

# ४८ वा वार्षिक अहवाल

वर्ष २०२५ - २६



**कर्जे**  
विश्वासातून  
विकास



**ठेवी**  
स्नेहपूर्ण  
संबंध



**विक्रमी**  
नफा



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# ठाणे भारत सहकारी बँक लि.

शेड्यूलड बँक

## संचालक मंडळ



श्री. मिलिंद माधव गोखले  
अध्यक्ष



श्री. किरण वासुदेव वैद्य  
उपाध्यक्ष



श्री. अणुत्तम भास्कर जोशी  
संचालक



डॉ. रवींद्रनाथ रामचंद्र रणदिवे  
संचालक



श्री. सुहास नारायण मेहता  
संचालक आणि सदस्य, व्यवस्थापन मंडळ



अॅड. श्रीराम दामोदर देशपांडे  
संचालक



CA स्वाती मिलिंद गोखले  
संचालिका आणि अध्यक्षा, व्यवस्थापन मंडळ



श्रीमती स्मिता हेमंत महाजन  
संचालिका

# ठाणे भारत सहकारी बँक लि.

शेड्यूलड बँक

## संचालक मंडळ



श्री. संजय गोपीनाथ पाटील  
संचालक



श्री. सिताराम आनंदा गोसावी  
संचालक



CA शिल्पा नारायणस्वामी अय्यर  
संचालिका



CA सुहास रवींद्र अदवंत  
स्वीकृत तज्ज्ञ संचालक आणि सदस्य, व्यवस्थापन मंडळ



श्री. संजय पंडीत ढवळीकर  
स्वीकृत तज्ज्ञ संचालक



श्री. सुनेश रामचंद्र जोशी  
संचालक (कर्मचारी प्रतिनिधी)



श्री. राजेश रवींद्र आंबवणे  
संचालक (कर्मचारी प्रतिनिधी)



श्री. श्रीराम मोहन पेजावर  
मुख्य कार्यकारी अधिकारी

# ठाणे भारत सहकारी बँक लि.

शेड्यूल्ड बँक

## व्यवस्थापन मंडळ (२०२३ ते २०२८)



श्री. सतीशचंद्र विद्याधर हर्डीकर  
सदस्य, व्यवस्थापन मंडळ



डॉ. शरद प्रभाकर माडीवाले  
सदस्य, व्यवस्थापन मंडळ



श्री. सुबोध पांडुरंग कापडेकर  
सदस्य, व्यवस्थापन मंडळ

## बँकेचे सल्लागार व उच्च अधिकारी



श्री. शेखर आत्मराम देसाई  
सल्लागार



श्री. प्रसाद सुरेश दांडेकर  
सरव्यवस्थापक



श्री. राजेंद्र संपत येवले  
उप सरव्यवस्थापक



श्री. पंकज मधुकर बिरवडकर  
उप सरव्यवस्थापक



श्री. नितिन श्रीपाद सुळे  
उप सरव्यवस्थापक



श्री. अरुण सदाशिव तांबे  
सहाय्यक सरव्यवस्थापक



सौ. अपर्णा अभिजीत आपटे  
सहाय्यक सरव्यवस्थापक



श्री. मिलिंद दामोदर गोडबोले  
सहाय्यक सरव्यवस्थापक



## ठाणे भारत सहकारी बँक लि. शेडचूल्ड बँक

नोंदणी क्रमांक : TNA / BNK / 402 dt. 25-09-78

नोंदणीकृत कार्यालय :  
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विष्णू नगर, नौपाडा, ठाणे ४०० ६०२  
दूरध्वनी : २५४२९४३२ / ३३

केंद्रीय कार्यालय :  
सहयोग मंदिर, सहयोग मंदिर पथ,  
घंटाळी, नौपाडा, ठाणे ४०० ६०२  
दूरध्वनी : २५४०८०७६ / २५४४७८१६  
www.tbsbl.bank.in

### संचालक मंडळ (२०२२-२३ ते २०२७-२८)

श्री. मिलिंद माधव गोखले	B.E. (Civil)	अध्यक्ष
श्री. किरण वासुदेव वैद्य	B.Sc., LL.B	उपाध्यक्ष
श्री. अुत्तम भास्कर जोशी	Matriculation	संचालक
डॉ. रवींद्रनाथ रामचंद्र रणदिवे	G.F.A.M.	संचालक*
श्री. सुहास नारायण मेहता	B.Tech. (Civil) IIT (Bom.)	संचालक
अॅड. श्रीराम दामोदर देशपांडे	B.A., LL.B	संचालक*
CA स्वाती मिलिंद गोखले	B.Com., FCA	संचालिका
श्रीमती स्मिता हेमंत महाजन	B.A., LL.B	संचालिका
श्री. संजय गोपीनाथ पाटील	Non-Matriculation	संचालक
श्री. सिताराम आनंदा गोसावी	S.S.C.	संचालक
CA शिल्पा नारायणस्वामी अय्यर	B.Com., FCA	संचालिका
CA सुहास रवींद्र अदवंत	B.Com., CA	स्वीकृत तज्ज्ञ संचालक
श्री. संजय पंडीत ढवळीकर	B.Com., Adv. Dip. in Business Administration in HR	स्वीकृत तज्ज्ञ संचालक
श्री. सुनेश रामचंद्र जोशी	B.A., B.Com. GDC & A	संचालक (कर्मचारी प्रतिनिधी)
श्री. राजेश रवींद्र आंबवणे	B.Com., CAIB GDC & A	संचालक (कर्मचारी प्रतिनिधी)
श्री. श्रीराम मोहन पेजावर	B.Com. CAIB MBA (Finance)	मुख्य कार्यकारी अधिकारी

\* या संचालकांचे ह्या अहवाल वर्षात दुःखद निधन झाले.



**व्यवस्थापन मंडळ (२०२३ ते २०२८)**

CA स्वाती मिलिंद गोखले	B.Com., FCA	अध्यक्षा
CA सुहास रवींद्र अदवंत	B.Com., CA	सदस्य
श्री. सुहास नारायण मेहता	B.Tech. (Civil) IIT (Bom.)	सदस्य
श्री. सतीशचंद्र विद्याधर हर्डीकर	M.Com. CAIIB	सदस्य
डॉ. शरद प्रभाकर माडीवाले	B.Com., LL.B., M.A., GDC&A, CAIIB, Ph.D. Certificate course in BCSBI	सदस्य
श्री. सुबोध पांडुरंग कापडेकर	B.Sc., JAIIB	सदस्य

**बँकेचे सल्लागार व उच्च अधिकारी**

श्री. शेखर आत्माराम देसाई	M.Com., ACA, D.I.S.A. LL.B. (Gen.) CAIIB	सल्लागार (Advisor)
श्री. प्रसाद सुरेश दांडेकर	B.Com., Dip. Prog. in Capital Mkt. (ICFAI) GDC&A, CAIIB, Dip. in Treasury Invest. Risk Mgmt. (IIBF)	सरव्यवस्थापक (Gen, Manager)
श्री. राजेंद्र संपत येवले	M.Com., CAIIB, DBM, GDC&A	उप सरव्यवस्थापक, मुख्य अनुपालन अधिकारी (Dy. Gen, Manager, CCO)
श्री. पंकज मधुकर बिरवडकर	B.Com., LL.B., GDC&A, CAIIB	उप सरव्यवस्थापक (Dy. Gen, Manager)
श्री. नितिन श्रीपाद सुळे	M.Com., CAIIB	उप सरव्यवस्थापक (Dy. Gen, Manager)
श्री. अरुण सदाशिव तांबे	B.Com., LL.B., CAIIB	सहाय्यक सरव्यवस्थापक (Asst. Gen, Manager)
सौ. अपर्णा अभिजीत आपटे	B.Com., CA, CAIIB	सहाय्यक सरव्यवस्थापक (Asst. Gen, Manager)
श्री. मिलिंद दामोदर गोडबोले	BSc., MCA, Dip. in Computer HW. & NW., MBA Finance	सहाय्यक सरव्यवस्थापक (Asst. Gen, Manager)

**वैधानिक लेखापरीक्षक**  
मे. ए एस के ए आणि कंपनी  
सनदी लेखापाल

# अक्वेचालीसावा वार्षिक अहवाल २०२५-२०२६



## वार्षिक सर्वसाधारण सभेची सूचना

सर्व सभासदांना सूचना देण्यात येते की, बँकेची ४८ वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक ०५-०७-२०२६ रोजी सकाळी ९.३० वाजता सहयोग मंदिर, दुसरा मजला, सहयोग मंदिर पथ, नौपाडा, ठाणे (प.) ४००६०२ येथे आयोजित करण्याचे ठरले आहे. सदरहू सभा खालील कामकाजांचा विचार करण्यासाठी आयोजित करण्यात आली आहे.

संचालक मंडळाच्या अनुज्ञेने

श्रीराम मो. पेजावर

मुख्य कार्यकारी अधिकारी

दिनांक : २०.०६.२०२६

### : सभेपुढील विषय :

- १) दि.१३.०७.२०२५ रोजी झालेल्या ४७ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणेबाबत.
- २) दि.३१.०३.२०२६ रोजी संपलेल्या आर्थिक वर्षाचा संचालक मंडळाने सादर केलेला अहवाल, वैधानिक लेखापरिक्षकांनी तपासलेला जमाखर्च व ताळेबंद पत्रकास मंजूरी देणे व सन २०२५-२६ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
- ३) संचालक मंडळाने सुचविलेल्या आर्थिक वर्ष २०२५-२६ या वर्षाच्या नफा विभागणीस मान्यता देणे.
- ४) महाराष्ट्र सहकारी संस्था नियम १९६१ च्या नियम ४९ अन्वये वैधानिक लेखापरिक्षकांनी प्रमाणित केलेली संशयित व बुडीत कर्जखात्यांतील वसुल न झालेल्या व्याजाची व मुद्दलाची रक्कम येणे बाकीस, वसुलीचे सर्व अधिकार अबाधित ठेवून निर्लेखित करण्यासंबंधीचे अधिकार सन २०२६-२७ साठी संचालक मंडळाला देणेबाबत. तसेच रिझर्व्ह बँक ऑफ इंडिया यांचे दि. ८ जून २०२३ च्या परिपत्रकान्वये तांत्रिक निर्लेखन केलेल्या कर्ज खात्याची वार्षिक सर्वसाधारण सभेत मान्यता घेणेबाबत.
- ५) बँकेच्या सामोपचार कर्ज फेडी योजने अंतर्गत अर्ज केलेल्या कर्जदारांची कर्ज खात्यांतील व्याजाची काही रक्कम माफ करण्यास मंजूरी देणे बाबत.
- ६) बँकेच्या सन २०२४-२५ या वर्षाच्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालाची (Compliance Report) नोंद घेणे.
- ७) सन २०२६-२७ साठी तयार केलेल्या अंदाज पत्रकास मंजूरी देणे.
- ८) संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
- ९) ४८ व्या वार्षिक सर्वसाधारण सभेस जे सक्रीय सभासद अनुपस्थित असतील त्यांची रजा मंजूर करणेबाबत.
- १०) मा. अध्यक्षीय परवानगीने येणाऱ्या आयत्या वेळेच्या विषयांवर विचार करणे.

### सूचना :

- १) गणसंख्येअभावी वर उल्लेखिलेल्या वेळेस सभा सुरू न झाल्यास 'स्थगित सभा' त्याच दिवशी त्याच ठिकाणी सकाळी १०.०० वाजता घेण्यात येईल व त्या सभेत विषय पत्रिकेत नमूद केलेल्या विषयांचा विचार केला जाईल. सदर सभेस गणसंख्येचे बंधन असणार नाही.
- २) ज्या सभासदांना वार्षिक सभेत काही सूचना करावयाच्या किंवा प्रश्न विचारावयाचे असतील किंवा कोणत्याही प्रकारची माहिती हवी असल्यास, त्यांनी दि.०१.०७.२०२६ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरूपात द्यावेत. दि.०१.०७.२०२६ पर्यंत दिलेल्या मुदतीत लेखी स्वरूपात आलेल्या सूचना अथवा प्रश्नांचीच दखल घेण्यात येईल. आयत्यावेळी विचारलेल्या प्रश्नांना उत्तरे देणे शक्य होणार नाही, याची कृपया नोंद घ्यावी.
- ३) सभासदांनी वार्षिक अहवालाची प्रत जवळची शाखा/केंद्रीय कार्यालय/नोंदणीकृत कार्यालय येथून घेऊन जावी किंवा [www.tbsbl.bank.in](http://www.tbsbl.bank.in) या बँकेच्या वेबसाईटवर उपलब्ध आहे.
- ४) भारतीय रिझर्व्ह बँकेच्या सूचनेनुसार सर्व सभासदांनी / खातेदारांनी के.वाय.सी. (KYC) बाबतच्या कागदपत्रांची पूर्तता करणे आवश्यक आहे. ज्या सभासदांच्या पत्त्यात बदल झाला आहे किंवा वारसाची नोंद केलेली नाही त्यांनी या बाबींची पूर्तता त्वरित करून घ्यावी. त्याकरिता आपल्या शाखेत संपर्क करावा.
- ५) दि. ०५.०७.२०२६ पूर्वी सन २०२२-२३ या वर्षाचा लाभांश घेतला नसेल तर पोट नियम क्र. ५८(अ) नुसार वैधानिक राखीव निधीत जमा करण्यात येईल.
- ६) सभासदांना विनंती करण्यात येते की ज्यांच्या भागांची रक्कम रु.१,५००/- पेक्षा कमी आहेत त्यांनी आवश्यक वाढीव रकमेचा भरणा करून किमान ६० भागांची रक्कम रु.१,५००/- पर्यंत लवकरात लवकर पूर्ण करावी, ठेव रु.७,०००/- ठेवणे किंवा कर्ज रु.१,००,०००/- पर्यंत घ्यावे आणि पाच वर्षांतून किमान एकदा तरी वार्षिक सभेस हजर रहावे. जेणेकरून आपणास मतदानाचा हक्क बजावता येईल.

टीप : सदर सभेनंतर सभासदांना सहकार शिक्षणाबाबत प्रशिक्षण देण्याची व्यवस्था याच सभागृहात करण्यात आली आहे, तरी सभासदांनी याचा लाभ घ्यावा.

नोंदणीकृत कार्यालय : 'नवसप्तर्षी' को-हौ.सोसायटी लि., बाजी प्रभू देशपांडे मार्ग, विष्णुनगर, नौपाडा, ठाणे (प.)-४००६०२.

फोन : २५४२९४३२/३३, ८८७९५४५४०५ / ८६५७५०५०६०

केंद्रीय कार्यालय : सहयोग मंदिर, तळ मजला, सहयोग मंदिर पथ, नौपाडा, ठाणे (प.)-४००६०२. फोन : २५४०८०७६/२५३३४९२९

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## वार्षिक अहवाल २०२५-२०२६

सन्माननीय सभासद बंधू भगिनिंनो,

आपल्या बँकेच्या ४८व्या वार्षिक सर्व साधारण सभेसाठी उपस्थित असलेल्या आपणा सर्वांचे संचालक मंडळाच्या वतीने मी मनःपूर्वक स्वागत करतो. बँकेच्या दिनांक ३१/०३/२०२६ रोजी संपलेल्या ४८व्या वर्षाचा अहवाल, वैधानिक लेखापरिक्षकांनी प्रमाणित केलेला ताळेबंद व नफा तोटा पत्रक, संचालक मंडळाच्या वतीने आपणापुढे सादर करताना आनंद होत आहे.

**आर्थिक आढावा :**

आर्थिक वर्ष २०२५-२६ हे अर्थव्यवस्थेसाठी कसोटीचा काळ ठरले. अमेरिकेने लावलेली उच्च आयात शुल्क आकारणी, भू-राजकीय तणाव, युद्ध धोरणे इ. आव्हानात्मक घटकानी व्यापलेले होते. ह्या सर्व घडामोडींनी अर्थव्यवस्थांवर प्रतिकूल परिणाम केला आहे.

कच्च्या तेलाच्या किमती मधील चढ उतार हा भारतीय अर्थव्यवस्थेतील एक महत्वाचा मोठा घटक आहे. अमेरिका इराण संघर्षामुळे कच्च्या तेलाच्या किमतीत वाढ झाली. आर्थिक वर्षाच्या सुरुवातीला तेलाचे भाव \$७१ प्रती बॅरल होते ते वर्ष अखेरीस \$११९ प्रती बॅरल पर्यंत वाढले. युद्धामुळे इराणने होर्मुझ सामुद्र धुनी बंद केल्यामुळे खनिज तेल व नैसर्गिक वायुच्या पुरवठा साखळीत मोठी अडचण निर्माण झाली. २०२५-२६ मध्ये पेट्रोल व डिझेलच्या किरकोळ किमती सर्वसाधारण स्थिर होत्या परंतु जागतिक बाजारपेठेतील वाढीमुळे सरकार ह्या किमती फार काळ स्थिर ठेवू शकत नाही. गेल्या महिन्याभरात दोन तीनदा त्याची वाढ झाली आहेच.

आर्थिक वर्ष २०२५-२६ च्या सुरुवातीला भारतीय रुपयाचे डॉलरच्या तुलनेतील मूल्य रु.८६ जवळ होते ते मार्च २०२६ मध्ये रु. ९५ च्या पलीकडे गेले. जागतिक अर्थव्यवस्थेतील आव्हानात्मक परिस्थितीमुळे आणि भारतीय आर्थिक बाजारातून परदेशी गुंतवणूकदारांनी आपली गुंतवणूक परत घेतल्यामुळे डॉलरच्या तुलनेत रुपयाचे मूल्य घसरले आहे.

ग्राहक किंमत निर्देशांकावर आधारित किरकोळ महागाई दर सन २०२५-२६ च्या आर्थिक वर्षादरम्यान कमी झाला वर्षाच्या सुरुवातीला ग्राहक किंमत निर्देशांक (CPI) महागाई दर ३.३४% होता, ज्याने ऑक्टोबर २०२५ मध्ये ०.२५% विक्रमी तळ अनुभवला व वर्ष अखेरीस तो दर ३.४०% इतका झाला. आजच्या घडीला महागाई दर ३.९३% आहे.

नियंत्रित महागाईमुळे बँकिंग क्षेत्रातील तरलता वाढविण्यासाठी, कर्ज पुरवठा अधिक सुलभ करण्यासाठी आणि गुंतवणूकीला प्रोत्साहन देण्यासाठी आर्थिक वर्ष २०२५-२६ मध्ये रिझर्व्ह बँकेने रेपो दर १०० बेसिस पॉइंट ने कमी करून ६.२५% वरून ५.२५% केला व CRR १०० बेसिस पॉइंटने कमी करून ४.००% वरून ३.००% केला आहे. रिझर्व्ह बँकेने जून २०२६ महिन्याच्या पतधोरणात २०२६-२७ महागाई दर ५.१०% राहिल असा अंदाज दिला आहे. सर्व बाबींचा विचार करता रिझर्व्ह बँकेने पुढील आर्थिक वर्षासाठी आर्थिक विकासाच्या दराचा अंदाज ६.६०% दर्शविला आहे.

भारतीय हवामान विभागाने यंदाच्या वर्षी देशात सरासरीपेक्षा कमी पावसाचा अंदाज व्यक्त केला आहे. त्यामुळे अर्थव्यवस्थेच्या घोडदौडीत अडथळा येण्याची शक्यता आहे. महागाई दराची भविष्यातील वाटचाल आंतरराष्ट्रीय बाजारातील वस्तूंचे दर प्रामुख्याने कच्च्या तेलाचे दर, वस्तु व सेवा करातील सुसूत्रीकरणाचा परिणाम, पावसाचे प्रमाण आणि इतर बाबींवर अवलंबून राहिल. जागतिक पातळीवर देशांच्या मध्यवर्ती बँकांच्या व्याजदरातील अपेक्षित वाढ, आंतरराष्ट्रीय कच्च्या तेलाच्या किमतीची अनिश्चितता, व्यापार धोरणतील अनिश्चितता या गोष्टीचा मोठ्या प्रमाणावर अर्थव्यवस्थेवर परिणाम होण्याची शक्यता आहे.



# अक्वेचालीसावा वार्षिक अहवाल २०२५-२०२६

## बँकेचा आढावा :

या पार्श्वभूमीवर आपल्या बँकेची गेल्या ५ वर्षांतील कामगिरी पुढील तक्ता पाहून आपल्या लक्षात येईल.

(रु. कोटीत)

तपशील	३१.३.२०२२ अखेर	३१.३.२०२३ अखेर	३१.३.२०२४ अखेर	३१.३.२०२५ अखेर	३१.३.२०२६ अखेर	% वाढ गतवर्षापेक्षा
भाग भांडवल	२८.७४	२८.०१	२७.५०	२७.१८	२६.४९	-२.५४%
राखीव निधी	२७.७२	२९.८९	३१.१८	३३.१२	३५.४८	७.१३%
इतर निधी	३०.३४	३४.११	३१.७७	३४.८७	३८.११	९.२९%
स्वनिधी	८२.०५	८४.५९	८९.२०	९५.४८	११०.२४	१५.४५%
ठेवी	१३३५.९८	१३६६.२७	१३२६.९५	१३६६.२१	१४९४.११	९.३६%
गुंतवणूक	६०५.५९	६९१.०१	६११.८६	६४३.८९	७०५.५७	९.५८%
कर्जे	७३९.२५	७००.२७	७४६.००	८२८.२६	८४१.५७	१.६१%
खेळते भांडवल	१५१३.२६	१५१९.१५	१४७३.८७	१५९६.९९	१६५२.७१	३.४९%
नफा (विनियोगासाठी)	७.४१	५.०४	६.०८	८.०२	१७.१७	११४.०९%

● इतर निधीत संशयित व बुडीत कर्जापोटीची तरतूद, गुंतवणूक घसारा तरतूद आणि शाखांच्या जागेचे पुनर्मूल्यांकन निधी यांचा अंतर्भाव नाही.

●● स्वनिधीची रक्कम त्यावर्षाच्या नफ्याचा प्रस्तावित विनियोग लक्षात घेऊन नमूद केली आहे.

## सभासद संख्या व भाग भांडवल :

अहवाल सालात एकूण २०८१ नवीन सभासद दाखल करण्यात आले, तर ६३८ सभासदांनी सदस्यत्वाचा राजीनामा दिला. त्यामुळे दिनांक ३१/०३/२०२६ अखेर बँकेच्या सभासदांची एकूण संख्या ४६८८८ झाली आणि त्यापैकी ११०९९ महिला सभासद आहेत. बँकेचे वसूल भागभांडवल रु.२६.४९ कोटी आहे.

## ठेवी :

बँकेच्या ठेवी ३१ मार्च २०२५ अखेर रु.१३६६.२१ कोटी होत्या त्या ३१ मार्च २०२६ अखेर रु.१४९४.११ कोटी झाल्या. एकूण ठेवींमध्ये रु.१२७.९०कोटी एवढी वाढ झाली, यातून ठेवीदारांमध्ये बँकेविषयी असलेला विश्वास प्रकट झाला असे म्हटले तर वावगे ठरणार नाही. चालू व बचत (CASA) खात्यातील ठेवींचे प्रमाण जे दिनांक ३१/०३/२०२५ रोजी ४६.८६% इतके होते ते दिनांक ३१/०३/२०२६ ला ४६.९५% असे झाले. चालू व बचत खात्यातील ठेवींमध्ये रु.६१.३१ कोटी तर मुदत ठेवींमध्ये रु.६६.५९ कोटी एवढी वाढ झाली.

बँक ठेवींवरील विम्याचा हप्ता नियमित भरत आहे. दि. ०१/०४/२०२६ ते दि. ३०/०९/२०२६ या अर्ध वर्षाकरिता विम्याच्या हप्त्याची रक्कम (DICGC) रु.०.८८ कोटी दि. २२/०५/२०२६ रोजी अदा केली आहे.



## कर्जे व थकबाकी :

गतवर्षी बँकेची कर्जे रु.८२८.२६ कोटी होती तर दिनांक ३१/०३/२०२६ च्या अखेरीस ती रु.८४१.५७ कोटी आहेत. रिझर्व्ह बँकेची मार्गदर्शक तत्वे, बँकेकडील उपलब्ध निधी, प्रस्तावित कर्जदाराची पत, कर्जाची सुरक्षितता आणि परतफेडीची क्षमता ह्या सर्वांचा विचार करून कर्ज मंजूर केली जातात.

दिनांक ३१/०३/२०२५ रोजी ढोबळ अनुत्पादित कर्जे रु.३२.५४ कोटी एवढी होती, ती दिनांक ३१/०३/२०२६ रोजी रु.१८.२२ कोटी एवढी आहेत. ढोबळ अनुत्पादित कर्जाचे प्रमाण ३.९३% वरून यंदा २.१६% झाले आहे. तर निव्वळ अनुत्पादित कर्जाचे प्रमाण ०.८२% वरून यंदा ०% झाले आहे. थकबाकीचे प्रमाण एकूण कर्जाच्या १.५८% एवढे आहे जे मागील वर्षी ३.३३% एवढे होते.

भारतीय रिझर्व्ह बँकेने काढलेल्या परिपत्रकानुसार एकूण कर्ज रकमेपैकी ५०% कर्जे ही रु.२५ लाख अथवा Tier-I Capital च्या ०.४% ह्यापैकी जे जास्त असेल व कमाल रु.३ कोटी प्रति कर्जदार असणे आवश्यक आहे. हे उद्दिष्ट साध्य करण्यासाठीची मुदत दि.३१/०३/२०२६ पर्यंत देण्यात आली होती. आपल्या बँकेचे दि.३१/०३/२०२६ रोजी हे प्रमाण ४९.१४% आहे व आपल्या बँकेसाठी ही मर्यादा रु.४३.७३लाख आहे. आता हे प्रमाण साध्य करण्यासाठी आणि कायम राखण्यासाठी आपल्याला छोट्या रकमेचे कर्ज प्रस्ताव वाढवावे लागतील. ह्या पार्श्वभूमीवर कर्ज वाढीवर परिणाम होण्याची शक्यता आहे.

आर्थिक वर्ष २०२५-२६ मध्ये जुन्या आणि नवीन अनुत्पादित कर्ज खात्यांमधून मुद्दलापोटी रु.१६.२३ कोटी व व्याजापोटी रु.१३.७१ कोटी वसुली झाली तसेच बँकेने निर्लेखित कर्ज खात्यांमधील रु.५.५७ कोटी वसुलीकरून नफ्यास मोठा हातभार लागला. बँक अनुत्पादित कर्ज वसुलीसाठी कर्जावरील नियंत्रण, कायदेशीर कारवाया वेळेवर करून सर्वोत्तम प्रयत्न करित असून जास्तीत जास्त वसुली करण्याचा बँकेने ठाम निर्धार केलेला आहे.

## गुंतवणूक :

बँकेची एकूण गुंतवणूक रु.७०५.५७ कोटी असून त्यापैकी रु.३८३.५३ कोटी हे सरकारी रोख्यात आहेत. उर्वरित रक्कम रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार गुंतवलेली आहे. रिझर्व्ह बँकेच्या निकषानुसार बँकेने रोखता, आंतरबँक गुंतवणूकीचे प्रमाण तसेच SLR व NON-SLR गुंतवणूकीचे प्रमाण देखील योग्य ते राखले आहे.

सुरक्षितता, तरलता आणि अपेक्षित उत्पन्नाचा सुवर्णमध्य गाठूनच गुंतवणूक धोरण निश्चित केले जाते. बँकेच्या सर्व गुंतवणूका पूर्णतः सुरक्षित असून त्यापासून बँकेस नियमित उत्पन्न मिळत आहे. बँकेच्या गुंतवणूकीची व दैनंदिन व्यवहारांची तपासणी समावर्ती लेखापरीक्षकांकडून होत असते. गुंतवणूकीचे समावर्तीत लेखापरीक्षण करून सदर गुंतवणूक रिझर्व्ह बँकेच्या नियमानुसार असल्याची प्रमाणपत्रे समावर्ती लेखापरीक्षकांनी दिली आहेत.

## इतर व्यवसाय :

आपले इतर उत्पन्न वाढविण्याच्या दृष्टीकोनातून व ग्राहकांच्या गरजा लक्षात घेऊन बँक ग्राहकांना सर्व आर्थिक सुविधा एकाच छताखाली मिळाव्यात या उद्देशाने “कोटक महिन्द्रा ओल्ड म्युच्युअल लाईफ इन्सुरन्स” या खाजगी क्षेत्रातील नामवंत जीवन विमा कंपनीमार्फत व साधारण विम्यासाठी “आयसीआयसीआय लोम्बार्ड जनरल इन्सुरन्स” या खाजगी क्षेत्रातील नामवंत कंपनीमार्फत सेवा पुरवित आहे. वैयक्तिक व वाहन कर्जदारांची जोखीम कमी करण्यासाठी “Group Term Plan” अल्प विम्याच्या हप्त्यामध्ये उपलब्ध करून देण्यात आला आहे. तसेच वेगवेगळ्या म्युच्युअल फंडाचे पर्याय “Asit C. Mehta” या संस्थेमार्फत उपलब्ध करून दिले आहेत. मुद्रांक सेवेमधून मिळणाऱ्या उत्पन्नामध्ये घट झाली असून सुद्धा ग्राहक सेवेसाठी मुद्रांक दस्त ऐवज (Franking) सुविधा बँकेने मुख्यशाखेद्वारे सुरू ठेवली आहे. अनेक ग्राहक या सेवांचा लाभ घेत आहेत.



# अक्वेचालीसावा वार्षिक अहवाल २०२५-२०२६

## शाखाविस्तार व शाखा स्थलांतर :

बँकेचा विस्तार दि. ३१/०३/२०२६ रोजी ३१ शाखांवर पोहोचला आहे. अहवाल वर्षात दि. २५/०२/२०२६ रोजी ३१ वी शाखा कासारवडवली येथे सुरु करण्यात आली. त्याचप्रमाणे या अहवाल वर्षात बँकेने सदाशिव पेठ, पुणे शाखा दि. २४/११/२०२५ रोजी वनाज पुणे येथे नवीन वास्तूत स्थलांतरीत केली.

## व्यवसाय वृद्धी आणि आधुनिकीकरण :

बँकिंग क्षेत्रात दिल्या जाणाऱ्या सर्व प्रकारच्या डिजिटल सेवा आपली बँक देत आहे. इंटरनेट बँकिंग व मोबाईल बँकिंग सेवा ह्याच अनेक ग्राहकांनी लाभ घेतलेला आहे. बँकेने उपलब्ध करून दिलेल्या इंटरनेट बँकिंग, मोबाईल बँकिंग, BHIM - यु.पी.आय, इकॉम, एस.एम.एस बँकिंग सुविधा, कार्ड स्वाइप मशिन, इ-स्टेटमेंट, रूपे प्लॅटिनम डेबिट कार्ड, आधार संलग्न बचत खाते, मिस्ड कॉल सेवा (९२२३१९१०१०), पासबुक प्रिटींग मशिनद्वारे आपल्या खात्यावरील नोंदीचा खातेउतारा छपाई करून घेणे या सुविधांद्वारे ग्राहकांना त्यांच्या सोयीनुसार प्रत्यक्ष बँकेत न येता तसेच बँकेच्या कामकाजाच्या वेळेनंतरही बँकिंग व्यवहार करण्याची सेवा उपलब्ध करून देण्यात आली आहे.

QR कोड प्रणालीची डिजिटल सेवा ग्राहकांना उपलब्ध करून देण्यात आली आहे. आपल्या बँकेला आता स्वतःचा QR कोड जारी करण्यासाठी UPI (Acquirer) परवाना देखील मिळाला आहे. आर्थिक वर्ष २०२५-२६ मध्ये १.९९ कोटी आर्थिक डिजिटल व्यवहार झाले असून ह्यामध्ये UPI चे व्यवहार १.८५ कोटीहून अधिक झाले. तसेच डिजिटल मोबाइल ॲपद्वारे स्कूल फी पेमेंट मोड्युलस आणि सहकारी गृह निर्माण संस्थासाठी सोसायटी ॲप उपलब्ध करून दिले आहे. डिजिटल सेवांचा सर्व ग्राहकांनी जास्तीत जास्त फायदा करून घ्यावा. ह्या सुविधांचा लाभ घेण्यासाठी तसेच आपल्या व्यवहारांच्या माहितीसाठी आपले अद्ययावत मोबाईल नंबर तसेच ईमेल आयडी बँकेकडे नोंदणीकृत करावे ही विनंती.

आजच्या स्पर्धात्मक युगामध्ये अद्ययावत संगणक प्रणालीचा वापर करून ग्राहकांना चांगल्या, सुलभ व त्वरित सेवा देण्याचा बँक नेहमीच प्रयत्न करित असते. बँकेने आपला निधी अनेक तंत्रज्ञानयुक्त उत्पादनात गुंतविला आहे. ह्याचाच भाग म्हणून ह्यावर्षी बँक कोअर बँकिंग परिवर्तन प्रकल्प हातात घेत आहे. ह्यामुळे ग्राहकांचे समाधान व अनुभव वृद्धिगत होईल तसेच नियामक नियमांचे अधिक चांगले पालन करता येईल.

आपल्या बँकेने डिजिटल बँकिंग क्षेत्रात एक मोठी आणि महत्वपूर्ण झेप घेतली आहे. “Co-operative Banks - Top 100 CXO summit” मध्ये आपल्या बँकेला प्रतिष्ठित “Iconic Leader Award 2025” देऊन गौरवण्यात आले. हा पुरस्कार “Banking Tech Project of the Year (Outstanding Technology Implementation - Internet Banking)” ह्या श्रेणीसाठी मिळाला आहे. ह्या राष्ट्रीय पुरस्काराने आपल्या तंत्रज्ञान, सुरक्षित डिजिटल पायाभूत सुविधा आणि ग्राहक केंद्रित बँकिंग सेवा देण्याच्या प्रयत्नावर मोहर उमटवली आहे.

रिझर्व्ह बँक ऑफ इंडियाच्या सायबर सेक्युरिटी संदर्भातील येणाऱ्या सूचनांचे बँक वेळोवेळी पालन करत आहे. बँकेच्या व ग्राहकांच्या हिताचे संरक्षण होण्याकरता बँक संचालक, कर्मचारी व ग्राहक ह्यांच्यासाठी सायबर सुरक्षा अभियान राबवत असते. भविष्यात देखील आधुनिक तंत्रज्ञानाचा वापर करित ग्राहकांना उत्तमोत्तम सेवा पुरवण्यावर बँकेचा भर राहिल.

## भांडवल पर्याप्तता :

आपली बँक भांडवल पर्याप्ततेचे रिझर्व्ह बँकेने घालून दिलेले निकष पूर्ण करित आहे. बँकेची भांडवल पर्याप्तता ३१.०३.२०२६ रोजी १४.४९% इतकी झाली आहे. रिझर्व्ह बँकेने घालून दिलेल्या ‘Eligibility Criteria for Business Authorization (ECBA)’ निकषाप्रमाणे कमीत कमी १३% निकषापेक्षा आपली भांडवल पर्याप्तता जास्त आहे.



## नवीन भांडवल पर्याय

रिझर्व्ह बँकेच्या भांडवल पर्याप्तता निकषानुसार, सर्व बँकांना त्यांच्या व्यवसाय वृद्धीच्या प्रमाणात आपल्या भांडवलामध्ये वाढ करणे जरूरी आहे व ह्यासाठी रिझर्व्ह बँकेने विविध पर्याय उपलब्ध करून दिले आहेत. बँकेने Long Term Subordinated Bonds (LTSB) हा पर्याय गुंतवणूकदारांसाठी आकर्षक व्याजदरासह उपलब्ध करून दिला आहे.

## खेळते भांडवल :

दि. ३१ मार्च २०२६ अखेर खेळते भांडवल रु.१६५२.७१ कोटी आहे.

## निधी :

बँकेचे वैधानिक राखीव व इतर निधी एकूण रु.१४३.७३ कोटी आहेत. त्यापैकी संशयित व बुडीत कर्जांसाठी केलेली तरतूद रु.२१.०० कोटी, गुंतवणूक घसारा तरतूद रु.०.७५ कोटी, शाखांच्या जागांचे पुनर्मुल्यांकन निधी रु.४७.३९ कोटी व पुनर्रचित कर्जांचा तरतूद निधी रु.२.१५ कोटी एवढा आहे.

## नफा :

बँकेचा ३१ मार्च २०२६ अखेर निव्वळ नफा रु.१६.६० कोटी एवढा झाला आहे.

## नफा विभागणी :

बँकेच्या ३१ मार्च २०२६ अखेरचा निव्वळ नफा रु.१६,६०,३१,३९१/- व मागील वर्षाचा शिल्लक नफा रु.५६,४८,३४७/- जमेत धरून नफा विभागणीसाठी एकूण रक्कम रु.१७,१६,७९,७३८/- इतकी उपलब्ध आहे.

संचालक मंडळ नफ्याच्या प्रस्तावित विभागणीची शिफारस पुढे दर्शविल्यानुसार करित आहे.

अ.क्र.	तपशील	रक्कम रु.
१	वैधानिक राखीव निधी (निव्वळ नफ्याच्या किमान २५%)	४,१५,०७,८५०.००
२	आकस्मिक निधी १०%	१,६६,०३,१४०.००
३	गुंतवणूक चढ उतार निधी	२,२८,८०,८५२.००
४	सुवर्ण महोत्सवी निधी	५०,००,०००.००
५	इमारत निधी	५,७०,००,०००.००
६	पुढील वर्षाकरिता शिल्लक	२,८६,८७,८९६.००
<b>एकूण</b>		<b>१७,१६,७९,७३८.००</b>

ICAI च्या AS-4 तरतूदीनुसार “लाभांश” हा देणी या सदरात आर्थिक पत्रकात दर्शविलेला नाही, ह्याचे कारण लाभांश हा वार्षिक सर्व साधारण सभेत सभासद मंजूर करतात. त्यानुसार बँकेने सन २०२५-२६ च्या आर्थिक पत्रकात “लाभांश देणे” हे देणी या सदरात न दर्शविता पुढील वर्षाकरिता शिल्लक या मध्ये अंतर्भूत आहे.



# अड्डेचालीसावा वार्षिक अहवाल २०२५-२०२६

## लाभांश :

लाभांश वाटपाचे निर्देश, व्याजाचे तुलनात्मक दर आणि नफा तसेच भविष्यातील व्यवसाय वृद्धी इ. बाबींच्या सर्वकष विचार करून सभासदांना ११% लाभांश देण्याची संचालक मंडळाने शिफारस केली आहे. त्यास आपण संमती द्याल असा विश्वास आहे.

## सुवर्ण महोत्सवी निधी

बँकेचे सुवर्ण महोत्सवी वर्ष उत्तम रीतीने साजरे करण्यासाठी आपण आतापर्यंत नफ्यातून रु.१ कोटी निधी उभारला आहे. ह्यावर्षी आपण नफ्यातून रु.५० लाख सुवर्ण महोत्सवी निधीमध्ये वर्ग करण्यासाठी शिफारस करत आहोत तरी त्यास आपण संमती द्याल असा विश्वास आहे.

## लेखापरीक्षण :

M/s. A S K A & Co., सनदी लेखापाल यांची बँकेने आर्थिक वर्ष २०२४-२५ ते आर्थिक वर्ष २०२६-२७ पर्यंत वैधानिक लेखापरीक्षक म्हणून शिफारस केली व आर्थिक वर्ष २०२५-२६ साठी रिझर्व्ह बँकेच्या समंतीने नेमणूक केली. M/s. A S K A & Co., सनदी लेखापाल यांच्या सौ. जयश्री कर्वे, सनदी लेखापाल यांनी त्यांच्या इतर सहकार्यांसह बँकेचे वैधानिक लेखापरीक्षण केले व आपल्या अहवालात बँकेच्या एकंदरीत कामकाजाबद्दल समाधान व्यक्त केले आहे. लेखापरीक्षकाने बँकेचा 'अ' वर्ग कायम ठेवला आहे. बँकेच्या प्रगतीसाठी त्यांनी केलेल्या अमूल्य मार्गदर्शनाबद्दल आम्ही त्यांचे आभारी आहोत.

आर्थिक वर्ष २०२४-२५ चा लेखापरीक्षण दोष दुरुस्ती अहवाल आपले गतवर्षीचे वैधानिक लेखापरीक्षक M/s. A S K A & Co., सनदी लेखापाल यांना बँकेने सादर केला व त्यांनी तो तपासून सहकार खात्याकडे सादर केला.

## संचालक मंडळ :

अहवाल साली संचालक मंडळाच्या एकूण २६ सभा झाल्या. सर्व संचालकांचे बहुमोल सहकार्य असल्याने बँकेचे कामकाज यशस्वीरीत्या पार पडले व बँकेची प्रगती करणे शक्य झाले.

## व्यवस्थापन मंडळ (बोर्ड ऑफ मॅनेजमेंट - BOM) :

व्यवस्थापन मंडळाचे अंतर्गत सदस्य म्हणून सी.ए. स्वाती गोखले, श्री. सुहास मेहता व सी.ए. सुहास अदवंत आणि तसेच बाह्य सदस्य म्हणून श्री. सतीशचंद्र हर्डीकर, डॉ. शरद माडीवाले व श्री. सुबोध कापडेकर हे कार्यरत आहेत. सी.ए. स्वाती गोखले ह्या व्यवस्थापन मंडळाच्या अध्यक्षा म्हणून कार्यरत आहेत.

बोर्ड ऑफ मॅनेजमेंट रिझर्व्ह बँक ऑफ इंडियाने अनिवार्य केलेल्या बँकिंग संबंधित कार्यान्वित देखरेख करते.

अहवाल साली बोर्ड ऑफ मॅनेजमेंटच्या एकूण २४ सभा झाल्या. सर्व बोर्ड ऑफ मॅनेजमेंटच्या सदस्यांचे बहुमोल मार्गदर्शन व सहकार्यासाठी आभारी आहोत.

## कर्मचारी प्रशिक्षण :

कर्मचाऱ्यांनी त्यांची ज्ञानवृद्धी करावी व आपले कौशल्य वाढवावे याकरिता बँक सतत प्रयत्नशील असते. विविध प्रकारे उत्तेजन देऊन कर्मचाऱ्यांना बँकिंग क्षेत्रातील विविध परीक्षा देण्यास प्रोत्साहित करण्यात येते. बँकेतील कर्मचाऱ्यांना बँकेच्याच ठाणे (पू) येथील प्रशिक्षण केंद्रात तसेच ऑनलाइन प्रशिक्षण देण्यात येते त्याचपरेमणे अन्य बाहेरील मान्यताप्राप्त संस्थेमधे प्रशिक्षण देण्यावर भर देण्यात येतो. बँकेने ऑनलाइन लर्निंग पोर्टल द्वारे कर्मचाऱ्यांना विविध विषयावरील प्रशिक्षण देण्यात आले.



## प्रस्तावित वास्तू

आपल्या शततारका ह्या वास्तूचा पुनर्विकास होत असून, बँकेने रिझर्व्ह बँकेच्या पूर्व परवानगीने वाढीव जागा विकत घेण्याबाबत विकासकाबरोबर २०२२ मध्ये करार केला. सदर नवीन वास्तूत आर्थिक वर्ष २०२६-२७ मध्ये कामकाजास शुभारंभ होईल.

## श्रद्धांजली :

अहवाल सालात बँकेचे जेष्ठ संचालक व उपाध्यक्ष कै. श्री. रवींद्रनाथ रामचंद्र रणदिवे आणि जेष्ठ संचालक कै. अँड. श्रीराम दामोदर देशपांडे यांचे दुःखद निधन झाले. बँकेच्या वृद्धिमध्ये त्यांचे मोलाचे योगदान होते. त्यांच्या कुटुंबियांच्या दुःखात संचालक मंडळ सहभागी आहे, त्यांना आमची भावपूर्ण श्रद्धांजली.

अहवाल सालात जे सभासद, ग्राहक, हितचिंतक, कर्मचारी, राष्ट्रीय व आंतरराष्ट्रीय किर्तीच्या थोर विभूती पंचत्वात विलीन झाल्या, त्यांना बँकेच्या वतीने भावपूर्ण श्रद्धांजली अर्पण करित आहोत.

## ऋणनिर्देश :

बँकेची प्रगती होण्यासाठी सभासद, ठेवीदार, कर्जदार व हितचिंतक यांनी जे प्रेम आणि जी आत्मीयता दाखविली त्या सर्वांचे मी संचालक मंडळातर्फे आभार मानतो.

रिझर्व्ह बँकेच्या नागरी विभागाच्या मध्यवर्ती व मुंबई विभागीय कार्यालयांतील पदाधिकारी, मा. सहकार आयुक्त व निबंधक, सहकारी संस्था पुणे, विभागीय सहनिबंधक, कोकण विभाग, जिल्हा उपनिबंधक सहकारी संस्था, ठाणे तसेच अप्पर विशेष लेखापरिक्षक, नागरी संस्था, ठाणे, इंडियन बँक्स असोसिएशन, कोकण नागरी सहकारी बँक्स असोसिएशन लि., कल्याण, महाराष्ट्र अर्बन को.ऑप. बँक्स फेडरेशन लि. मुंबई, दि महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई, नॅफकॅब, नवी दिल्ली, तसेच नॅशनल पेमेंट कॉरपोरेशन ऑफ इंडिया या सर्व संस्थांनी आणि त्यांच्या पदाधिकाऱ्यांनी वेळोवेळी केलेल्या मार्गदर्शनाबद्दल आणि सहकार्याबद्दल मी या सर्वांचा आभारी आहे.

तसेच, महाराष्ट्र राज्य सहकारी बँक लि. मुंबई, ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि., ठाणे व इतर सर्व बँकांच्या नेहमीच मिळणाऱ्या सहकार्याबद्दल मी कृतज्ञता व्यक्त करतो.

महाराष्ट्र शासनाच्या सहयोगाने बँकेने ग्राहकांना व इतर नागरिकांना दस्तऐवज मुद्रांकन करून देण्याची व्यवस्था उपलब्ध केली आहे. त्या कामी वेळोवेळी मा. नोंदणी महानिरीक्षक व मुद्रांक नियंत्रक, पुणे, अप्पर मुद्रांक नियंत्रक, मुंबई, नोंदणी उपमहानिरीक्षक व मुद्रांक उपनियंत्रक, कोकण विभाग, ठाणे यांचे बहुमोल मार्गदर्शन व सहकार्य लाभले, त्याबद्दल त्यांना धन्यवाद.

समावर्ती व अंतर्गत लेखापरीक्षक मे. स्वाती शिंदे अँड असोसिएट्स, मे. विजय सिंघवी अँड कंपनी, मे. सी. ए. एस. अँड असोसिएट्स, मे. वैशंपायन व पाध्ये, व्ही. जे. कुलकर्णी अँड असोसिएट्स तसेच प्रत्यक्ष कर सल्लागार मे. जी. जी. साठे अँड कंपनी तसेच अप्रत्यक्ष कर सल्लागार मे. के.एम.पी.एस. अँड असोसिएट्स यांचेही आम्ही आभारी आहोत. कर्मचारी संघटनेचे अध्यक्ष मा. आनंदरावजी अडसूळ व सर्व स्थानिक पदाधिकारी यांचे आम्ही आभारी आहोत. बँकेमधील दुसरी कर्मचारी संघटना 'उत्कर्ष सहकारी कर्मचारी संघटना' यांचे सर्व स्थानिक पदाधिकारी यांचे पण आम्ही आभारी आहोत. तसेच बँकेचे कायदेविषयक सल्लागार अँड. एस. पी. कुलकर्णी, अँड. गणेश सोवनी, अँड. अनुप कुलकर्णी, अँड. मिलिंद जोगळेकर, अँड. मधुरा देशपांडे आणि विशेष सल्लागार श्री. प्रफुल्ल जोशी यांचेही अमूल्य सहकार्य व मार्गदर्शन आम्हाला नेहमीच मिळते त्यांचेही आभार.

# अड्डेचालीसावा वार्षिक अहवाल २०२५-२०२६



त्याचप्रमाणे, स्थानिक पोलीस खात्याकडून मिळणाऱ्या सहकार्याबद्दल आम्ही कृतज्ञता व्यक्त करतो. ह्याव्यतिरिक्त अनेक ज्ञात व अज्ञात संस्था आणि व्यक्ती यांचा हातभार लागल्यामुळेच बँक प्रगतीपथावर वाटचाल करित आहे याची आम्हास जाणीव आहे. अनावधानाने त्यापैकी कुणाचे ऋण मान्य करण्याचे राहिले असल्यास त्यांनी उदार मनाने क्षमा करावी अशी त्यांना नम्र विनंती आहे.

संचालक मंडळातील माझ्या सहकाऱ्यांचे आभार मानून हा अहवाल पूर्ण करतो.

ठाणे

दिनांक : १८.०६.२०२६

संचालक मंडळाच्या अनुज्ञेने

मिलिंद माधव गोखले

अध्यक्ष



## **ASKA & Co.**

Chartered Accountant

### **INDEPENDENT AUDITORS' REPORT**

To,

**The Members**

**Thane Bharat Sahakari Bank Ltd.**

**Thane**

**Report on the Audit of the Financial Statements**

#### **Opinion**

1. We have audited the accompanying Financial Statements of **Thane Bharat Sahakari Bank Ltd** ('the Bank') which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account, the Cash Flow Statement for the year ended and notes to the Financial Statements including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the financial statements")
2. In our opinion and to the best of our information and according to the explanations given to us, the Financial Statements, give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by Banking Regulation (Amendment) Act, 2020, Maharashtra Co-operative Societies Act, 1960 ('the Act'), the Maharashtra Co-operative Societies Rules, 1961 ('the Rules') and the guidelines issued by Reserve Bank of India ('RBI'), Registrar of Co-operatives Societies, Maharashtra, in the manner so required for the Bank give a true and fair view in conformity with the accounting principles generally accepted in India.
  - a. In case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026;
  - b. In case of Profit and Loss Account, it's profit for the year ended on that date; and
  - c. In case of the Cash Flow Statement, of the cash flow for the year ended on that date.

#### **Basis for Opinion**

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Information other than the Financial Statements and Auditors' Report thereon**

4. The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in Board of Directors report including other explanatory information but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available



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

When we read the Directors' Report including annexures, and Management Discussion and Analysis, if we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting. We have nothing to report in this regard.

## **Responsibility of Management and those charged with governance for the Financial Statements**

5. The Bank's Board of Directors is responsible for the preparation and fair presentation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and the provisions of the 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 RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making 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, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Those charged with governance are also responsible for overseeing the Bank's financial reporting process.

## **Auditors' Responsibility for the Audit of the Financial Statements**

6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of 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 that for one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentation, 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 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 auditors' report to the related disclosure 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 auditors' 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 Standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

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

We also provide those charge with governance with the 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 safeguard.

From the matters communicated with those charge with governance, we determine those matters that were of most significance in audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that matters should not be communicated in our report because of the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefit of such communication.

### **Report on Other Legal and Regulatory Requirements**

7. The Balance sheet and the Profit and Loss Account have been drawn up in Form 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949 and Rules thereon.
8. Subject to the limitations of the audit indicated in paragraph 4 to 6 above, as required u/s 30(3) of Banking Regulation Act, 1949 & under Rule 69(4) of the 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 purposes of our audit and have found them to be satisfactory:
  - b. In our opinion, proper books of accounts as required by the Act, Rules and Bye-Laws have been kept by the bank so far as it appears from our examination of those books and the returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.
  - c. The Balance Sheet and Profit & Loss Account and the Cash flow statement dealt by this report, are in agreement with the books of accounts and returns.

# अनुेचलीसावा वार्षिक अहवाल २०२५-२०२६



- d. The transactions of the Bank which have come to our notice, have been within the powers of the Bank.
- e. The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally accepted in India so far as it applicable to banks.
9. As required by Rule 69(6) of Maharashtra Co-operative Societies Rules, 1961 we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the bank
- i. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules and Bye – Laws of the Bank.
- ii. During the course of our audit, we have generally not come across any sum which sought to have been but have not been brought into account by the bank.
- iii. In our opinion and according to explanation given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the money due to the bank.
- iv. The following amounts are categorized as sub-standard, doubtful or loss assets as per the prudential norms of RBI as on 31.03.2026 and reported in terms of clause (iv) of Rule 69(6) of the Rules.

(Rs. In Lakhs)

Particulars	No. of A/cs	Principal O/s	Interest O/s	Total
Sub-Standard	37	425.01	11.40	436.41
Doubtful – I	5	54.69	8.62	63.51
Doubtful – II	4	1342.12	172.22	1514.34
Doubtful – III	0	0.00	0.00	0.00
Loss	3	0.00	1.35	1.35
<b>Total</b>	<b>49</b>	<b>1821.82</b>	<b>193.59</b>	<b>2015.41</b>

Bank is having total provision of Rs. 21 Crores as on 31.03.2026 as against the Gross NPA of Rs. 18.22 Crores.

- v. To the best of our knowledge, no other matters have been specified by the Registrar of Co-operatives of Maharashtra, which require reporting under this rule.

We further report that for the year 2025-26 under audit, the bank has been awarded 'A' classification.

For **A S K A & CO**  
**Chartered Accountants**

FRN : 122063W

**CA Jayshree U. Karve**

(Partner)

Mem. No. 104582

Place : Thane.

Date : 18/06/2026

UDIN : 26104582YVPVXU5725



दिनांक ३१-३-२०२६

३१-३-२०२५ अखेर रु.	खर्चाचा तपशील	३१-३-२०२६ अखेर रु.
६४,४३,५४,३१७	१) व्याज ५९,६७,४५,५९० अ) ठेवीवरील व्याज ६३,६३,३२,६१९ ४,७६,०८,७२७ आ) बाहेरील कर्जावरील व्याज ५,२१,६७,१५७	६८,८४,९९,७७६
३३,०५,९८,९२४	२) नोकर वर्गाचे पगार, भत्ते ३०,३५,१६,११२ अ) नोकर वर्गाचे पगार, भत्ते २८,७७,०४,०९५ २,७०,८२,८१२ आ) भविष्य निर्वाह निधी व ग्रुप ग्रॅज्युएटी	३१,६७,७४,०४४
४,३०,०००	३) संचालक व बोर्ड ऑफ मॅनेजमेंट भत्ते	५,१०,०००
९,७४,७२,१६४	४) भाडे, कर, विमा, वीज, पाणी खर्च इ.	१०,१६,५०,७९६
५७,६८,३३४	५) कायदे व व्यावसायिक विषयक खर्च	७९,३६,८९९
१,३२,८१,९११	६) तार, टपाल व दूरध्वनी खर्च	१,३३,८१,४४९
४५,८०,६७७	७) वैधानिक व अंतर्गत तपासणी शुल्क	४८,९६,१३६
३,६२,८३,३८५	८) घसारा	३,३२,२९,६९३
१,६४,४०,३९८	९) दुरुस्ती व देखभाल	१,५९,०७,८२६
९४,१६,७२४	१०) लेखन सामग्री, छपाई व जाहिराती	१,३३,४०,१८६
--	११) बिगर बँकिंग मालमत्तेच्या विक्रीवरील तोटा	--
९,५०,३४,२२२	१२) इतर खर्च ७४,५५९ अ) बँकांना दिलेले कमिशन २,९५,७६६ ९६,६७४ आ) मालमत्ता विक्रीवरील तोटा -- ६२,७५,३१६ इ) प्रवास भत्ता व खर्च ५८,७४,९१७ ४९,३९,८४३ ई) सरकारी रोख्यांच्या स्थलांतराचा घसारा (रोखे हस्तांतरण) ३२,८४,०५८ उ) रोख्यांवरील प्रिमीयम विभागणी आणि घसारा ६०,१०,३२६ रु) सरकारी रोख्यांच्या व्यवहारामधील तोटा १,१५,४९,३५० ए) बुडीत कर्ज निलेखित ८,२१,४५,७५४	२१,१०,०४,७८६
१,२५,३६,६१,०५६	एकूण	१,४०,७१,३१,५९१

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## नफा तोटा पत्रक

३१-३-२०२५ अखेर रु.	जमेचा तपशील	३१-३-२०२६ अखेर रु.
१,२१,८०,८२,३०३	१) व्याज व कसर ७२,७२,७३,२७१ अ) कर्जावरील व्याज ९०,३७,१४,७९४ १८,२४,५५,६०३ आ) मुदत ठेवीवरील व्याज १७,३१,७३,२५२ ३०,८३,५३,४२९ इ) गुंतवणुकीवरील व्याज ३५,५३,२७,८२३	१,४३,२२,१५,८६९
२,६६,४२,६९६	२) कमिशन आणि चार्जेस ४८,७८,७६३ अ) कमिशन ४९,६५,२७९ १,७१,५५,५०१ आ) प्रोसेसिंग शुल्क १,५१,८५,८८४ ४६,०८,४३२ इ) सेवा शुल्क ३०,६५,२४३	२,३२,१६,४०७
१५,६२,७२,४८३	३) इतर उत्पन्न ८८,६९,९६२ अ) लॉकर्सचे भाडे आणि इतर ८९,६१,५१६ २,५४,२३,७२० आ) इतर किरकोळ उत्पन्न ३,०१,४२,६३७ २,९७,६७,१३६ इ) वितरण माध्यम जमा २,५२,८५,२१४ ५७,६३,७९४ ई) विमा व्यवसाय कमिशन ९५,२१,३०४ १५० उ) लाभांश जमा ५५० ७,८१,५१,५६९ ऊ) निर्लेखित कर्ज खात्यांमधील वसुली ५,५७,४४,५५३ ४०,०६,४५० ए) सरकारी रोख्यांच्या उलाढालीवरील नफा -- -- ऐ) मालमत्तेच्या विक्रीतून झालेला नफा ६,४६,३५९ ४२,८९,७०२ ओ) डीफर्ड टॅक्स मालमत्ता -- -- औ) संशयित व बुडित कर्ज निधी परतावा ८,२१,४५,७५४	२१,२४,४७,८८८
१,४०,०९,९७,४८३	एकूण	१,६६,७८,८०,९६३



दिनांक ३१-३-२०२६

३१-३-२०२५ अखेर रु.	खर्चाचा तपशील	३१-३-२०२६ अखेर रु.
१,२५,३६,६१,०५६	<b>मागील पानावरून</b>	१,४०,७१,३१,५९१
	६,१४,५३० ऐ) वार्षिक सर्वसाधारण सभेचा खर्च ७,३०,७२३	
	३,४३,३७,३२३ ओ) वितरण माध्यम खर्च २,८९,६५,७२५	
	१,५०,९५,१३८ औ) कार्यालयीन खर्च १,४६,८८,६४३	
	३,०३,१६,७८२ अं) इतर खर्च ४,१४,४९,१८३	
३,१०,००,०००	१३) तरतूदी	३,४१,४५,७५४
	३,१०,००,००० अ) संशयित व बुडीत कर्जापोटी तरतूद ३,२१,४५,७५४	
	-- आ) आदर्श मालमत्तेसाठी तरतूद २०,००,०००	
३,६१,०३,९१७	प्राप्तिकर तरतूद	४,६६,०६,३४३
--	डीफर्ड टॅक्स दायित्व	१,३९,६५,०८६
८,०२,३२,५१०	निव्वळ नफा	१६,६०,३१,३९१
१,४०,०९,९७,४८३	<b>एकूण</b>	१,६६,७८,८०,१६३

**M. M. Gokhale**  
Chairman

**K. V. Vaidya**  
Vice-Chairman

**U. B. Joshi**  
Director

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## नफा तोटा पत्रक

३१-३-२०२५ अखेर रु.	जमेचा तपशील	३१-३-२०२६ अखेर रु.
१,४०,०९,९७,४८३	मागील पानावरून	१,६६,७८,८०,९६३
१,४०,०९,९७,४८३	एकूण	१,६६,७८,८०,९६३

**S. M. Pejawar**  
Chief Executive Officer

As per our report of even date  
**For A S K A & CO**  
Chartered Accountants  
FRN : 122063W  
**CA Jayshree U. Karve**  
Partner  
Mem. No. 104582  
Statutory Auditors  
Thane.  
Date : 18/06/2026



दिनांक ३१-३-२०२६

३१-३-२०२५ अखेर रु.	भांडवल व देणी	३१-३-२०२६ अखेर रु.
१,००,००,००,०००	१) अधिकृत भाग भांडवल १,००,००,००,००० ४,००,००,००० भाग प्रत्येकी रु.२५/- १,००,००,००,००० १९७८ पासून	१,००,००,००,०००
२७,१८,२३,५२५	२) विक्री झालेले भाग भांडवल १,०५,९६,९९५ भाग प्रत्येकी रु.२५/- २६,४९,२४,८७५ २७,१८,२३,५२५ १,०८,७२,९४९ भाग प्रत्येकी रु.२५/- अ) व्यक्तिगत आणि इतर सदस्य चालू वर्षाचे सदस्य : ४६८८८ मागील वर्षाचे सदस्य : ४४२४९	२६,४९,२४,८७५
१,४२,७८,३३,७८४	३) वैधानिक राखीव निधी व इतर निधी ३३,१२,४९,२८६ १) वैधानिक राखीव निधी ३५,४८,३३,०३२ १४,३५,२३,००० २) इमारत निधी १४,३५,२३,००० ३,४०,००,००० ३) आदर्श मालमत्तेसाठी तरतूद ३,६०,००,००० २६,००,००,००० ४) संशयित व बुडित कर्जापोटी तरतूद २१,००,००,००० ६,०६,८३२ ५) लाभांश समानीकरण निधी -- २,३७,१९,१४८ ६) गुंतवणूक चढ उतार निधी ३,५८,१९,१४८ ५०,००,००० ७) सुवर्ण महोत्सवी निधी १,००,००,००० ४८,६३,५२,३९२ ८) जागांचे पूर्वमूल्यांकन निधी ४७,३८,८१,८१७ १५,००,००० ९) गुंतवणुक घसारा तरतूद ७५,००,००० ५,४४,०२,४५९ १०) आकस्मिक निधी ६,२४,२६,८३४ ६,५९,८०,६६६ ११) जनरल फ्री निधी ८,१८,५८,०७४ २,१५,००,००० १२) पुर्नरचित कर्जाचा तरतूद निधी २,१५,००,०००	१,४३,७३,४१,९०५
१,६९,९६,५७,३०८	पुढील पानावर	१,७०,२२,६६,७८०

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## अखेरचा ताळेबंद

३१-३-२०२५ अखेर रु.	जिंदगी व येणी	३१-३-२०२६ अखेर रु.
६,८७,५०,७९६	१) हातातील रोख रक्कम	७,८४,३५,१३०
२,८३,४४,२९,९४१	२) इतर बँकांतील चालू खात्यातील रक्कम	२,६४,४०,३०,१३२
	७३,५२,८४,५२८ अ) चालू ठेवी ४९,५२,१४,७१९	
	२,०९,९१,४५,४१३ आ) मुदत ठेवी २,१४,८८,१५,४१३	
३५,००,००,०००	३) कॉल आणि शॉर्ट नोटीसमधील, SDF, TREPS	३४,००,००,०००
३,९८,९८,२५,२७०	४) गुंतवणूका	४,५६,६९,१४,६४४
	३,६५,०१,०६,४७० अ) केंद्र व राज्य सरकारचे रोखे ३,८३,५३,२६,३९४	
	३,६७,५०,६०,००० (दर्शनी किंमत) ३,७९,६५,७०,०००	
	३,६४,९८,९९,५३४ (बाजार किंमत) ३,७१,२२,०७,१९५	
	१,४७,००० आ) सहकारी संस्थांचे भाग १,४७,०००	
	३३,९५,७१,८०० इतर गुंतवणूका ७३,१४,४१,२५०	
	-- अ) इतर मान्यताप्राप्त गुंतवणूका १५,००,०००	
	३३,९५,७१,८०० आ) बॉण्डस् ७२,९९,४१,२५०	
७,२४,३०,०६,००७	पुढील पानावर	७,६२,९३,७९,९०६



दिनांक ३१-३-२०२६

३१-३-२०२५ अखेर रु.	भांडवल व देणी	३१-३-२०२६ अखेर रु.
१,६९,९६,५७,३०८	मागील पानावरून	१,७०,२२,६६,७८०
१३,६६,२०,९९,३६०	४) <u>ठेवी आणि इतर खाती</u>	१४,९४,१०,९६,७८७
	७,२५,९६,९८,७४१ अ) मुदत ठेवी	७,९२,५६,३५,५३०
	६,८९,९४,८७,७६० व्यक्तिगत	७,४७,०८,९८,७४८
	३६,०२,१०,९८१ अन्य सहकारी संस्था	४५,४७,३६,७८२
	४,६६,६७,७७,६१७ ब) बचत ठेवी	४,८८,७६,९५,४०१
	४,४५,१६,५८,८८२ व्यक्तिगत	४,६७,०६,५१,८४२
	२१,५१,१८,७३५ अन्य सहकारी संस्था	२१,७०,४३,५५९
	१,७३,५६,२३,००३ क) चालू ठेवी	२,१२,७७,६५,८५५
	१,७१,९३,११,३६३ व्यक्तिगत	२,१०,६८,२१,७००
	१,६३,११,६४० अन्य सहकारी संस्था	२,०९,४४,१५६
८७,११,०२,९७१	५) <u>करजे</u>	५,९४,२२,२०२
	८६,९२,४२,९७१ अ) ट्रेप्स त्रिपक्षीय रेपो	४,९९,७७,२०२
	१८,६०,००० आ) एलटीडीएस २०१६-१७	५,६०,०००
	(मालिका I आणि II)	
	-- इ) एलटीएसबी २०२५-२६	८८,८५,०००
	(मालिका I)	
४,३९,०२५	६) <u>शाखा मेळ</u>	
२०,८२,१८,७९१	७) <u>थकीत व्याजासाठी राखीव निधी</u>	१,९३,५९,१७०
	२०,८२,१८,७९१ अ) उत्पन्न क्षमता नसलेल्या मालमतेवरील	७,२४,९५,६६८
	-- आ) प्राप्त होण्या योग्य व्याजाच्या	-५,३१,३६,४९८
	तांत्रिक निर्लेखनाबाबत	
१,२३,४६,४२०	८) <u>देणे व्याज</u>	१,१६,३६,६५९
१६,४५,३८,६३,८७५	पुढील पानावर	१६,७३,३७,८१,५९८

# अक्वेचालीसावा वार्षिक अहवाल २०२५-२०२६



## अखेरचा ताळेबंद

३१-३-२०२५ अखेर रु.	जिंदगी व येणी	३१-३-२०२६ अखेर रु.
७,२४,३०,०६,००७	मागील पानावरून	७,६२,९३,७९,९०६
८,२८,२६,३५,१५०	५) कर्जे	८,४१,५६,९९,२८१
	अ) अल्पमुदत कर्जे :-	
२,७९,३४,९३,१०६	१) सरकारी व विश्वस्त रोखे तारण	३,०४,३६,६९,६१४
२४,१४,८७,७७३	२) इतर सस्पर्श तारण कर्जे	२४,०७,४८,७६८
२,५१,३१,१६,११०	३) तारण कर्जे	२,७६,९७,०६,७८५
३,८८,८९,२२३	पैकी थकीत कर्जे	३,३२,१४,०६०
२,८२,१९,५५२	पैकी संशयीत व बुडीत कर्जे	४,२६,५९,३९३
१२,१९,०३३		३२,९६,४८८
	ब) मध्यम मुदत कर्जे :-	
४,३२,१७,७४,५२४	१) इतर सस्पर्श तारण कर्जे	४,०८,८२,९८,१३१
२,९९,१२,५४,६८३	२) तारण कर्जे	२,७०,७३,४२,५७९
१,३३,०५,१९,८४१	पैकी थकीत कर्जे	१,३८,०९,५५,५५२
२४,०५,४९,७१०	पैकी संशयीत व बुडीत कर्जे	८,४१,६४,४८६
२२,५३,७०,१२७		६,८७,४१,९४२
	क) दीर्घमुदत कर्जे :-	
१,१६,७३,६७,५२०	१) इतर सस्पर्श तारण कर्जे	१,२८,३७,३१,५३६
१,१६,७३,६७,५२०	पैकी थकीत कर्जे	५९,५४,४२१
७३,१३,४६८	पैकी संशयीत व बुडीत कर्जे	३८,०८,४१५
६५,९४,८९०		
--	६) शाखा समायोजने	३०,२९,०५१
	७) व्याज येणे	
३६,१५,५२,०४१	१) गुंतवणूकीवरील	१४,५३,६५,१४१
	२) संशयीत व बुडीत कर्जे	७,२४,९५,६६८
	३) प्राप्त होण्या योग्य व्याजाच्या तांत्रिक निलेखनाबाबत	-५,३१,३६,४९८
१५,८८,७१,९३,१९८	पुढील पानावर	१६,२१,२८,३२,५४८



दिनांक ३१-३-२०२६

३१-३-२०२५ अखेर रु.	भांडवल व देणी	३१-३-२०२६ अखेर रु.
१६,४५,३८,६३,८७५	मागील पानावरून	१६,७३,३७,८९,५९८
१५,९५,९७,७२०	९) देय रकमा	१३,००,८२,८३४
	३,७८,६०,६२७ अ) बिले देणे ५,४६,०५,३३५	
	१,०९,६०,३०४ आ) लाभांश देणे १,२४,६८,२६८	
	१,१९,८०० इ) शेअर अनामत ५,४२,०००	
	९,४०,०२,९३४ ई) पे ऑर्डर्स ४,७९,६८,७५२	
	६८,३९,४७७ उ) टी. डी. एस. देणे ५४,४९,४९२	
	३६,१४,५७८ ऊ) आगाऊ रक्कम ३६,५७,०६७	
	६२,००,००० ए) आकस्मिकता तरतूद ६२,००,०००	
८,०२,४३,७४८	१०) नफा	१७,१६,७९,७३८
	६,०७,६८,८०५ मागील वर्षाचा नफा ८,०२,४३,७४८	
	६,०७,५७,५६७ वजा : विनियोजन ७,४५,९५,४००	
	११,२३८ मागील वर्षाचा शिल्लक नफा ५६,४८,३४८	
	८,०२,३२,५९० चालू वर्षाचा नफा १६,६०,३९,३९१	
३१-०३-२०२५ रु.	संविधानिक दायित्त्वे	३१-०३-२०२६ रु.
२९,०९,६६,५५९	संभाव्य देणी	२८,६२,९०,७३२
८,७५,४३,२६७	अ) आरबीआय डीफ	९,१८,६७,६९९
२०,२६,२३,२९२	आ) हमीपत्राच्या पोटी	१९,४३,४३,०४९
१६,६९,३७,०५,३४५	एकूण	१७,०३,५५,४४,९७०

M. M. Gokhale  
Chairman

K. V. Vaidya  
Vice-Chairman

U. B. Joshi  
Director

# अक्षेचलीसलवल वलरुषक अहवलल २०२५-२०२६



## अखेरचल तलळेबंद

३१-३-२०२५ अखेर रु.	जुंदगी व येणी	३१-३-२०२६ अखेर रु.
१५,८८,७१,९३,१९८	मलगील पलनलवरून	१६,२१,२८,३२,५४८
५५,२९,२२,४९९	८) मलमतुतल वजल घसलरल	५३,८७,८७,६७१
५,१७,३१,४९४	९) फरुनरुचर आणल फरुवुचर घसलरल वजल करून	५,३७,६४,२७१
३,४९,०५,८३६	१०) इतर सुथर मलमतुतल	३,६८,७९,३६५
	१८,८३,३४३ अ) वलहन ४१,८४,७४१	
	३,३०,२२,४९३ आ) सङ्गणकीकरण व इतर यंत्रसलमुग्री ३,२६,९४,६२३	
१६,६९,५२,३१८	११) इतर मलमतुतल व येणी :-	१९,३२,८०,३१५
	४०,५२,५४२ अ) लेखन सलमुग्री ५०,४४,८५८	
	३,०९,८८,१८९ आ) शलखल अनलमत रकुम ३,०७,६६,९८८	
	२,४१,०९,१८३ इ) आयकर वलभलगलकडून परतलवल आणल टीडीएस येणे १,४१,१९,४५५	
	३,०३,५५,८२३ ई) इतर येणी आणल मलमतुतल ४,१२,९७,४५९	
	२,७७,०५८ उ) टेलरुफोन अनलमत रकुम २,७७,९६२	
	१४,७८,६०० ऊ) आगलऊ रकुम २६,११,८९२	
	२,१६,१४,९१८ ए) CCIL / NPCI मधील सुरकुषलत रकुम २,१६,१४,९१८	
	११,२५० ऐ) सहकरलरी सुसलयटी शेअर ११,२५०	
	४,१०,११६ ओ) आरबीआय - डीफ १,८९,७८०	
	२,४६,२४,००० औ) प्रसुतलवलत वलसुतु ६,२२,८०,२००	
	२,९०,३०,६३९ अं) डीफर्ड टॅक्स मलमतुतल १,५०,६५,५५३	
१६,६९,३७,०५,३४५	एकुण	१७,०३,५५,४४,१७०

**S. M. Pejavar**  
Chief Executive Officer

As per our report of even date  
**For A S K A & CO**  
Chartered Accountants  
FRN : 122063W  
**CA Jayshree U. Karve**  
Partner  
Mem. No. 104582  
Statutory Auditors  
Thane.  
Date : 18/06/2026



## **SIGNIFICANT ACCOUNTING POLICIES & NOTES FORMING PART OF THE BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2026 & PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2026.**

### **I) BACKGROUND**

THANE BHARAT SAHAKARI BANK LTD was registered under the MCS Act 1960 (Registration No. TNA/BNK/402) on 25/09/1978 and engaged in the business of banking as per the license granted by the Reserve Bank of India.

Bank's area of operations as per bye laws is confined to the geographical limits of whole of the Maharashtra State. During the year it was engaged in the business of banking and allied permissible activities.

The bank is operating through its Head Office & 31 branches at various locations in the state of Maharashtra.

### **FRAMEWORK FOR PREPARATION OF FINANCIAL STATEMENTS**

### **II) BASIS OF PREPARATION**

The financial statements of the bank have been prepared and presented in accordance with generally accepted accounting principles in India. The bank has prepared and presented these financial statements to comply in all material aspects with the master direction issued by the Reserve Bank of India (RBI) on Financial statements – presentation and disclosure as amended, accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, the statutory provisions of the Banking Regulation Act, 1949 as amended from time to time (As applicable to urban co-operative banks) & Maharashtra Co-operative Societies Act, 1960 and Rules framed thereunder as amended, circulars, guidelines issued by the RBI and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared under the historical cost convention, as modified by revaluation of premises, unless stated otherwise and on "Going Concern" basis. The accounting policies adopted in the current year are consistent with those of previous year except specified otherwise.

### **III) USE OF ESTIMATES**

The preparation & presentation of the financial statements requires estimates and assumptions to be made that affect the reported amount of Assets and Liabilities at the date of financial statements and reported amounts of revenues and expenses and the disclosure of contingent liabilities at the end of reporting period. Difference between the actual results and estimates are recognised in period in which the results are known / materialised. Management believes that the estimates used in the preparation of the financial statement are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

### **IV) SIGNIFICANT ACCOUNTING POLICIES (AS-1):**

#### **1) Accounting convention:**

The financial statements have been drawn up with the assumption of going concern, and in accordance with the Historical Cost Convention except for the immovable property which was revalued in 2023-24.

#### **2) Advances :**

- i. Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the Prudential Norms on Income Recognition, Assets Classification and Provisioning and circulars issued by the Reserve Bank of India from time to time.
- ii. Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI.
- iii. In addition, a general provision has been made on all standard assets as per RBI guidelines and in accordance with amendments and clarifications issued from time to time as follows.



Category of Standard Asset	Rate of Provisioning
Direct Advances to Agriculture and SME sectors	0.25%
Commercial real Estate (CRE) sector	1.00%
Commercial Real Estate Residential housing Sector (CRE-RH)	0.75%
All other Loans and Advances not included above	0.40%

- iv. Provision in respect of Restructured Accounts has been made in accordance with RBI guidelines, which require diminution in the fair value of assets to be provided for at the time of restructuring and it is reviewed at each balance sheet date thereafter.
- v. The unrealized interest from the date of classification as Non-Performing Assets is disclosed separately under "Overdue Interest Reserve".

Write offs, if any are charged to provision made on NPA accounts. Recovery in write off accounts is accounted as income.

### 3) Investments :

#### i. Categorization of investment :

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

- Held to Maturity (HTM) - Securities acquired by the Bank with the intention to hold till maturity.
- Held for Trading (HFT) - Securities acquired by the Bank with the intention to trade.
- Available for Sale (AFS) - Securities which do not fall within the above two Categories are classified as Available for Sale

#### ii. Classification of Investments:

For the purpose of disclosure in the financial statements, Investments have been classified as mandated by Banking Regulation Act, 1949 and RBI guidelines as issued from time to time, which are as follows:

Government Securities, Other Approved Securities, Shares, bonds of PSU and Others.

#### iii. Transfer of investments between categories:

Bank decides the category of each Investment at the time of acquisition and classifies the same accordingly. Shifting of securities from one category to another, other than shifting/transfer from HFT to AFS category, is done once in a year with the approval of Board of Directors, at the least of acquisition cost/Book value/Market value on the date of shifting. The depreciation, if any, on such shifting is provided for and the book value of the security is adjusted accordingly. The transfer of securities from one category to another is made as per the guidelines of RBI. Transfer / shifting of Investments from HFT to AFS category is executed under exceptional circumstances, like not being able to sell the securities within 90 days due to tight liquidity condition, or extreme volatility, or market becoming unidirectional.

#### iv. Valuation of Investments:

- Held to Maturity – These investments are carried at their acquisition cost. Any premium on acquisition is amortized over the balance period to maturity as per the Reserve Bank of India guidelines and Bank's policy.
- Held for Trading – All securities in this category are valued scrip-wise at lower of cost or market price at the end of each month and the net resultant depreciation in each classification is recognized in the profit and loss account. Net Appreciation, if any, is ignored.



- c) Available for Sale – All securities in this category are valued scrip-wise at lower of cost or market price at the end of each quarter and the net resultant depreciation in each classification is recognized in the profit and loss account. Net Appreciation, if any, is ignored.
- d) In case of shares & bonds & other investments, the scrip wise appreciation is ignored. Market value of Government Securities (excluding treasury bills) is determined on the basis of the price list published by RBI or the prices periodically declared by PDAI jointly with FIMMDA / FBIL for valuation. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FIMMDA / FBIL.
- e) Market value of other approved securities is determined based on the yield curve and spreads provided by FIMMDA / FBIL.
- f) Treasury bills are valued at carrying cost, which includes discount amortized over the period to maturity.
- g) Units of Mutual Funds are valued at the lower of cost and net asset value provided by the respective mutual funds.
- h) Broken Period interest paid / received on debt instruments is treated as revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue. Profit in respect of investment sold from HTM category is included in profit on sale of Investment and equal amount net of taxes, if any, and net of transfer to Statutory Reserves as applicable net of tax is transferred to Investment Fluctuation Reserve (IFR) as an appropriation of profit.
- i) In the event that Investment Depreciation Reserve (IDR) created on account of depreciation in investments is found to be in excess of the required amount in any year, the excess shall be credited to the Profit & Loss Account and an equivalent amount (net of taxes, if any, and net of transfer to Statutory Reserves as applicable to such excess provision) shall be appropriated to the IFR Account
- j) Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.
- v. **Valuation policy in event of inter category transfer of investments :**
- i) Transfer of securities from HFT/ AFS category to HTM category and HFT to AFS category is carried out at the lower of acquisition cost/ book value/ market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.
- ii) Transfer of securities from HTM category to AFS category is carried out on acquisition price/ book value as on date of shifting. On transfer, these securities are immediately revalued and resultant depreciation, if any, is provided, in the Profit and Loss Account.
- vi. **Accounting for Repo/ Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI) :**
- The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Reverse Repo account is classified under TREPS lending (Money at Call & Short Notice).
- 4) **Cash Flow Statement (AS-3)**
- The cash flows are reported using the indirect method whereby profit before tax is adjusted for effects of transactions of non cash nature, deferrals or accruals of past or future cash receipts or payments and items of income or expenses associated with investing or financing cash flows.

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## 5) Prior period items:

Prior period items of income/expenditure which are not material, the same have been charged/accounted for irrespective heads of accounts.

## 6) Revenue Recognition (AS-9):

### a) Income from Advances

- (i) Interest on Performing Advances have been recognised & accounted on accrual basis.
- (ii) Interest on Non-Performing Advances is recognised & accounted on realisation as per the guidelines issued by RBI.

### b) Income from Investments

- (i) Interest on Investment has been recognized on accrual basis.
- (ii) Interest on Non Performing Investments is recognised on realisation as per the guidelines issued by RBI.
- (iii) Dividends received from shares of co-operative institutions and mutual funds are recognised as income of the year in which they are realised.
- (iv) Profit or loss on sale of securities have been recognized & accounted on settlement-date basis.

### c) Income from other services

Commission (other than insurance commission), is recognised as income of the year in which they are received.

### d) Except above, all other Incomes and expenditure are accounted on accrual basis.

## 7) Property, Plant & Equipment (Fixed Assets) (AS-10)

- i. Fixed assets are stated at historical cost net of depreciation. Cost includes incidental direct expenses incurred on acquisition of assets.
- ii. Revalued assets are carried at revalued amounts less amortization/depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet.
- iii. Gains or Losses arising from derecognition of fixed assets are measured as difference between the net Proceeds on disposal and carrying amount of the assets and are recognized in the Profit and Loss account when the asset is derecognized.

### iv. Impairment:

The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An Impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. Depreciation on revaluation surplus is debited to Revaluation Reserve and depreciation on cost including revaluation amount is debited to Profit and Loss account.

### v. "Computer Hardware" and "Computer Software" are depreciated at straight-line method.

### vi. Computer and Peripherals used for providing technological services are depreciated on a straight-line basis over the period of estimated economic life.

### vii. Fixed assets except freehold land are depreciated at the rates considered appropriate by the Management.

### viii. Depreciation on Fixed Assets:

The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below:



**viii. Depreciation on Fixed Assets:**

The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below :

Particulars	Basis of Depreciation	Rates of depreciation (p.a.)
Building	Written Down Value	2.50%
Machinery	Written Down Value	25.00%
Furniture & Fixture	Written Down Value	10.00%
Vehicle	Written Down Value	20.00%
Computer Hardware & Software	Straight Line Method	33.33%

ix. Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased and retained for 180 days or more; otherwise, it is charged at 50% of the normal rate. If the assets are sold prior to the yearend before retaining for 180 days or more, depreciation is charged at 50% of the normal rate.

x. Assets individually costing Rs. 5,000/- or less are not capitalised but charged to Profit & Loss Account.

**8) Foreign Exchange Transactions (As-11)**

The Bank does not deal in Foreign Exchange directly. All the transactions on behalf of constituents are carried out through other Banks.

**9) Employee Benefits (AS-15)**

- Employees Provident Fund is accounted for on the basis of contribution made to Provident Fund.
- The Bank has opted a Group Gratuity Scheme and Policy for Leave Encashment from LIC of India & India First Life Insurance Co Ltd and an annual contribution is made and accounted for accordingly in the concern year.
- Provision for Ex-gratia is provided for FY 2025-26 for all the staff.

**10) Borrowing Cost (AS-16)**

The TREPs borrowing is required to maintain daily CRR balance and accounted as per RBI deal slips. Bank also issued LTSB during the current financial year and interest on borrowing is debited to Profit and Loss Account.

**11) Segment Reporting (AS-17)**

The bank classified its operation in two segments, for the purpose of reporting as prescribed by AS-17 Segment reporting issued by Institute of Chartered Accountants of India viz.

- Treasury which includes Investment portfolio, profit / loss on sale of securities, money market operations. The expenses under this segment include the interest expenses on borrowings from external sources as well as internal sources, depreciation / amortisation of premium on investment & other related cost.
- Banking operations include all other operation which is not included in Treasury operation.

**12) Related parties (AS-18)**

The Bank has disclosed the necessary information about loans given to Directors and Relatives. There are no related parties requiring disclosure to be made for Related Party as required under AS18, issued by The Institute of Chartered Accountants of India (ICAI), other than The Chief Executive Officer of the Bank, Shri. S. M. Pejawar in terms of RBI circular 29<sup>th</sup> March 2003, the CEO being the single party covered by this category of the same are separately disclosed.



## 13) Lease Payments (AS-19)

In the opinion of the bank, the Leave & License Agreements entered into by the bank are cancellable. Therefore, rent for the premises debited to Profit & Loss A/c in current year, is only to the extent actually incurred for the year.

## 14) Earning Per Share (AS-20)

Earning per share is calculated by dividing net profit for the period by weighted average number of equity shares outstanding at the end of the year. The weighted number of shares has been calculated on monthly basis.

## 15) Taxes on Income (AS-22)

- Provision for Current Tax is made on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act 1961 and rules framed there under.
- Deferred Tax: Deferred Tax is calculated at the rates and the laws that have been prevailing as of the Balance Sheet date and is recognized on the timing differences that originate in one period and are capable of reversal in one or more subsequent period. Deferred Tax is recognised only to the extent that there is reasonable certainty that the asset would be realised in the future.

## 16) Intangible Assets (AS-26)

The computer software acquired for banking as well as treasury operations have been shown at cost less depreciation. The Depreciation on computer software is charged @33 1/3% on Straight Line Basis. The bank has not deducted the value of software (intangible asset) while calculating capital fund for calculation of CRAR & Net worth.

## 17) Impairment of Assets (AS-28)

The bank has ascertained that there is no material impairment of any of its assets except unsecured portion of NPA advance, against which necessary provision is made in line with the RBI guidelines. Hence, in the opinion of bank no separate provision under accounting standard - 28 on impairment of Assets (AS-28) issued by the ICAI is required.

## 18) Accounting for Provisions, Contingent Liabilities & Contingent Assets (AS-29):-

- Provisions in respect of advances which are classified as Non-performing Advances as well as Performing Advances have been made at the rates of provision which are not less than the rates prescribed by RBI.
- 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.
- Contingent Assets are not recognized since this may result in the recognition of income that will never be realized.

## IV. NOTES TO ACCOUNTS :

- As per RBI Circular No.UBD.PCB.Cir No. 26/13.05.000/06-07 dated 9<sup>th</sup> January 2007, the Bank had revalued its owned premises & Revaluation Reserve of Rs. 4988.23 lacs was created in the year 2023-24. The same has been depreciated @ 2.5% p.a. on SLM and accordingly amount of Rs. 124.71 lacs is debited to profit & Loss account as depreciation and equivalent amount has been transferred to General Reserve.
- The bank has made adequate provision for sub-standard, doubtful and loss assets. Provision amounting to Rs.2100.00 lakhs has been held for Bad and Doubtful Debts Reserve. Provision amounting to Rs. 360.00 lakhs has been held under Provision for Standard Assets and out of this Rs. 20.00 lakh provided in current year. As per RBI circular for COVID-19 – Regulatory Package, the Bank has also made provision for 508 restructured loan accounts and amount held in Res. for Restructured is Rs. 215.00 lakhs. Out of 508 restructured loan accounts, 23 restructured loan accounts has outstanding balance as on 31/03/2026 of Rs. 882.43 lakhs after considering slippage and closure.



**3. INFORMATION UNDER MSME (DEVELOPMENT) ACT 2006:**

Based on and to the extent of the information received by the Bank from the suppliers during the period regarding their status under the Micro, small and Medium enterprises development Act, 2006 (MSME Act), no delay has been noted and hence no interest is payable under the said Act.

**4. Net profit or Loss for the period, prior period items, changes in accounting policy (AS-5)**

There are no items of material significance in prior period requiring disclosure. There is no change in the significant accounting policies adopted during the year ended 31<sup>st</sup> March, 2026 as compared to those followed in previous financial year 2024-25.

**5. Property, Plant & Equipment (AS-10)**

During the current year, depreciation amounting to Rs. 332.30 Lakhs was charged to Profit & Loss Account. Out of this, depreciation of Rs. 124.71 Lakhs pertains to revaluation of assets and has been adjusted against the Revaluation Reserve, in accordance with the applicable accounting standard.

**6. Employees Benefits: Accounting Standard 15 (Revised 2005):**

- a. Defined Contribution Schemes: Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution, measured as a fixed percentage of basic & dearness allowance i.e. salary.
- b. During the year an amount of Rs. 1.84 Crore (P.Y.Rs. 1.81 Crore) was charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds.

Particulars	Amount in Crores
Bank contribution to PF	1.77
PF administrative charges	0.07
<b>Total</b>	<b>1.84</b>

**c. Employee Benefits - AS - 15**

As per the terms of Policy, the data of employees as on 31<sup>st</sup> March is collected & considered by the LIC for calculating the amount of contribution of funds & the amount of premium in respect of Group Leave Encashment Scheme of the employees on the basis of Projected Unit Credit Method. Further, in case of Group gratuity scheme, the amount payable on the basis of actuarial valuation is worked out from the said data of employees as on 31<sup>st</sup> March every year. As per the terms of LIC policy the amount of premium as well as amount of contribution of fund, if any, is payable to LIC only on 1<sup>st</sup> of April next year, the Bank has recognised the annual contributions including premium in the concerned year of payment. Accordingly, contribution to Fund in respect of Group Leave Encashment Scheme as well as Group gratuity scheme is fully paid during year 2025-26.

- d. Actuarial assessment of Gratuity and Leave encashment is not done by external professionals.
- e. The Government of India on 21<sup>st</sup> November 2025 announced the implementation of four labour codes namely the Code on Wages 2019, the Industrial Relations Code 2020, the code on Social Security 2020 and the occupational Safety, Health and Working Conditions Code 2020 which seek to rationalize 29 existing laws. Even though the said code is made effective, Government of Maharashtra, is yet to notify the rules for the same. As on 31.03.2026 the Bank has made an ahoc provision for of additional liability, if any, arising due to these changes in new labour reforms under head salary payable A/c.

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## 7. Segment Reporting (AS-17)

### Part A : Business segments

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Particulars	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Revenue	51.70	49.48	47.64	21.93	42.73	50.80	15.28	17.51	157.35	139.72
Result	-8.61	-11.14	12.78	5.61	11.47	12.98	0.96	0.57	16.60	8.02
Unallocated expenses									-	-
Operating profit									22.66	11.20
Income taxes	-	-					-	-	6.06	3.18
Extraordinary profit / loss									-	-
Net profit									16.60	8.02
Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Other information:									-	-
Segment assets	761.23	710.45	354.70	275.12	486.87	553.14	99.24	127.76	1,702.04	1,666.47
Unallocated assets									1.51	2.90
Total assets									1,703.55	1,669.37
Segment liabilities	761.23	710.45	354.70	275.12	486.87	553.14	100.75	127.76	1,703.55	1,669.37
Unallocated liabilities									-	-
Total liabilities	761.23	710.45	354.70	275.12	486.87	553.14	100.75	127.76	1,703.55	1,669.37

### Part B: Geographic segments

(Amount in ₹ crore)

	Domestic		International		Total	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
(a) Revenue	157.35	139.72	-	-	157.35	139.72
(b) Assets	1,703.55	1,669.37	-	-	1,703.55	1,669.37

Notes :

- Cost common for all the segments are allocated in proportion of segment revenue.
- DTA is considered in unallocated assets.



## 8. Related Party Disclosure (AS-18)

(Amount in Rs. Crore)

Item / Related Party	Parent (as per ownership or control)	Subsidiaries	Associates / Joint Ventures	Key Management Personnel	Relatives of key Management Personnel	Total
Borrowings	-	-	-	-	-	-
Deposits	-	-	-	-	-	-
Placement of Deposits	-	-	-	-	-	-
Advances	-	-	-	0.18	0.41	0.59
Investments	-	-	-	-	-	-
Non-funded commitments	-	-	-	-	-	-
Leasing/HP arrangement availed	-	-	-	-	-	-
Leasing/HP arrangement provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	-	-	-
Interest received	-	-	-	-	-	-
Rendering of services	-	-	-	-	-	-
Receiving of services	-	-	-	-	-	-
Management contracts	-	-	-	-	-	-

## 9. LEASES (AS-19)

Lease agreement of two rental premises namely Pokhran Branch and Dadar branch are not renewed as of 31<sup>st</sup> March 2026 even though lease period was already expired. The provision, if any, is also not made in respect of any escalation of rent, as terms and conditions are not yet crystalised.

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

Particulars	31.03.2026	31.03.2025
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	1660.31	802.33
Weighted Average No. of Equity Shares outstanding during the period (in Lakhs)	107.61	108.73
Basic Earnings Per Share (Rs.)	15.43	7.38
Diluted Earnings Per Share (Rs.)*	15.43	7.38
Nominal Value Per Share	25	25

\* The bank had not issued any compulsory/optionally convertible financial instrument during the year.

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## 11. Accounting for taxes on income (AS 22) :

Deferred tax has been recognized on account of timing differences between the book profits and the taxable profits. The tax effect of timing differences between the book profits and the taxable profits are reflected through Deferred Tax Assets (DTA) / Deferred Tax Liability (DTL).

(Rs. in lakh)

Particulars	31-03-2026
<b>Deferred Tax Assets:</b>	<b>290.31</b>
1) BDDR Provision & Written-off	-95.24
2) Depreciation on Fixed Assets	- 8.47
3) On account of Deferred Revenue Expenditure	-
4) Others	- 35.94
<b>TOTAL</b>	<b>-139.65</b>
<b>Deferred Tax Liability:</b>	<b>-139.65</b>
<b>Net Deferred Tax Asset</b>	<b>150.66</b>

## 12. Provisions, Contingent Liabilities and Contingent Assets (AS-29):

a) Details of Provisions:

(Rs. In Lakhs)

Particulars	Opening Balance as on 01/04/2025	Addition	Deletion / Utilisation	Closing Balance 31/03/2026
NPI	1.44	0.00	0.00	1.44
Contingency Provision	62.00	0.00	0.00	62.00
Covid-19 Restructured	215.00	0.00	0.00	215.00
Standard Assets	340.00	20.00	0.00	360.00
IDR	15.00	60.00	0.00	75.00
BDDR	2600.00	466.06	966.06	2100.00

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

(Rs. In Lakhs)

Facilities	Amount of FDRs of Bank
Bank Guarantees	589.83
Letter of Credit	146.32



- c) In accordance with the “The Depositor Education and Awareness Fund Scheme, 2014” formulated by RBI, during F.Y. 2025-26, the Bank has identified and transferred Rs. 0.92Crores to the Depositor Education and Awareness Funds per details below:

**(Rs. in Crores)**

<b>Particulars</b>	<b>2025-26</b>	<b>2024-25</b>
Opening Balance of amounts transferred to DEAF	8.75	8.09
Add: Amounts transferred to DEAF during the year	0.92	0.91
Less: Amounts reimbursed by DEAF towards claims *	0.49	0.25
Closing Balance of amounts transferred to DEAF	9.18	8.75

- d) Investments include the following FDR investments, which have been earmarked for Statutory Reserve Fund:

**(Rs. In Lakhs)**

<b>Particulars</b>	<b>Amount of Investment</b>
FDR with DCB	1000.00
FDR with BANDHAN	2000.00
FDR with BOB	1002.00

### 13. Prudential / Technical write-off

As per RBI circular on framework for compromise settlement and technical write-off, bank has carried out the exercise. Accordingly prudential write-off of Rs. 218.86 lakhs and technical write-off of Rs. 602.59 lakhs has been made by the Bank during current year.

### 14. Capital Commitments:

Estimated amount of contracts remaining to be executed as on 31 March, 2026 is Rs.1.03 crore (Previous year Rs.4.79crore)

15. a. The bank has classified its investment in G-Sec & State Govt. securities as on 31<sup>st</sup> March 2026 in the following categories.

<b>Sr. No.</b>	<b>Period</b>	<b>Amount (in Lakhs)</b>
a.	Held to Maturity	34002.30
b.	Available for Sale	4350.96
c.	Held for Trading	0.00

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## b. Composition of Non SLR Investments.

(Rs. in Crores)

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	42.95	33.96	--- NIL---							
b	FIs	30.03									
c	Banks										
d	Private Corporates										
e	Subsidiaries / Joint Ventures										
f	Others	0.01	0.01								
g	Provision held towards depreciation										
	<b>Total</b>	<b>72.99</b>	<b>33.97</b>								

## c. Non-performing Non-SLR investments

Particulars	Amount (Rs. Lakhs)
Opening balance	1.44
Additions during the year since 1 <sup>st</sup> April 2025	0.00
Reductions during the year	0.00
Closing balance	1.44
<b>Total provisions held</b>	<b>1.44</b>

## d. REPO TRANSACTIONS

(Rs. in Crores)

Particulars	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily Average Outstanding during the year	Outstanding as on March 31 <sup>st</sup>
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	-	-	-	-



## 16. Disclosures Regarding Restructured Advances

This year bank has not restructured any loan account.

## 17. Disclosure of transfer of loan exposures

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2025-26 and previous financial year 2024-25.

### a. Details of financial assets sold to Asset Reconstruction Companies (ARCS)

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

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

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

## 18. Divergence

(Amount in ₹ crore)

Sr. No.	Particulars	Amount
1	Gross NPAs as on March 31, 2025 as reported by the bank	32.54
2	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	40.51
3	Divergence in Gross NPAs (2-1)	7.97
4	Net NPAs as on March 31, 2025 as reported by the bank	6.54
5	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	14.51
6	Divergence in Net NPAs (5-4)	7.97
7	Provisions for NPAs as on March 31, 2025 as reported by the bank	26.00
8	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	26.00
9	Divergence in provisioning (8-7)	0.00
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	15.13
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	8.02
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	7.00

19. Bank has no exposure to country risk in both the current & previous year.

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20. Bank has not entered into any transaction in derivatives in the current & previous year.

21. Transfers to / from HTM category

		(Amount in ₹ crore)
Particulars	Face Value	Book Value
HTM TO AFS	165.00	161.86
AFS TO HTM	14.29	14.29
TOTAL	179.29	176.15

22. Expenses incurred at the time of acquisition of investments (For e. g. CCIL charges) are accounted as revenue expenditure in Profit and Loss Account.

23. Eligible input tax credit of GST paid to the vendors is utilised against the amount of GST collected from the customers and disallowed portion of input tax credit (50% of GST paid) is debited to profit & Loss A/c.

Income on which GST is collected and expenses on which GST is paid are accounted for as per Net Accounting Method.

24. During the FY 2025-26, bank has not reported any fraud.



**ADDITIONAL DISCLOSURE (AS PER RBI Master Directions – Balance Sheet Disclosures NO. RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22 dated 30.08.2021 updated as on 28.11.2025)**

(Rs. in Crores)

Sr.No.	Particulars	31.03.2026	31.03.2025
<b>1</b>	<b>Movement of CRAR</b>		
a.	Capital Tier 1	122.07	109.33
b.	Capital Tier 2	10.37	8.04
c.	Total of Tier 1 and Tier 2 Capital	132.44	117.38
d.	Total Risk Weighted Assets	914.29	861.03
e.	Capital to risk assets Ratio	14.49	13.63
<b>2</b>	<b>Investments</b>		
a.	Book Value	383.53	400.01
b.	Face Value	379.66	401.51
c.	Market Value	371.22	399.12
<b>3</b>	<b>Advance Against</b>		
a.	Real Estate & Construction Business	13.22	26.66
b.	Housing	128.37	116.74
<b>4</b>	Advance against Shares & Debentures	Nil	Nil
<b>5</b>	<b>Advances to Directors and their relatives, Companies / firms in which they are interested</b>		
a.	Fund-based	0.07	0.63
b.	Non-fund based	Nil	Nil
<b>6</b>	<b>Average Cost of Deposits</b>	4.50%	4.48%
<b>7</b>	<b>NPAs</b>		
A	Gross NPAs	18.22	32.54
B	Net NPAs	0.00	6.54
C	% of Gross NPAs	2.16%	3.93%
D	% of Net NPAs	0.00%	0.82%
<b>8</b>	<b>Movement of NPAs</b>		
	<b>GROSS NPAs</b>		
A	Opening Balance	32.54	57.49
B	Additions during the year	11.86	4.87
C	Less: Closed / recovered / written off	26.18	29.82
D	Closing Balance	18.22	32.54
	<b>NET NPAs</b>		
A	At the beginning of the year	6.54	34.60
B	At end of the year	0.00	6.54
<b>9</b>	<b>Profitability</b>		
A	Interest income as percentage of working funds	8.67%	3.59%

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	B	Non- Interest income as percentage of working funds	0.93%	1.12%
	c	Operating profit as a percentage of working funds	1.73%	0.95%
	d	Return on Assets	0.97%	0.48%
	e	Business ( Deposits + Advances ) per employee	9.12	8.61
	F	Profit per employee	0.06	0.03
10		<b>Provision made towards</b>		
	a	NPAs	3.21	3.10
	b	Depreciation in Investments	0.60	0.00
	c	Restructured	0.00	0.00
	d	Standard	0.20	0.00
11		<b>Movement of Provisions</b>		
	a	<b>Towards NPA</b>		
		Opening Balance	26.00	22.90
		Provision during the Year	3.21	3.10
		Add: Transfer from Other Reserves	0.00	0.00
		Less: Closed / Recovered/Written off	8.21	0.00
		Closing Balance	21.00	26.00
	b	<b>Towards depreciation on investments</b>		
		Opening Balance	0.15	0.15
		Additions during the year	0.60	0.00
		Less Excess return back	0.00	0.00
		Closing Balance	0.75	0.15
	c	<b>Standard Assets</b>		
		Opening Balance	3.40	3.40
		Add: during the year	0.20	0.00
		Less: Transfer to BDDR	0.00	0.00
		Closing Balance	3.60	3.40
12		<b>Foreign Currency Assets &amp; Liabilities</b>	NA	NA
13		<b>DICGC premium paid up to</b>	Sep-26	Sep-25

Figures for the previous year have been regrouped wherever necessary to make them comparable with the current year, and both year figures are rounded up to nearest rupee.

**As per our report of even date**

**M. M. Gokhale**  
Chairman

**K. V. Vaidya**  
Vice-Chairman

**U. B. Joshi**  
Director

**S. M. Pejawar**  
Chief Executive Officer

As per our report of even date  
**For A S K A & CO**  
Chartered Accountants  
FRN : 122063W  
**CA Jayshree U. Karve**  
Partner  
Mem. No. 104582  
Statutory Auditors  
Thane.  
Date : 18/06/2026



**Regulatory Capital  
Composition of Regulatory Capital**

(Amount in ₹ crore)

Sr. No.	Particulars	2025-26	2024-25
i)	Paid up share capital and reserves (net of deductions, if any)	122.07	109.33
ii)	Additional Tier 1 capital / Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	122.07	109.33
iv)	Tier 2 capital	10.37	8.04
v)	Total capital (Tier 1+Tier 2)	132.44	117.37
vi)	Total Risk Weighted Assets (RWAs)	914.29	861.03
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.36	12.70
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.13	0.92
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.49	13.63
x)	Amount of paid-up equity capital raised during the year	0.89	1.01
xi)	Amount of non-equity Tier 1 capital raised during the year, Give list* as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	NA	NA
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.).	0.89	Nil

	2025-26	2024-25
Amount of Tier 2 capital raised during the year of which:		
a) Long term subordinated debt instruments (LTSB)	0.89	0.00
	<b>0.89</b>	<b>0.00</b>

**Asset Liability Management**

**Maturity pattern of certain items of assets and liabilities**

(Amount in ₹ crore)

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 days months	31 days upto 2 months	Over 2 months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	83.22	10.56	14.08	26.58	41.10	47.54	150.20	336.70	774.26	6.74	3.13	1,494.11
Advances	14.43	0.49	0.80	19.75	24.45	10.94	32.52	67.60	172.71	140.42	357.46	841.57
CC									89.75			89.75
NPA										4.80	13.42	18.22
Others	14.43	0.49	0.80	19.75	24.45	10.94	32.52	67.60	82.96	135.62	344.04	733.60
Investments	-	-	-	-	10.00	-	60.09	5.00	54.23	56.49	270.88	456.69
Borrowings	5.94	-	-	-	-	-	-	-	-	-	-	5.94
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## Composition of Investment Portfolio as at 31/03/2026

(Amount in ₹ crore)

	Investments in India						Investments outside India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
<b>Held to Maturity</b>												
Gross	340.02	-	-	-	-	-	340.02	-	-	-	-	340.02
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	340.02	-	-	-	-	-	340.02	-	-	-	-	340.02
<b>Available for Sale</b>												
Gross	43.51	-	0.16	72.99	-	-	116.66	-	-	-	-	116.66
Less: Provision for depreciation and NPI	-	-	0.01	-	-	-	0.01	-	-	-	-	0.01
Net	43.51	-	0.15	72.99	-	-	116.65	-	-	-	-	116.65
<b>Held for Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>383.53</b>	<b>-</b>	<b>0.16</b>	<b>72.99</b>	<b>-</b>	<b>-</b>	<b>456.68</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>456.68</b>
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	0.01	-	-	-	0.01	-	-	-	-	0.01
Net	<b>383.53</b>	<b>-</b>	<b>0.15</b>	<b>72.99</b>	<b>-</b>	<b>-</b>	<b>456.67</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>456.67</b>



**Composition of Investment Portfolio as at 31/03/2025**

(Amount in ₹ crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
<b>Held to Maturity</b>												
Gross	327.45	-	-	-	-	-	327.45	-	-	-	-	327.45
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	327.45	-	-	-	-	-	327.45	-	-	-	-	327.45
<b>Available for Sale</b>												
Gross	37.56	-	0.01	33.96	-	-	71.53	-	-	-	-	71.53
Less: Provision for depreciation and NPI	-	-	0.01	-	-	-	0.01	-	-	-	-	0.01
Net	37.56	-	-	33.96	-	-	71.52	-	-	-	-	71.52
<b>Held for Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>365.01</b>	<b>-</b>	<b>0.01</b>	<b>33.96</b>	<b>-</b>	<b>-</b>	<b>398.981</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>398.98</b>
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	0.01	-	-	-	0.01	-	-	-	-	0.01
Net	<b>365.01</b>	<b>-</b>	<b>-</b>	<b>33.96</b>	<b>-</b>	<b>-</b>	<b>398.97</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>398.97</b>

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## Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	2025-26	2024-25
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.15	0.15
b) Add: Provisions made during the year	0.60	-
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	0.75	0.15
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.37	1.37
b) Add: Amount transferred during the year	1.21	1.00
c) Less: Drawdown	-	-
d) Closing balance	3.58	2.37
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT category	3.07	3.27

## Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	2025-26	2024-25
a)	Opening balance	0.01	0.01
b)	Additions during the year since 1 <sup>st</sup> April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	0.01	0.01
e)	Total provisions held	0.01	0.01

## Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
1	2	3	4	5	6	7					
a)	PSUs	42.95	33.96	-	-	-	-	-	-	-	-
b)	FIs	30.04	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	0.01	0.01	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>72.99</b>	<b>33.97</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Bank has not conducted any transaction in Government Security Lending (GSL) in current and previous year.



**Asset quality 2025-26**

**Classification of advances and provisions held**

(Amount in ₹ crore)

	Standard	Non-Performing			Total NPA	Total
	Total Standard Advances	Sub- standard	Doubtful	Loss		
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	795.72	3.81	28.73	-	32.54	828.26
Add : Additions during the year					11.86	-
Less : Reductions during the year*					26.18	-
Closing balance	823.35	4.25	13.97	-	18.22	841.57
*Reductions in Gross NPAs due to:						
i) Upgradation					3.32	-
ii) Recoveries (excluding recoveries from upgraded accounts)					14.64	-
iii) Technical/Prudential Write-offs					6.03	-
iv) Write-offs other than those under (iii) above					2.19	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	3.40	0.38	13.35	12.27	26.00	29.40
Add : Fresh provisions made during the year	0.20	0.05		4.14	4.19	4.39
Add: Transfer from Other Reserves					-	-
Less : Excess provision reversed/ Write-off loans			9.19		9.19	9.19
Closing balance of provisions held	3.60	0.43	4.16	16.41	21.00	24.60
<b>Net NPAs</b>						
Opening Balance		3.43	15.38	-12.27	6.54	
Add: Fresh additions during the year					11.86	
Less: Reductions during the year					21.18	
Closing Balance		0.82	-1.41	-12.27	-2.78	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/Prudential written-off accounts						-
Add: Technical/Prudential write-offs during the year						6.03
Less: Recoveries made from previously technical/prudential written-off accounts during the year						-
Closing balance						6.03

Ratios (in per cent)	2025-26	2024-25
Gross NPA to Gross Advances	2.16%	3.93%
Net NPA to Net Advances	0.00%	0.82%
Provision coverage ratio	115.27%	79.90%

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## Asset quality 2024-25

### Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total NPA	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	688.51	16.45	41.04	-	57.49	746.00
Add : Additions during the year					4.87	-
Less : Reductions during the year*					29.82	-
Closing balance	795.72	3.81	28.73	-	32.54	828.26
*Reductions in Gross NPAs due to:						
i) Upgradation					0.60	-
ii) Recoveries (excluding recoveries from upgraded accounts)					16.85	-
iii) Technical/ Prudential Write-offs					12.37	-
iv) Write-offs other than those under (iii) above						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	3.40	1.65	9.28	11.97	22.90	26.30
Add : Fresh provisions made during the year					3.10	-
Add: Transfer from Other Reserves					-	-
Less : Excess provision reversed/ Write-off loans					-	-
Closing balance of provisions held	3.40	0.38	13.35	12.27	26.00	29.40
<b>Net NPAs</b>						
Opening Balance		14.80	31.76	-11.97	34.59	
Add: Fresh additions during the year					4.87	
Less: Reductions during the year					32.92	
Closing Balance		3.43	15.38	-12.27	6.54	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
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>Ratios (in per cent)</b>	<b>2024-25</b>	<b>2023-24</b>				
Gross NPA to Gross Advances	3.93%	7.71%				
Net NPA to Net Advances	0.82%	4.78%				
Provision coverage ratio	79.90%	39.83%				



**Sector-wise Advances and Gross NPAs**

(Amounts in ₹ crore)

Sr. No.	Sector*	2025-26			2024-25		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	-	-	0.00%	-	-	0.00%
b)	<b>Advances to industries sector eligible as priority sector lending</b>	<b>105.96</b>	<b>-</b>	<b>0.00%</b>	<b>88.59</b>	<b>0.11</b>	<b>0.12%</b>
	<u>*Of Which sub-sectors:</u>						
	Mfg-Chemical Prodt/Paint/TestingKit	20.99	-	0.00%	20.32	-	0.00%
	Mfg-Engineering/Fabrication	21.15	-	0.00%	28.17	0.11	0.39%
	Mfg-Food processing	17.71	-	0.00%	0.49	-	0.00%
c)	<b>Services</b>	<b>176.76</b>	<b>13.86</b>	<b>7.84%</b>	<b>151.73</b>	<b>0.75</b>	<b>0.49%</b>
	<u>*Of Which sub-sectors:</u>						
	Wholesale / Retail Trader	65.03	0.67	1.03%	48.83	0.44	0.90%
	S-Hotel / Resort / Restaurant	25.29	7.58	29.97%	26.78	-	0.00%
	S-Contractor/Civil/Electric/Labour	28.42	-	0.00%	24.92	-	0.00%
d)	Personal loans [Housing Loan, Housing Top-up, Gold Loan, Gold OD, Personal Loan, RMS Education Loan, FDR Loans / NSC KVP Loans (Up to Rs. 1 Lacs) and Term Loans on Individual Names)	61.08	1.40	2.29%	38.61	0.70	1.81%
	<b>Sub-total (i)</b>	<b>343.80</b>	<b>15.26</b>	<b>4.44%</b>	<b>278.93</b>	<b>1.56</b>	<b>0.56%</b>
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	18.69	-	0.00%	17.42	1.26	7.23%
	<u>*Of Which sub-sectors:</u>						
	Mfg-Chemical Prodt/Paint/TestingKit	-	-	0.00%	-	-	0.00%
	Mfg-Engineering/Fabrication	-	-	0.00%	0.50	0.27	54.00%
	Mfg-Food processing	16.93	-	0.00%	14.97	-	0.00%

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c)	Services	53.12	2.02	3.80%	103.73	25.90	24.97%
	<b>*Of Which sub-sectors:</b>						
	Wholesale / Retail Trader	-	-	0.00%	19.20	0.18	0.94%
	S-Hotel / Resort / Restaurant	6.73	-	0.00%	5.90	-	0.00%
	Society/Trust/Club	25.64	-	0.00%	31.88	5.60	17.57%
	S-Contractor/Civil/Electric/Labour	8.19	-	0.00%	2.90	0.04	1.38%
d)	Personal loans [Housing Loan, Housing Top-up, Gold Loan, Gold OD, Personal Loan, RMS Education Loan, FDR Loans / NSC KVP Loans (Above Rs. 1 Lacs) and Term Loans on Individual Names)	425.95	0.95	0.22%	428.18	3.82	0.89%
	<b>Sub-total (ii)</b>	<b>497.76</b>	<b>2.97</b>	<b>0.60%</b>	<b>549.33</b>	<b>30.98</b>	<b>5.64%</b>
	<b>Total (i + ii)</b>	<b>841.56</b>	<b>18.23</b>	<b>2.17%</b>	<b>828.26</b>	<b>32.54</b>	<b>3.93%</b>

## Overseas assets, NPAs and revenue

( Amounts in Crore)

Particulars	Current Year	Previous Year
Total Assets	NA	NA
Total NPAs	NA	NA
Total Revenue	NA	NA



**Details of accounts subjected to restructuring**

(Amounts in ₹ crore)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Standard	Number of borrowers	-	-	-	-	-	7	-	-	-	7
	Gross Amount (₹ crore)	-	-	-	-	-	1.14	-	-	-	1.14
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	7	-	-	-	7
	Gross Amount (₹ crore)	-	-	-	-	-	1.14	-	-	-	1.14
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

\* No Such Accounts are restructured as well as No such application received for restructure during F.Y. 2025-26.

**Disclosure of transfer of loan exposure**

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2025-26 and previous financial year 2024-25.

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

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

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

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

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## Non – Fund Based Credit Facilities

A bank shall disclose the details of NFB credit facilities in the format given below.

		As at March 31, 2026	As at March 31, 2026	As at March 31, 2025	As at March 31, 2025
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	19.43	-	20.26	-
	i) In India	19.43	-	20.26	-
	ii) Outside India	-	-	-	-
II	Acceptances, Endorsements and other Obligations (₹ crore)	-	-	-	-
III	Other NFB Credit facilities (₹ crore)	-	-	-	-

## Fraud accounts

(Amount in ₹ crore)

	2025-26	2024-25
Number of frauds reported	-	1
Amount involved in fraud (₹ crore)	-	12.00
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	-	-

Note: During 2024-25, amount recovered from borrower and fraud closed on 28/3/2025.

## Unsecured advances

(Amounts in ₹ crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	140.72	136.94
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	-	-

(Personal Loans backed by section 49 of MCS Act, **Rs.84.50 Cr** and **Rs. 86.14 Cr** for current year and previous year resp, which is included in total unsecured loans)



### Disclosures related to Project Finance

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

Sl. No.	Item Description	Number of accounts	Total outstanding as on 31st Dec. 2025	Number of accounts	Total outstanding as on 31st March 2026 (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	6	22.48	7	23.89
2	Projects under implementation accounts sanctioned during the quarter.	1	0.90	0	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	0	-	0	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	7	23.38	7	23.89
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	0	-	0	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	0	-	0	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	-	0	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	-	0	-
6	Out of '5', accounts in respect of which resolution DCCO, as the case may be, has been invoked due to change in scope and size of the project.	0	-	0	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	0	-	0	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	-	0	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	0	-	0	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	0	-	0	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	-	0	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	-	0	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	-	0	-

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## Disclosure under resolution framework for Covid-19 related stress as on 30/09/2025

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous year (A)	Of (A),	Of (A)	Of (A)	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half year
		aggregate debt that slipped into NPA during the - half year	a mount written off during the - half year	amount paid by the borrowers during the - half year	
Personal Loans-Covid Restructure 1.0	0.60	-	-	0.14	0.46
Personal Loans-Covid Restructure 2.0	4.77	-	-	0.96	3.81
Corporate persons*- Covid Restructure 1.0	7.97	-	-	0.39	7.58
Of Which MSMEs	7.97	-	-	0.39	7.58
Corporate persons*- Covid Restructure 2.0	-	-	-	-	-
Of Which MSMEs	-	-	-	-	-
Others- Covid Restructure 1.0	-	-	-	-	-
Others- Covid Restructure 2.0	6.22	-	-	0.41	5.81
<b>Total</b>	<b>19.56</b>	<b>-</b>	<b>-</b>	<b>1.90</b>	<b>17.66</b>

## Disclosure under resolution framework for Covid-19 related stress as on 31/03/2026

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous year (A)	Of (A),	Of (A)	Of (A)	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half year
		aggregate debt that slipped into NPA during the - half year	a mount written off during the - half year	amount paid by the borrowers during the - half year	
Personal Loans-Covid Restructure 1.0	0.46	-	-	0.03	0.43
Personal Loans-Covid Restructure 2.0	3.81	-	-	0.80	3.01
Corporate persons*- Covid Restructure 1.0	7.58	7.58	-	-	-
Of Which MSMEs	-	-	-	-	-
Corporate persons*- Covid Restructure 2.0	-	-	-	-	-
Of Which MSMEs	-	-	-	-	-
Others- Covid Restructure 1.0	-	-	-	-	-
Others- Covid Restructure 2.0	5.81	-	-	0.42	5.39
<b>Total</b>	<b>17.66</b>	<b>7.58</b>	<b>-</b>	<b>1.25</b>	<b>8.83</b>



## Exposure

### Exposure to real estate sector

(Amount in ₹ crore)

Category	2025-26	2024-25
<i>i) Direct exposure</i>		
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.		
1. Housing Non-priority	90.92	81.79
2. Housing CRE	-	-
<b>Total</b>	<b>90.92</b>	<b>81.79</b>
a) Housing Priority (shown separately as point	46.43	40.88
b) Commercial Real Estate –	25.14	35.23
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;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	-	-
i. Residential		
ii. Commercial Real Estate		
iii. Indirect Exposure*	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
<b>Total Exposure to Real Estate Sector</b>	<b>162.49</b>	<b>157.90</b>

\* Gold Loan availed by borrowers for the purpose of House Repairs / Renovation.

### Exposure to Capital Market

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

### Factoring Exposure

During the year under audit the Bank does not have any factoring exposure.

### Unhedged Foreign Currency Exposies

The Bank does not carry foreign exchange business.

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## Loans against gold collateral

Details of loans extended against eligible gold collateral

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
<b>1. Opening balance of the FY [(a)+(b)]</b>	63.57	100%	0.03	65.22	2.09%
(a) Consumption loans	43.83	69%	0.02	65.04	2.58%
of which bullet repayment loans	24.16	38%	0.01	64.13	0.83%
(b) Income generating loans	19.74	31%	0.08	66.75	0.00%
<b>2. New loans sanctioned and disbursed during the FY [(c)+(d)]</b>	50.07	100%	0.02	59.85	NA
(c) Consumption loans	44.10	88%	0.02	59.64	NA
of which bullet repayment loans	24.70	49%	0.01	58.75	NA
(d) Income generating loans	5.98	12%	0.08	65.25	NA
<b>3. Renewals sanctioned and disbursed during the FY</b>	11.10	100%	0.09	60.80	NA
<b>4. Top-up loans sanctioned and disbursed during the FY</b>	-	-	-	-	NA
<b>5. Loans repaid during the FY [(e)+(f)]</b>	66.44	100%	0.03	NA	NA
(e) Consumption loans	55.52	84%	0.02	NA	NA
of which bullet repayment loans	32.35	49%	0.01	NA	NA
(f) Income generating loans	10.92	16%	0.07	NA	NA
<b>6. Non-Performing Loans recovered during the FY [(g) + (h)]</b>	1.13	100%	0.03	NA	NA
(g) Consumption loans	1.13	100%	0.03	NA	NA
of which bullet repayment loans	0.20	18%	0.01	NA	NA
(h) Income generating loans	-	-	-	NA	NA
<b>7. Loans written off during the FY [(i) + (j)]</b>	-	-	-	NA	NA
(i) Consumption loans	-	-	-	NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(j) Income generating loans	-	-	-	NA	NA
<b>8. Closing balance at the end of FY [(k) + (l)]</b>	67.06	100%	0.03	59.55	-
(k) Consumption loans	49.99	75%	0.02	59.31	-
of which bullet repayment loans	25.09	37%	0.01	57.89	-
(l) Income generating loans	17.07	25%	0.09	62.10	-

Loans against Silver collateral -NIL



### Details of gold collateral and auctions

Sr.No.	Particulars	
(a)	Unclaimed gold collateral at the end of the financial year (in grams)	Nil
(b)	Number of loan accounts in which auctions were conducted	1
(c)	Total outstanding in loan accounts mentioned in (b) (in crore)	0.02
(d)	Gold collateral acquired during the FY due to default of loans (in grams)	39.00 gm
(e)	Gold collateral auctioned during the FY (in grams)	39.00 gm
(f)	Recovery made through auctions during the FY (in crore)	0.02
(g)	Recovery percentage:	
(h)	as % of value of gold collateral	69.92%
(i)	as % of outstanding loan	100%

Loans against Silver collateral -NIL

### Concentration of deposits, Advances, exposures & NPAs

#### Concentration of deposits

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	116.30	87.45
Percentage of deposits of twenty largest depositors to total deposits of the bank	7.78	6.40

#### Concentration of Advances

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total Advances to the twenty largest borrowers	187.99	177.67
Percentage of advances to the twenty largest borrowers to the total advances of the bank	21.83%	20.94%

#### Concentration of exposures\*\*

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	187.99	177.67
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers (Group Borrowers)	20.63%	19.70%

\*\* Exposures shall be computed as per applicable RBI regulation.

#### Concentration of NPAs

(Amount in ₹ crore)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA accounts	17.91	28.74
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	98.30%	88.32%

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## Derivatives

Bank has not entered into any transaction in derivatives in the current and previous financial years.

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

(Rs. in Crores)

Particulars	2025-26	2024-25
Opening Balance of amounts transferred to DEAF	8.75	8.09
Add: Amounts transferred to DEAF during the year	0.92	0.91
Less: Amounts reimbursed by DEAF towards claims *	0.49	0.25
Closing Balance of amounts transferred to DEAF	9.18	8.75

Note: Bank transferred Rs. 0.92 crores during current year and total Rs. 9.18 crores to RBI.  
Bank also created contingent liability of Rs. 9.18 crores as on 31/03/2026.

## Disclosure of complaints

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

Sr. No	Particulars	2025-26	2024-25
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	20	15
2	Number of complaints received during the year	350	290
3	Number of complaints disposed during the year	363	285
3.1	Of which, number of complaints rejected by the bank	-	84
4	Number of complaints pending at the end of the year	7	20
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	4	5
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	4	5
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)	—	—



**Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase /decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>2025-2026</b>					
Ground – 1 (Internet /Mobile / Electronics Banking)	20	215	5%	7	–
Ground – 2 (ATM/Debit Cards)	–	101	17%	0	–
Ground – 3 (Loans & Advances)	–	12	-	–	–
Ground – 4	–	–	–	–	–
Ground – 5	–	–	–	–	–
Others	–	22	-	–	–
<b>Total</b>	<b>20</b>	<b>350</b>	<b>20.69%</b>	<b>7</b>	
<b>2024-25</b>					
Ground – 1 (Internet /Mobile / Electronics Banking)	13	204	15%	20	–
Ground – 2 (ATM/Debit Cards)	2	86	-45%	–	–
Ground – 3 (Loans & Advances)	–	–	–	–	–
Ground – 4	–	–	–	–	–
Ground – 5	–	–	–	–	–
Others	–	–	–	–	–
<b>Total</b>	<b>15</b>	<b>290</b>	<b>-17.24%</b>	<b>20</b>	

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## Disclosures on remuneration

(Amount in ₹ crore)

Particulars	2025-26	2024-25
<b>Name of CEO</b>	<b>S M Pejawar</b>	<b>S M Pejawar</b>
Salary & Ex-gratia	0.32	0.44
Employers Contribution to PF	0.02	0.01
Reimbursement of Driver	0.06	0.06
<b>Total</b>	<b>0.40</b>	<b>0.51</b>

Note: He is also covered in the policy taken by the bank from LIC, for Gratuity.

## Disclosures of penalties

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

## Business ratios

Particular	2025-26	2024-25
i) Interest Income as a percentage to Working Funds	8.67%	7.63%
ii) Non-interest income as a percentage to Working Funds	0.93%	0.60%
iii) Cost of Deposits	4.50%	4.48%
iv) Net Interest Margin	4.50%	3.59%
v) Operating Profit as a percentage to Working Funds	1.73%	0.95%
vi) Return on Assets	0.97%	0.48%
vii) Business (deposits plus advances) per employee (in ₹ crore)	9.12	8.61
viii) Profit per employee (in ₹ crore)	0.06	0.03

## Bancassurance Business

(Amount in ₹ crore)

Particulars	Amount
Comm. On ICICI Lombard Insu.	0.02
Comm. Recd On Kotak Insu.	0.91
<b>Total</b>	<b>0.93</b>

## Marketing & Distribution

(Amount in ₹ crore)

Particulars	Amount
Comm. On Franking Business	0.02
Comm. On Mutual Fund	-
<b>Total</b>	<b>0.02</b>

## Disclosures regarding Priority Sector Lending Certificates (PSLCs) General

(Amount in ₹ crore)

Category	Purchase / Sale	Date	Ref No	Amount
PSLC General	Purchase	06-30-2025	PSLCP/2025/924	450
<b>Total</b>				<b>450</b>



**Provisions and contingencies**

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	2025-26	2024-25
i) Provisions for NPI	-	-
ii) Provision towards NPA	3.21	3.10
iii) Provision made towards Income tax	4.66	3.61
iv) Other Provisions and Contingencies (with details)		
a) Provision for Restructured Acs	-	-
b) Provision for Std Assets	0.20	-
c) Investment Dep. Reserve	0.60	-
d) Add. Gen. Floating Prov Bad debts	-	-

**Payment of DICGC Insurance Premium**

(Amount in ₹ crore)

Sr. No.	Particulars	2025-26	2024-25
i)	Payment of DICGC Insurance Premium	1.68	1.61
ii)	Arrears in payment of DICGC premium	-	-

**Disclosure of facilities granted to Directors & their relatives**

(Amount in ₹ crore)

Sr.No	Total No. of Borrowers	San Amount	O/s Amount As on 31/03/2026	of which Overdue	Security Details
1	5	1.02	0.59	0	FDRs

**For Thane Bharat Sahakari Bank Ltd.**

**S. M. Pejawar**  
Chief Executive Officer

As per our report of even date  
**For ASKA & CO**  
Chartered Accountants  
FRN : 122063W  
**CA Jayshree U. Karve**  
Partner  
Mem. No. 104582  
Statutory Auditors  
Thane.  
Date : 18/06/2026

# अनुचालीसावा वार्षिक अहवाल २०२५-२०२६



## CASH FLOW FOR THE YEAR ENDED 31ST MARCH 2026

(Rs. in Lakhs)

PARTICULARS		31.03.2026		31.03.2025
CASH FLOW FROM OPERATING ACTIVITIES				
NET PROFIT AS PER PROFIT & LOSS A/C		<b>1660.31</b>		<b>802.33</b>
ADD: ADJUSTMENT FOR				
PROVISION FOR INCOME TAX AND DEFERRED TAX	605.71		318.14	
PROVISION FOR BAD & DOUBTFUL DEBTS	341.46		310.00	
Dep. On G-Sec Shifted to HTM	192.94		49.40	
DEPRECIATION ON FIXED ASSETS	332.30		362.83	
AMORTISATION OF PREMIUM & DEPRECIATION ON GSEC	60.10		32.84	
LOSS ON SALE OF ASSET		<b>1,532.52</b>	0.97	<b>1,074.18</b>
LESS:				
INCOME FROM TREASURY OPERATION	(115.49)		40.06	
PROFIT ON SALE OF ASSET	6.46	<b>(109.03)</b>		<b>40.06</b>
ADD:				
INCREASE IN Entrance FEES	35.23		42.83	
INCREASE IN RESERVE	0.00		0.00	
INCREASE / (DECREASE) IN DEPOSITS	12784.93		3953.48	
INCREASE / (DECREASE) IN OTHER LIABILITY	(349.13)		261.74	
INCREASE / (DECREASE) IN ADVANCES	(2152.10)		(8226.10)	
INCREASE / (DECREASE) IN OTHER ASSETS	(571.20)		(148.86)	
INCOME TAX PAID	(300.00)	<b>9,447.73</b>	(375.00)	<b>(4,491.91)</b>
CASH GENERATED FROM OPERATING ACTIVITIES (A)		<b>12,749.59</b>		<b>(2,655.47)</b>
INCREASE IN SECURITIES	(6380.96)		(2858.74)	
INCREASE IN BORROWINGS	(8116.66)		7199.06	
INCOME FROM TREASURY OPERATIONS	(115.49)		40.06	
INCREASE IN FIXED ASSETS	(224.55)		(107.90)	
CASH GENERATED FROM INVESTING ACTIVITIES (B)		<b>(14,837.66)</b>		<b>4,272.48</b>



(Rs. in Lakhs)

<b>PARTICULARS</b>		<b>31.03.2026</b>		<b>31.03.2025</b>
CASH FLOW FROM FINANCIAL ACTIVITIES				
DECREASE IN SHARE CAPITAL	(64.76)		(31.58)	
DIVIDEND PAID DURING THE YEAR	(251.02)		(269.76)	
CASH GENERATED FROM FINANCIAL ACTIVITIES ( C )		<b>(315.79)</b>		<b>(301.34)</b>
NET INCREASE IN CASH & CASH EQUIVALENTS (A+B+C) (D)		<b>(2,403.85)</b>		<b>1,315.67</b>
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR (E)		<b>11,540.35</b>		<b>10224.68</b>
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR (D+E)		<b>9,136.50</b>		<b>11,540.35</b>
CASH & CASH EQUIVALENTS		<b>31.3.2026</b>		<b>31.3.2025</b>
CASH		<b>784.35</b>		<b>687.51</b>
BALANCE WITH RBI AND OTHER BANKS		<b>4952.15</b>		<b>7352.85</b>
CALL DEPOSITS-CBLO/ TREPS		<b>3400.00</b>		<b>3500.00</b>
TOTAL		<b>9136.50</b>		<b>11540.35</b>

**For Thane Bharat Sahakari Bank Ltd.**

**S. M. Pejwar**  
Chief Executive Officer

As per our report of even date  
**For A S K A & CO**  
Chartered Accountants  
FRN : 122063W  
**CA Jayshree U. Karve**  
Partner  
Mem. No. 104582  
Statutory Auditors  
Thane.  
Date : 18/06/2026

# अव्हेचालीसावा वार्षिक अहवाल २०२५-२०२६



## बँकेचे सन २०२६-२०२७ चे उत्पन्न आणि खर्चाचे अंदाजपत्रक

(रु. लाखात)

तपशील	२०२५-२०२६		२०२६-२०२७
	अंदाजित	साध्य	अंदाजित
१) ठेवी	१,५०,०००.००	१,४९,४१०.९७	१,६५,०००.००
२) कर्जे	९५,०००.००	८४,१५६.९९	१,००,०००.००
उत्पन्न			
१) कर्जे व गुंतवणूकीवरील व्याज	१२,७९०.००	१४,३२२.१६	१३,८५०.००
२) इतर उत्पन्न	१२९०.००	१,४१३.२३	२,३२०.००
एकूण उत्पन्न	१४,०८०.००	१५,७३५.३९	१६,१७०.००
खर्च			
१) ठेवीवरील व बाहेरील कर्जावरील व्याज	६,८६७.००	६,८८५.००	७,३००.००
२) पगार व भत्ते	३,०००.००	३,१६७.७४	३,३००.००
३) भाडे व कर	१,०२५.००	१,०१६.५१	१,०५०.००
४) कायदे विषयक खर्च	७०.००	७९.३७	१००.००
५) तार, टपाल इ. खर्च	१३५.००	१३३.८१	१५०.००
६) हिशेब तपासणी शुल्क	५०.००	४८.९६	५०.००
७) घसारा	३७५.००	३३२.३०	४००.००
८) जाहिरात, छपाई, लेखन सामुग्री इ. खर्च	१००.००	१३३.४०	१५०.००
९) इतर खर्च	९९५.००	१,२७०.८२	१,३२५.००
एकूण खर्च	१२,६१७.००	१३,०६७.९१	१३,८२५.००
ढोबळ नफा	१,४६३.००	२,६६७.४८	२,३४५.००
१०) तरतुदी	१३३.००	४०१.४६	७६५.००
११) कर तरतूद	३३०.००	६०५.७१	५५०.००
कार्यरत नसलेले खर्च	४६३.००	१००७.१७	१,३१५.००
१२) नफा	१,०००.००	१,६६०.३१	१,०३०.००



**Annexure A (परिशिष्ट अ)**

NAME OF THE BANK	:	THANE BHARAT SAHAKARI BANK LTD. (Scheduled Bank)
HEAD OFFICE ADDRESS	:	NAVSAPTARSHI, BAJI PRABHU DESHPANDE MARG, VISHNU NAGAR, NAUPADA, THANE (W) 400 602.
DATE OF REGISTRATION	:	25-Sep-1978
DATE & NO. OF RBI LICENCE	:	ACD - MH-128 P DT. 19-4-1979
JURISDICTION	:	MAHARASHTRA STATE
PARTICULARS		As on 31st March 2026
NO. OF BRANCHES		31
MEMBERSHIP	Regular	46888
	Nominal	210
(Rs. in lacs where applicable)		
PAID UP SHARE CAPITAL		2649.25
TOTAL RESERVE & FUNDS		14373.42
DEPOSITS	Current	21277.66
	Savings	48876.95
	Fixed	79256.36
ADVANCES	Secured	70084.53
	Unsecured	14072.46
	Total % of priority section	63.69%
	Total % of weaker section	2.98%
BORROWINGS		594.22
INVESTMENTS	GOI STOCK	38353.26
	STATE & DISTRICT COOP. BANK & OTHER COOP.	146.32
	TERM DEPOSITS WITH PUBLIC SECTOR BANKS	4241.83
	TERM DEPOSITS WITH PRIVATE SECTOR BANKS	17100.00
	OTHERS	10715.88
OVERDUE (%)		1.58%
AUDIT CLASSIFICATION		"A"
PROFIT FOR THE YEAR (Appropriation)		1716.80
SUB-STAFF		43
OTHER STAFF		213
TOTAL STAFF		256
PRODUCTIVITY PER STAFF		912.37
WORKING CAPITAL		165270.96



सोमवार दिनांक २४ नोव्हेंबर २०२५ रोजी बँकेच्या पुणे येथील सदाशिव पेठेतील शाखेचे कोथरुड येथे स्थलांतर करण्यात आले. या शाखेचे उद्घाटन करताना भारतीय रिझर्व्ह बँकेचे व नाबार्डचे विद्यमान संचालक, सहकार भारतीचे संस्थापक सदस्य माननीय श्री. सतीश मराठे व मा. खासदार डॉ. मेधाताई कुलकर्णी, बँकेचे मा. अध्यक्ष श्री. अत्तम भा. जोशी व मुख्य कार्यकारी अधिकारी श्री. श्रीराम मो. पेजावर.



बँकेच्या कोथरुड, पुणे शाखेत दीप प्रज्वलन करताना मा. खासदार डॉ. मेधाताई कुलकर्णी, श्री. सतीश मराठे, बँकेचे अध्यक्ष श्री. अत्तम भा. जोशी, संचालक श्री. मिलिंद मा. गोखले आणि संचालिका श्रीमती स्मिता महाजन.



बुधवार दिनांक २५ फेब्रुवारी २०२६ रोजी झालेल्या बँकेच्या कासारवडवली शाखेचे उद्घाटन करताना मा. अध्यक्ष श्री. मिलिंद मा. गोखले, उपाध्यक्ष श्री. किरण वा. वैद्य व बँकेचे शाखाधिकारी श्री. अविनाश शेवाळे.



बुधवार दिनांक २५ फेब्रुवारी २०२६ रोजी झालेल्या बँकेच्या कासारवडवली शाखेतील ए.टी.एम.चे उद्घाटन करताना बँकेचे उपाध्यक्ष श्री. किरण वा. वैद्य, अध्यक्ष श्री. मिलिंद मा. गोखले व शाखाधिकारी श्री. अविनाश शेवाळे.

## भावपूर्ण श्रद्धांजली



डॉ. रवींद्रनाथ रामचंद्र रणदिवे

बँकेचे उपाध्यक्ष

यांचे सोमवार, दिनांक २ फेब्रुवारी २०२६ रोजी दुःखद निधन झाले



अॅड. श्रीराम दामोदर देशपांडे

बँकेचे जेष्ठ संचालक

यांचे सोमवार, दिनांक ७ जुलै २०२५ रोजी दुःखद निधन झाले



**THANE BHARAT SAHAKARI BANK LTD**  
Scheduled Bank

CELEBRATING A  
**NEW MILESTONE!**

Co-operative Banks -  
**Top 100 CXO** Summit  
Iconic Leader Award 2025

**Banking Tech Project  
of the Year Outstanding  
Technology Implementation  
-Internet Banking**



<https://tbsbl.bank.in>

बँकेला हा बहुमान खालील श्रेणीसाठी मिळाला आहे:

\*Banking Tech Project of the Year\*

\*(Outstanding Technology Implementation - Internet Banking)\*

हा पुरस्कार म्हणजे आपण तंत्रज्ञान, सुरक्षित डिजिटल पायाभूत सुविधा आणि ग्राहक-केंद्रित बँकिंग सेवांमध्ये केलेल्या सातत्यपूर्ण कामगिरीची पोचपावती आहे.

