentage)	4.94%
Audit Classification	A
Net Profit/(Loss) for the year	₹ 7,31.56
Sub-Staff	25
Other Staff	134
Total	159
Working Capital	₹ 600,60.84



अहवाल वर्षात संचालक मंडळाच्या एकूण १५ सभा झाल्या आहेत. सभांना संचालकांची उपस्थिती खालीलप्रमाणे होती :
(दिनांक ०१.०४.२०२५ पासून ते ३१.०३.२०२६ पर्यंत)

अनु.क्र.	संचालकांचे नांव	उपस्थिती
१	अॅड. श्री. जयप्रकाश प. मिश्र, अध्यक्ष	१३
२	श्री. सुभाष वि. बालिगा, उपाध्यक्ष	१०
३	डॉ. श्री. शेखर व. चंद्रात्रे	१२
४	श्री. श्यामसुंदर बा. डोंगरे	११
५	श्री. गंगाराम छ. जमनानी	१४
६	श्री. कनक गो. त्रिवेदी	१३
७	सौ. सुचित्रा वि. इंगळे	७
८	श्री. श्रीकांत शं. केजरीवाल	११
९	श्री. अखिल दि. जोशी	१०
१०	श्री. सुधीर रा. शर्मा	१२
११	सौ. विद्या अ. गायकवाड	११
१२	सौ. मानसी श्री. नायर	११
१३	श्री. प्रियदर्शन श्री. कुळकर्णी	१३
१४	श्री. राजेश चं. परमार	५
१५	श्री. रामकृष्ण पु. बेलवलकर	१४
१६	श्री. अनिल दि. जगधने	५
१७	श्री. निलेश सु. गोसावी	६
१८	श्री. विश्वास श्री. माने (कर्मचारी प्रतिनिधी)	११
१९	श्री. सुनिल कि. आव्हाड (कर्मचारी प्रतिनिधी)	८

अहवाल वर्षात संचालक मंडळाच्या एकूण १५ सभा झालेल्या आहेत. या सभांना संचालक मंडळाची उपस्थिती समाधानकारक होती.

व्यवस्थापन समिती सदस्यांच्या एकूण १२ सभा झाल्या आहेत. सदर सभांना व्यवस्थापन समिती सदस्यांची उपस्थिती समाधानकारक होती.

अहवाल वर्षात सर्व उपसमित्यांच्या एकूण ७७ बैठका झाल्या.



Interest Rate on Deposits

SUKHKARTA SCHEME

444 Days Interest Rate @ 6.90% per annum, (0.50% extra for Senior Citizen)

Period		General Public / Co-op Society		Senior Citizen	
From	To	Deposit Below Rs. 15 Lakh	Bulk Deposit Rs. 15 Lakh & Above	Deposit Below Rs. 15 Lakh	Bulk Deposit Rs. 15 Lakh & Above
7 Days	45 Days	3.75%	3.75%	3.75%	3.75%
46 Days	179 Days	5.00%	5.00%	5.00%	5.00%
180 Days	210 Days	6.00%	6.00%	6.00%	6.00%
211 Days	364 Days	6.10%	6.10%	6.10%	6.10%
12 Months and above	Below 24 Months	6.80%	6.95%	7.30%	7.45%
24 Months and above	Below 36 Months	6.75%	6.90%	7.25%	7.40%
36 Months and above	Below 60 Months	6.65%	6.80%	7.15%	7.30%
60 Months and above	Below 120 Months	6.45%	6.60%	6.95%	7.10%

***Additional Interest, to Senior Citizen & on Bulk deposit, for 12 months and above.
(Additional Interest, not applicable for Recurring / Lakhpati Deposit Scheme).**



जनसेवा सहकारी बँक (बोरिवली) लि.

विद्यमान संचालक मंडळ



अॅड. श्री. जयप्रकाश प. मिश्र
अध्यक्ष



श्री. सुभाष वि. बालिगा
उपाध्यक्ष व व्यवस्थापन मंडळ अध्यक्ष



डॉ. श्री. शेखर व. चंद्रात्रे
संचालक



श्री. श्यामसुंदर बा. डोंगरे
संचालक व व्यवस्थापन मंडळ सदस्य



श्री. गंगाराम छ. जमनानी
संचालक



श्री. कनक गो. त्रिवेदी
संचालक



सौ. सुचित्रा वि. इंगळे
संचालिका



श्री. श्रीकांत शं. केजरीवाल
संचालक व व्यवस्थापन मंडळ सदस्य



श्री. अखिल दि. जोशी
संचालक



श्री. सुधीर रा. शर्मा
संचालक



सौ. विद्या अ. गायकवाड
संचालिका



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