जीपी पारसिक सहकारी बँक लि.
(मल्टी-स्टेट शेड्युल्ड बँक)

स्वर्गीय गोपीनाथ शिवराम पाटील
संस्थापक-अध्यक्ष (एम. कॉम., एल.एल.बी.)

५५ वा वार्षिक अहवाल
२०२५-२६

जीपी पारसिक सहकारी बँक लि.

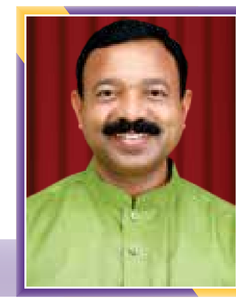
(मल्टी-स्टेट शेड्युल्ड बँक)

आमचे श्रध्दास्थान

स्वर्गीय गोपीनाथ शिवराम पाटील
संस्थापक-अध्यक्ष (एम. कॉम., एल.एल.बी.)

संचालक मंडळ

श्री. विक्रम गो. पाटील
अध्यक्ष
(बी.कॉम)



श्री. प्रकाश न. पाटील
उपाध्यक्ष

श्री. रणजीत गो. पाटील
संचालक
(एम.कॉम)

श्री. नारायण ग. गावंड
संचालक

श्री. केसरीनाथ बा. घरत
तज्ञ संचालक
(बी.ए. सीएआयआयबी पार्ट-१)

श्री. दशरथ का. पाटील
संचालक
(बी.ए.)

श्री. कय्युम र. चेऊलकर
संचालक

श्री. नवनाथ मा. पाटील
संचालक

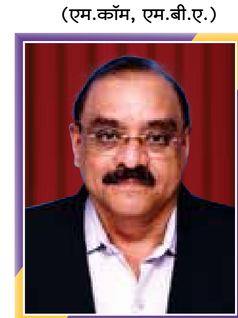
डॉ. संजय वि. पोपेरे
संचालक
(एमबीबीएस, एमएस.ऑथो. सर्जन)

सौ. राजश्री प्र. पाटील
संचालिका
(एम.कॉम, एम.बी.ए.)

सौ. प्रतिभा स. म्हात्रे
संचालिका
(बी.ए.)

सीए रमाकांत रा. लाहोटी
तज्ञ संचालक
(बी.कॉम, एलएलबी (जन) एफसीए

श्री. दिनेश बी. शेट्टी
तज्ञ संचालक
(बी.एससी, पीजीडीसीए)
(दि.२३/०२/२०२६ पर्यंत)



श्री. विजय एम. भोसले
मुख्य कार्यकारी अधिकारी
(बी.कॉम)

स्वर्गीय दशरथ दत्तू घरत

(ज्येष्ठ संचालक)

बँकेचे ज्येष्ठ संचालक स्वर्गीय दशरथ दत्तू घरत यांना
बँकेचे संचालक, सभासद, हितचिंतक व कर्मचारी वर्ग यांच्यातर्फे

विनम्र श्रध्दांजली

जीपी **पारसिक** सहकारी बँक लि.
(मल्टी-स्टेट शेड्युल्ड बँक)

जीपी पारसिक सहकारी बँक लि., कळवा-ठाणे (मल्टी-स्टेट शेड्युल्ड बँक)

(Reg.No. MSCS/CR/1213/2015. Dtd. 26th March, 2015)

वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची ५५ वी वार्षिक सर्वसाधारण सभा **रविवार दि. २३ ऑगस्ट, २०२६** रोजी सकाळी १०.३० वाजता खालील विषयांकरिता **'राम गणेश गडकरी रंगायतन', तलावपाळी, ठाणे - ४००६०१** येथे घेण्यात येणार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही विनंती.

सभेपुढील विषय

१) दि. २४ ऑगस्ट, २०२५ रोजी झालेल्या ५४ व्या वार्षिक सर्वसाधारण सभेचा इतिवृतांत वाचून कायम करणे.

२) वार्षिक अहवाल विचारार्थ ठेवणे व त्यास मंजुरी देणे ज्यामध्ये संचालक मंडळ अहवाल, दि. ३१ मार्च, २०२६ अखेरचा वैधानिक लेखापरीक्षकांचा अहवाल, नफा-तोटा पत्रक व ताळेबंद पत्रक यांचा समावेश आहे.

३) सन २०२४-२५ सालच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्ती रिपोर्टला मान्यता देणे.

४) संचालक मंडळाने केलेल्या शिफारशीनुसार दि. ३१ मार्च, २०२६ अखेरच्या नफा वाटणीस व लाभांश वाटणीस मंजुरी देणे.

५) सन २०२६-२७ च्या अंदाजपत्रकास मंजुरी देणे.

६) सन २०२६-२७ करिता वैधानिक लेखापरीक्षकांची नियुक्ती करणे व त्यांचे सेवा शुल्क ठरविण्याचा अधिकार संचालक मंडळास देणे. संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे. प्रकाश जी. पाठक ॲण्ड कंपनी, चार्टर्ड अकौंटंटस् यांची सन २०२६-२७ करिता वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची मान्यता दिली आहे.

७) मल्टी स्टेट को-ऑप. सोसायटीज ॲक्ट २००२ कलम ३९(३) अनुसार बँकेचे संचालक व त्यांचे नातेवाईक यांचेकडे २०२५-२६ या आर्थिक वर्षअखेर येणेबाकी असलेल्या कर्जांची माहिती घेणे.

८) सर्वसाधारण सभासद वार्षिक सर्वसाधारण सभेस गैरहजर राहिल्यास त्यांची रजा मंजूर करणे.

९) मा. अध्यक्षांच्या परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार
श्री. विजय मनोहर भोसले
मुख्य कार्यकारी अधिकारी

दिनांक : ०७/०८/२०२६
ठिकाण : पारसिक नगर, कळवा, ठाणे - ४००६०५.

टिप : १) गणपूर्तीअभावी सभा तहकूब झाल्यास सदर सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सकाळी ११.०० वाजता घेण्यात येईल व त्या सभेस पोटनियम क्र. ३० (c) नुसार गणपूर्तीची आवश्यकता असणार नाही.

२) ज्या सभासदांना वार्षिक सभेत काही सूचना करावयाच्या किंवा प्रश्न विचारावयाचे असतील त्यांनी दि.१४/०८/२०२६ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरुपात द्यावेत. दि. १४/०८/२०२६ पर्यंत दिलेल्या मुदतीत लेखी स्वरुपात आलेल्या सूचना अथवा प्रश्नांचीच दखल घेण्यात येईल.

३) सभासदांव्यतिरिक्त अन्य कोणासही प्रवेश दिला जाणार नाही.

४) वार्षिक अहवाल व नोटीसची प्रत बँकेच्या वेबसाईट **www.gpparsik.bank.in** वर प्रसारित केली आहे.

५) बँकेचा वार्षिक अहवाल आपल्या जवळच्या शाखेत उपलब्ध असून सभासदांनी घेऊन जावा.

बोर्ड ऑफ मॅनेजमेंट

सदस्यांचे नांव	पदनाम	शिक्षण
श्री. रणजीत गो. पाटील	अध्यक्ष	एम. कॉम.
श्री. केसरीनाथ बा. घरत	सदस्य	बी.ए. सीएआयआयबी पार्ट-१
सीए. रमाकांत आर. लाहोटी	सदस्य	बी. कॉम. एलएलबी.(जन) एफसीए.
सीए. शेखर एम. कुलकर्णी	सदस्य	बी. कॉम. एफसीए. डीआयएसए (आयसीएआय)
श्री. प्रदीप पी. म्हात्रे	सदस्य	बी. कॉम. एलएलबी., सीएआयआयबी.
श्री. सुरेश डी. भोईर	सदस्य	बी. कॉम. एलएलबी.

वरिष्ठ व्यवस्थापन

नांव	पदनाम	शिक्षण
श्री. विजय मनोहर भोसले	मुख्य कार्यकारी अधिकारी	बी. कॉम.
श्री. राजीव लक्ष्मण माईणकर	महाव्यवस्थापक	बी. कॉम., सीएआयआयबी.
श्री. वासुदेव कृष्णा गुराम	महाव्यवस्थापक दि. ०२/१२/२०२५ पासून	एम. कॉम., डिप्लोमा इन युसीबी, सीआयएसए, जीडीसी ॲण्ड ए, सीएआयआयबी.
सौ. चित्रा रामकृष्णन	महाव्यवस्थापक दि. ०१/१०/२०२५ पर्यंत	बी.एससी., एम.बी.ए.(बँकिंग ॲण्ड फायनान्स), एल.एल.बी., सीएआयआयबी. डिप्लोमा (परसोनेल मॅनेजमेंट ॲण्ड इंडस्ट्रीअल रिलेशनशीप), डिप्लोमा इन इंटेलेक्च्युल प्रॉपर्टी राईटस मॅनेजमेंट.

बँकर्स

१	रिझर्व्ह बँक ऑफ इंडिया, मुंबई			१३	येस बँक लि.
२	महाराष्ट्र राज्य सहकारी बँक लि.			१४	ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.
३	बँक ऑफ बडोदा	८	एच.डी.एफ.सी. बँक लि.	१५	कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि.
४	स्टेट बँक ऑफ इंडिया	९	कॅनरा बँक	१६	इंन्डस्इंड बँक लि.
५	युनियन बँक ऑफ इंडिया	१०	एसव्हीसी को-ऑप. बँक लि.	१७	आरबीएल बँक लि.
६	आय.डी.बी.आय. बँक	११	ॲक्सीस बँक लि.	१८	कोटक महिंद्रा बँक लि.
७	बँक ऑफ इंडिया	१२	आय.सी.आय.सी.आय. बँक लि.	१९	कॉर्पोरेशन बँक

वैधानिक लेखापरीक्षक

मे. एन. एस. गोखले ॲण्ड कंपनी,
चार्टर्ड अकौंटंटस्,
ठाणे -४००६०४

कन्करंट / इंटरनल ऑडीटर्स

मे. धनंजय जे. गोखले ॲण्ड कंपनी,
चार्टर्ड अकौंटंटस्,
व बँकेच्या पॅनेलवरील इतर सीए फर्मस्

GP PARSIK SAHAKARI BANK LTD., (Multi-state Scheduled Bank) Kalwa Thane-400605

(Reg.No. MSCS/CR/1213/2015. Dtd. 26th March, 2015)

Notice of Annual General Meeting

The 55th Annual General Meeting of the Bank is scheduled on **Sunday 23rd August, 2026** at 10.30 a.m. at **'Ram Ganesh Gadkari Rangayatan', Talao Pali, Thane - 400601** to transact the following business. All the members are requested to remain present at the meeting.

Agenda

1) To read and confirm the minutes of 54th Annual General Meeting held on 24.08.2025.
2) To consider and approve the Annual Accounts which consist of the report of Board of Directors, the report of Statutory Auditors, Profit & Loss A/c. and Balance Sheet of the Bank as at 31st March, 2026.
3) To approve the Compliance Report of Statutory Audit for the year 2024-25.
4) To approve appropriation of Profit and declaration of dividend for the year ending 31st March, 2026 as recommended by the Board of Directors.
5) To approve the Annual Budget for the year 2026-27.
6) To appoint Statutory Auditors for the year 2026-27 and to authorize the Board of Directors to fix their remuneration. On the recommendation of the Board of Directors RBI has approved the appointment of M/s. Prakash G. Pathak & Co.,Chartered Accountants as Statutory Auditors for the Year 2026-27.
7) Pursuant to section 39(3) of the Multi-State Co-operative Societies Act, 2002 to take note of the loans and advances outstanding from the Directors and their relatives as on year ending 2025-26.
8) To condone the absence of members in the Annual General Meeting.
9) Any other business with the permission of the Chair.

By the order of the Board of Directors

Shri. Vijay Manohar Bhosale

Chief Executive Officer

Date : 07/08/2026

Place : Parsik Nagar, Kalwa, Thane- 400605.

Note :

1) If there is no quorum within half an hour after appointed time, meeting shall stand adjourned and will be held at 11.00 a.m. on the same day at same place and the agenda of the meeting shall be transacted irrespective of the quorum in terms of Bye Law No.30(c).
2) The members who wish to make any suggestion or ask any questions should submit the same in writing on or before 14/08/2026 at the Bank's Head Office during working hours. Only suggestion or questions submitted in writing upto 14/08/2026 will be considered.
3) The entry is restricted to members only.
4) The copy of the Notice and Annual Report is published on the Bank's website **www.gpparsik.bank.in**
5) The members can also collect the copy of Annual Report from the nearest branch of the Bank.

Board of Management

NAME OF THE MEMBERS	DESIGNATION	QUALIFICATION
Mr. Ranjit G. Patil	Chairman	M.Com.
Mr. Kesarinath B. Gharat	Member	B.A., CAIIB (I)
CA. Ramakant R. Lahoti	Member	B.Com. LLB.(Gen) F.C.A.
CA. Shekhar M. Kulkarni	Member	B.Com., F.C.A. DISA (ICAI)
Mr. Pradip P. Mhatre	Member	B.Com., LLB., CAIIB
Mr. Suresh D. Bhoir	Member	B.Com & LLB

SENIOR MANAGEMENT PERSONNEL

NAME	DESIGNATION	QUALIFICATION
Mr. Vijay Manohar Bhosale	Chief Executive Officer	B.Com.
Mr. Rajiv Laxman Mainkar	General Manager	B.Com., CAIIB.
Mr. Vasudev Krishna Guram	General Manager (w.e.f. 02/12/2025)	M.Com., Diploma in UCB, CISA, GDC & A, CAIIB,
Mrs. Chitra Ramakrishnan	General Manager (upto 01/10/2025)	B.Sc., MBA(Banking & Finance), LLB, CAIIB, Dip.(Personnel Management & Industrial Relations), Dip. Intellectual Property Rights Management

Bankers

1	Reserve Bank of India, Mumbai			13	Yes Bank Ltd.
2	Maharashtra State Co-op Bank Ltd.			14	Thane District Central Co-op. Bank Ltd.
3	Bank of Baroda	8	HDFC Bank Ltd.	15	Kolhapur District Central Co-op. Bank Ltd.
4	State Bank of India	9	Canara Bank	16	IndusInd Bank Ltd.
5	Union Bank of India	10	SVC Co-op. Bank Ltd.	17	RBL Bank Ltd.
6	IDBI Bank	11	Axis Bank Ltd.	18	Kotak Mahindra Bank Ltd.
7	Bank of India	12	ICICI Bank Ltd.	19	Corporation Bank

Statutory Auditors

M/s. N. S. Gokhale & Co.
Chartered Accountants.,
Thane-400604

Concurrent / Internal Auditors

M/s. Dhananjay J. Gokhale & Co.
Chartered Accountants.,
& Other CA Firms on the panel of the Bank

विभाग प्रमुख

श्री. अविनाश सु. कासार
(CIO)
को-ऑपरेटिव्ह इन्फॉर्मेशन ऑफिसर
ओम्बड्समन-नोडल ऑफिसर,
हेड ऑफ लिगल डिपार्टमेंट
(एम.कॉम, एल.एल.बी., जी.डी.सी.ॲण्ड ए, सीएआयआयबी-I, डिप्लोमा इन युसीबी)

श्री. उमेश गो. चव्हाण
(CRO)
चिफ रिस्क ऑफिसर
(बी.कॉम, एम.बी.ए., (बी. ॲण्ड एफ.), सीएआयआयबी, जी.डी.सी. ॲण्ड ए, डिप्लोमा इन युसीबी, डिप्लोमा इन ट्रेजरी ॲण्ड रिस्क मॅनेजमेंट)

श्री. मधुकर रा. गवळी
(CCO)
चिफ कंम्प्लायन्स ऑफिसर,
प्रिंसिपल ऑफिसर,
(FIU-INDIA) दि.१५/०१/२०२६ पर्यंत
(बी.कॉम, एल.एल.बी., सीएआयआयबी, जी.डी.सी. ॲण्ड ए, डिप्लोमा इन युसीबी)

श्री. श्याम बा. कांगणे
(CFO)
चिफ फायनान्शियल ऑफिसर
(बी.कॉम, एनआयएसएम, सीएआयआयबी, आयएफआरएस, एल.एल.बी., सीए)

सौ. कल्पना उ. सोनावणे
(CIO)
चिफ इन्फॉर्मेशन ऑफिसर
(बी.एससी., प्रोफेशनल बँकिंग आयटी., सीएआयआयबी, ॲडव्हान्स डिप्लोमा इन युसीबी, जी.डी.सी. ॲण्ड ए, केवायसी-ए.एम.एल., डीआयएसए-(आयटी सुरक्षा), सायबर गुन्हे आणि फसवणूक व्यवस्थापन, माहिती सुरक्षा बँकर) (दि.०७/१०/२०२५ पासून)

श्री. भास्करराव ची. सिरीकोंडा
(CISO)
चिफ इन्फॉर्मेशन सिक्युरिटी ऑफिसर
(बी.कॉम., एक्झिक्युटिव्ह एमबीए, प्रमाणित, आयएसओ, ऑडिटर-एआयक्यूएम, ओरॅकल, वेब डिझाईन आणि सॉफ्टवेअर डेव्हलपमेंट प्रमाणपत्र)
(दि.२३/०३/२०२६ पासून)

श्री. विकास व. देशमुख
(HIA)
(हेड ऑफ इंटरनल ऑडीट)
(बी.कॉम, जेएआयआयबी)

श्री. मनोहर पां. मढवी
(HIT)
(हेड ऑफ इन्फॉर्मेशन टेक्नॉलॉजि)
(बी.कॉम, जी.डी.सी. ॲण्ड ए)
(दि. ०१/०६/२०२५ ते दि.०६/१०/२०२५)

श्री. हृदयनाथ ना. कडू
(Principal Officer-FIU-INDIA)
(प्रिसिंपल ऑफिसर FIU इंडिया)
(दि. १६/०१/२०२६ पासून)
(बी.कॉम, सीएआयआयबी, जी.डी.सी. ॲण्ड ए, डिप्लोमा इन युसीबी)

श्री. दिनानाथ पां. म्हात्रे
(Head of Account Opening)
(हेड ऑफ अकाऊंट ओपनिंग)
(बी.कॉम)

श्री. प्रविण रा. कदम
(Head of Credit Dept.)
(हेड ऑफ क्रेडिट डिपार्टमेंट)
(बी.कॉम, पीजीडीबीए-फायनान्स, सीएआयआयबी, आयआयबीएफ, जी.डी.सी. ॲण्ड ए)

श्री. रविंद्र रा. पाटील
(Head of Recovery Dept.)
(हेड ऑफ रिकव्हरी डिपार्टमेंट)
(एम.कॉम, सीएआयआयबी, पीजीडीबीए, जी.डी.सी. ॲण्ड ए)

श्री. प्रविण गो. लोखंडे
(Head of Clearing Dept.)
(हेड ऑफ क्लिअरिंग डिपार्टमेंट)
(बी.कॉम, सीएआयआयबी, जी.डी.सी. ॲण्ड ए, डिप्लोमा इन-युसीबी)

श्री. सुर्यकांत ज. सोनार
(Head of Secretarial Dept.)
(हेड ऑफ सेक्रेटरियल डिपार्टमेंट)
(बी.ए, जी.डी.सी. ॲण्ड ए)

श्री. राजेश दि. करलाद
(Head of Vigilance Dept.)
(हेड ऑफ व्हिजिलन्स डिपार्टमेंट)
(बी.कॉम, एल.एल.बी.,सीएआयआयबी, जी.डी.सी.ॲण्ड ए, डिप्लोमा इन-युसीबी, पोस्ट ग्रॅज्युएट इन एचआर)

श्री. दिपक सो. मंडलिक
(Head of Insurance Dept.)
(हेड ऑफ इन्शुरन्स डिपार्टमेंट)
(बी.कॉम)

श्री. किशोर रा. नाईक
(Head of Risk & Monitoring Dept.)
(हेड ऑफ रिस्क ॲण्ड मॉनिटरिंग डिपार्टमेंट)
(एम. एससी)

श्री. दर्शन अ. भोईर
(Head of Admin Dept.)
(हेड ऑफ ॲडमिन डिपार्टमेंट)
(बी.कॉम, जी.डी.सी. ॲण्ड ए,)

श्री. महेश श्रा. पाटील
(सिनिअर मॅनेजर)
(Cluster-I)
(बी.कॉम, जी.डी.सी. ॲण्ड ए)

श्री. किशोर ना. पाटील
(असिस्टंट जनरल मॅनेजर)
(Cluster-II)
(बी.कॉम,)

श्री. संजय कृ. भोईर
(असिस्टंट जनरल मॅनेजर)
(Cluster-III)
(एम.कॉम, जी.डी.सी. ॲण्ड ए, पीजीडीएम-एमबीए)

श्री. आसिफ रा. खान
(चिफ मॅनेजर)
(Cluster-IV)
(बी.कॉम, जी.डी.सी. ॲण्ड ए, डिप्लोमा इन-युसीबी, जेएआयआयबी)

श्री. गणेश ह. पांडे
(सिनिअर मॅनेजर)
(Cluster-V)
(बी.कॉम, जेएआयआयबी)

श्री. संकेत प. प्रभुदेसाई
(चिफ मॅनेजर)
(Cluster-VI)
(बी.कॉम, एम.बी.ए., सीएआयआयबी)

श्री. प्रविण बी. गोसावी
(सिनिअर मॅनेजर)
(Cluster-VII)
(बी फार्मसी, एम.बी.ए.)

५५ वा वार्षिक अहवाल (सन २०२५ - २६)

सन्माननीय सभासद बंधू भगिनींनो,

बँकेचे संस्थापक अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेब यांच्या पवित्र स्मृतीस विनम्र अभिवादन करुन बँकेच्या संचालक मंडळाच्या वतीने मी आपणा सर्वांचे बँकेच्या ५५ व्या वार्षिक सर्वसाधारण सभेमध्ये हार्दिक स्वागत करीत आहे. दि. ३१ मार्च, २०२६ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरीक्षित ताळेबंद आणि नफा-तोटा पत्रक व सन २०२५-२६ चा ५५ वा वार्षिक अहवाल सादर करतांना मला अतिशय आनंद होत आहे.

आर्थिक परिस्थिती - जागतिक :-

''आजच्या आर्थिक जगात 'अनिश्चितता' ही सर्वात निश्चित असणारी गोष्ट आहे''. पश्चिम आशियातील संघर्षामुळे जागतिक अर्थव्यवस्थांवर मोठा प्रभाव पडला आहे. पश्चिम आशियातील संघर्ष आणि हॉर्मुझची सामुद्रधुनी (Strait of Hormuz) बंद झाल्यामुळे (ब्रेंट क्रूड) कच्च्या तेलाचे दर अत्यंत अस्थिर राहिले आहेत. वर्षाच्या सुरुवातीला (ब्रेंट क्रूड) कच्च्या तेलाचे दर प्रति बॅरल ७४.४९ अमेरिकन डॉलर होते, जे डिसेंबर २०२५ मध्ये कमी हाऊन ५८.९२ अमेरिकन डॉलर झाले आणि मार्च २६ मध्ये पुन्हा वाढून १०७.९३ अमेरिकन डॉलरवर पोहोचले.

जागतिक व्यापारातील अनिश्चितता आणि अडथळ्यांमुळे, आर्थिक वर्ष २०२५-२६ दरम्यान अमेरिकन डॉलरच्या तुलनेत भारतीय रुपयाचे मूल्य घसरले. वर्षाच्या सुरुवातीला डॉलरचा विनिमय दर (Exchange rate) ₹ ८५.६० होता, जो मार्च २०२६ च्या शेवटी वाढून ₹ ९४.६५ झाला.

पश्चिम आशियातील संघर्षाची तीव्रता वाढण्याची शक्यता आणि निर्यात शुल्काचे धोके (tariff threats) हे मुख्य धोके आहेत, ज्यामुळे महागाई आणि आर्थिक वाढीच्या भविष्यातील वाटचालीबाबत मोठी अनिश्चितता निर्माण झाली आहे. जागतिक आर्थिक वाढ ३.३% राहण्याचा अंदाज आहे.

आर्थिक परिस्थिती - भारत :-

आर्थिक वर्ष २०२५-२६ साठी रिझर्व्ह बँक ऑफ इंडियाचा (RBI) ग्राहक किंमत निर्देशांक (CPI) महागाईचा अंदाज ४% होता, जो खाद्यपदार्थांच्या किंमतीतील सुधारणेमुळे डिसेंबर २०२५ मध्ये सुधारुन २% करण्यात आला. नवीन किंमत निर्देशांक मालिकेमुळे (२०२४=१००) फेब्रुवारी २०२६ मध्ये महागाईचा दर ३.२% वर पोहोचला. आर्थिक वर्ष २०२५-२६ साठी आरबीआयचा सुधारित महागाई अंदाज ४.१% आहे. आर्थिक वर्ष २०२६-२७ साठी आरबीआयचा महागाईचा अंदाज ४.६% आहे.

आर्थिक वर्ष २०२५-२६ साठी वास्तविक जीडीपी वाढ दर ७.६% अंदाज वर्तविण्यात आला होता, जो आर्थिक वर्ष २०२४-२५ मध्ये ७.१% होता. घरगुती उपभोक्ता वाढ, स्थिर महागाई आणि कमी व्याजदर यामुळे या वाढीला बळ मिळाले.

आव्हानात्मक बाह्य वातावरण आणि भू-राजकीय अनिश्चितता असूनही भारतीय अर्थव्यवस्था उच्च वाढ नोंदवत आहे. अशा प्रकारे, भारतीय अर्थव्यवस्था किंमत स्थिरता आणि शाश्वत वाढीसह सातत्याने प्रगती करत आहे.

भारतीय बँकिंग क्षेत्र :-

रिझर्व्ह बँकेने वर्षादरम्यान पॉलिसी रेपो रेट १०० बेसिस पॉईंट्सने कमी करुन ६.२५% वरुन ५.२५% केला, तसेच सीआरआर

देखील १०० बेसिस पॉईंट्सने कमी करुन ४.००% वरुन ३.००% केला. आरबीआयने या वर्षात दोनदा आपले धोरण (policy stance) बदलले; प्रथम एप्रिल २०२५ मध्ये 'Neutral' वरुन 'Accommodative' केले आणि पुन्हा जून २०२५ मध्ये 'Accommodative' वरुन 'Neutral' केले आणि उर्वरित वर्षभर ते तसेच ठेवले. भांडवल पर्याप्तता (capital adequacy), तरलता (liquidity), मालमत्ता गुणवत्ता (asset quality) आणि नफा यासारख्या चांगल्या मापदंडांसह भारतीय बँकिंग क्षेत्र सुदृढ राहिले. यावर्षी भारतीय बँकिंग क्षेत्राच्या ताळेबंदात सुधारणा, तरलतेचे बफर, नफा आणि एकूण एनपीए (NPA) गुणोत्तरात घट दिसून आली. आर्थिक वर्ष २०२४-२५ मधील ११.७% च्या तुलनेत आर्थिक वर्ष २०२५-२६ मध्ये कर्जाच्या वाढीमध्ये वार्षिक १४.३% ने वाढ झाली. बँका आणि वित्तीय संस्था शाश्वत कर्ज विस्ताराद्वारे आर्थिक वाढीला पाठबळ देत आहेत.

भविष्यातील दृष्टीकोन :-

ऊर्जा पुरवठ्यातील चालू असलेले अडथळे, सततचे भू-राजकीय तणाव, विविध उद्योगांसाठी मालाची (inputs) टंचाई आणि अस्थिर वित्तीय बाजारपेठांमुळे जागतिक आर्थिक दृष्टीकोन अनिश्चित बनला आहे. सुरक्षित गुंतवणुकीकडे (safe-heaven) वाढलेल्या ओघामुळे अमेरिकन डॉलरच्या तुलनेत प्रमुख चलनाचे मूल्य घसरले आहे.

भारतीय अर्थव्यवस्था ही वित्तीय, राजकीय आणि महागाई अशा तीन आघाड्यांवरील स्थिरतेमुळे अधिक मजबूत स्थितीत आहे. फेब्रुवारी २०२६ पर्यंत भारतीय अर्थव्यवस्थेने चांगली वाढ नोंदवली आहे, परंतु पश्चिम आशियातील संघर्ष कच्चा तेलाच्या वाढलेल्या किंमती व पुरवठा साखळीतील अडथळे यांचा उद्योग, कृषी आणि सेवा क्षेत्रांवर विपरीत परिणाम होऊ शकतो. एल निनो (El Nino) या प्रतिकूल हवामान परिस्थितीचे निर्माण हे आर्थिक वृद्धीसाठी एक संभाव्य संकट आहे. आरबीआयने आर्थिक २०२६-२७ साठी जीडीपी वृद्धीदर ६.९% राहण्याचा अंदाज वर्तवला आहे.

बँकेच्या आर्थिक प्रगतीचा धावता आढावा :-

वरील पार्श्वभूमीच्या अनुषंगाने बँकेची आर्थिक प्रगती चांगली झाली असून बँकेचा एकूण व्यवसाय ₹ ८२००.०१ कोटी व कर कपातीनंतरचा निव्वळ नफा ₹ ६५.६५ कोटी इतका झाला.

(रक्कम ₹ कोटीत)

तपशील	३१.०३.२०२६	३१.०३.२०२५	वाढ/(घट)
सभासद संख्या	११६४२७	११०९९५	५४३२
एकूण व्यवसाय	८२००.०१	७२०४.१८	९९५.८३
ठेवी	५२८६.९१	४७८४.१३	५०२.७८
गुंतवणूक	२८७३.७३	२७२९.११	१४४.६२
कर्जे	२९१३.१०	२४२०.०५	४९३.०५
ढोबळ नफा	९०.५७	८७.९०	२.६७
निव्वळ नफा	६५.६५	५९.७८	५.८७
भाग भांडवल	९४.१८	९२.२८	१.९०
स्वनिधी	५४०.६०	५०३.९२	३६.६८
खेळते भांडवल	६१८२.८८	५६२०.०५	५६२.८३
राखीव व इतर निधी	६१६.२९	५८३.२१	३३.०८
ढोबळ अनुत्पादित कर्जे	५४.४९	५६.३७	(१.८८)
निव्वळ अनुत्पादित कर्जे (%)	०.००%	०.००%	०.००%
भांडवल पर्याप्तता प्रमाण (%)	१९.३१%	१९.६७%	(०.३६%)

ठेवी :-

सन २०२५-२६ या कालावधीत बँकेच्या एकूण ठेवींमध्ये ₹ ५०२.७८ कोटीने वाढ झाली असून त्याचे प्रमाण १०.५१% इतके आहे, तसेच सन २०२४-२५ मध्ये सदर ठेवींची वाढ ही ₹ १७७.४९ कोटी इतकी होती, त्याचे प्रमाण ३.८६% इतके होते. सदर वाढ कमी व्याजदरांच्या ठेवींमध्ये झाली आहे. तसेच बँकेने सहकार क्षेत्रात CASA ठेवींमध्ये अग्रस्थान ठेवले आहे. सदर ठेवींचा तक्ता खालीलप्रमाणे आहे.

(रक्कम ₹ कोटीत)

ठेवींचा प्रकार	२०२५-२६	टक्केवारी	२०२४-२५	टक्केवारी
चालू ठेवी	७०८.११	१३.३९%	६०७.२३	१२.६९%
बचत ठेवी	२०९९.३५	३९.७१%	१९१२.९९	३९.९९%
मुदत ठेवी	२४७९.४५	४६.९०%	२२६३.९१	४७.३२%
एकूण	५२८६.९१	१००.००%	४७८४.१३	१००.००%
कासा	२८०७.४६	५३.१०%	२५२०.२२	५२.६८%

ठेवींचा विमा :-

रिझर्व्ह बँकेच्या धोरणानुसार बँकेने डिपॉझीट इन्शुरन्स ॲण्ड क्रेडिट गॅरेंटी कॉर्पोरेशन येथे प्रत्येक ठेवीदाराकरिता ₹ ५ लाखापर्यंतच्या ठेवींचा विमा काढला आहे.

कर्जव्यवहार :-

वर्षाच्या सुरुवातीला बँकेच्या कर्जठेवींचे प्रमाण (CD Ratio) सुमारे ५०% होते. वर्षाच्या अखेरीस किमान ५५% कर्जठेवींचे प्रमाण गाठण्याचे बँकेने उद्दिष्ट ठेवले होते आणि या दिशेने बँकेने एकत्रित प्रयत्न केले आणि मला कळविण्यात आनंद होत आहे की, वर्षाच्या अखेरीस कर्जठेवींचे प्रमाण ५५% पेक्षा जास्त झाले आहेत.

आर्थिक वर्ष २०२५-२६ या कालावधीत कर्जांमध्ये एकूण ₹ ४९३.०५ कोटींनी वाढ झाली. सन २०२४-२५ अखेर बँकेची एकूण कर्जे ₹ २४२०.०५ कोटी होती. त्यात वाढ होऊन सन २०२५-२६ अखेर एकूण कर्ज रक्कम ₹ २९१३.१० कोटी इतकी झाली आहे. कर्ज पुरवठ्यातील ही वाढ प्रामुख्याने किरकोळ क्षेत्रात विशेषतः गृहनिर्माण, वाहन इत्यादी क्षेत्रांमध्ये झाली आहे. एकूण कर्ज पोर्टफोलिओ मध्ये किरकोळ कर्जाचा वाटा जवळपास ७०% आहे. सन २०२५-२६ मध्ये एकूण ₹ २९१३.१० कोटी कर्जापैकी ५२.२९% कर्जे ही अग्रक्रम क्षेत्रातील कर्जे असून त्यापैकी ११.५४% दुर्बल घटकांना दिलेली कर्जे आहेत. आपली बँक कर्ज मंजूर करताना कर्जदाराची पत, व्यवसाय, कर्ज परतफेड करण्याची क्षमता, तारण मालमत्ता इत्यादी निकषांचा विचार करून पतपुरवठा करत असते. या संपूर्ण निकषांची सांगड घालून बँकेने क्रेडिट रेटींग मॉड्युल तयार केले आहे जेणे करून बँकेच्या कर्जांची गुणवत्ता राखण्यास मदत होईल. निव्वळ व्याज दुराव्यामध्ये तडजोड न करता कर्जाची चांगली गुणवत्ता राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत आहेत.

आम्हाला सभासदांना कळविण्यात आनंद होत आहे की, व्यवसायातील एकूण वाढ सुमारे ₹ ९९५ कोटी (मागील वर्षी ₹ ५२५ कोटी) झाली आहे. जी आपल्या बँकेच्या इतिहासातील सर्वाधिक आहे.

थकबाकी व अनुत्पादित कर्जाचे व्यवस्थापन :-

दि. ३१ मार्च, २०२५ अखेर बँकेची अनुत्पादित (NPA) कर्जे ₹ ५६.३७ कोटी इतकी होती. त्यामध्ये ₹ १.८८ कोटीने घट

होऊन दि. ३१ मार्च, २०२६ अखेर ₹ ५४.४९ कोटी इतकी झालेली आहेत. बँकेच्या एकूण अनुत्पादित (NPA) कर्जाचे एकूण कर्जाशी प्रमाण १.८७% इतके आहे. जो की बँकिंग क्षेत्रातील सर्वात कमीत कमी पैकी एक आहे. ज्या कर्जदारांचे कर्ज एनपीए झाले आहे त्यांच्याकडून थकबाकी वसूल करण्यासाठी बँकेचे प्रयत्न सातत्याने सुरु आहेत. तसेच बँकेने एनपीए मध्ये गणले गेलेले खाते वसूल करण्यासाठी एक सुस्पष्ट प्रक्रिया आखली आहे. ज्यामध्ये कर्जदार व जामीनदार यांचा नियमित पाठपुरावा तसेच आवश्यकतेनुसार कायदेशीर कारवाई यासह बहुआयामी दृष्टीकोन समाविष्ट आहे. यामुळे बँकेला निव्वळ अनुत्पादित (NPA) कर्जाचे प्रमाण ०.००% इतके ठेवण्यास मदत झाली आहे. बँकेने NPA साठी केलेल्या तरतुदीची कव्हरेज गुणोत्तर २४१.२६% इतके मजबूत आहे.

तसेच बँकेने आर्थिक वर्ष २०२५-२६ मध्ये निर्लेखित केलेल्या कर्जखात्यांमध्ये ₹ ०.०७ कोटी इतकी रक्कम वसूल केलेली आहे. तसेच बँकेच्या तडजोड व समजोता योजनेनुसार (Compromise Settlement Scheme-CSS) नुसार एकूण २६ अनुत्पादित खात्यांमध्ये तडजोड करुन एकूण ₹ ०.८२ कोटी इतकी वसुली केली आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२५-२६	टक्केवारी	२०२४-२५	टक्केवारी
ढोबळ अनुत्पादित कर्ज	५४.४९	१.८७%	५६.३७	२.३३%
निव्वळ अनुत्पादित कर्ज	०.००	०.००%	०.००	०.००%
आवश्यक तरतूद	४१.८८	-	४५.०२	-
एकूण केलेली तरतूद	१३१.४६	-	१२८.४६	-
जास्तीची केलेली तरतूद	८९.५८	-	८३.४४	-
एकूण कर्ज	२९१३.१०	-	२४२०.०५	-
कव्हरेज प्रमाण	२४१.२६%	-	२२७.८९%	-

बँक बहुराज्यीय कायद्यानुसार थकीत कर्जदारांवर The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) व Arbitration & Conciliation Act, 1996 अंतर्गत वसुलीचा अधिकार वापरु शकते. सुप्रीम कोर्ट तसेच रिझर्व्ह बँक ऑफ इंडिया यांच्या निर्देशांनुसार कर्ज वसुली करिता बँकेचे थकीत कर्जदार तसेच Wilful Defaulters यांचे जामीनदारासह फोटो इतर तपशिलांसह वृत्तपत्र तसेच इतर प्रसार माध्यमातून बँकेस प्रसिध्द करता येऊ शकतात. सर्व थकीत कर्जदार सभासदांना नम्र विनंती आहे की, त्यांनी थकबाकीची रक्कम भरावी व त्यांच्याविरुध्द अशा प्रकारच्या कठोर उपाययोजनांची अंमलबजावणी करावी लागू नये यासाठी बँकेस सहकार्य करावे.

गुंतवणूक :-

बँकेची गुंतवणूक ही प्रामुख्याने वैधानिक तरलतेचे व बिगर वैधानिक तरलतेचे रोखे व बँकेतील मुदतठेवींमध्ये आहे. त्याचप्रमाणे बँक अतिरिक्त शिल्लक निधी कॉलमनी आणि रिर्झव्ह बँकेच्या रिव्हर्स रेपो द्वारे कर्जाऊ देते. बँकेची एकूण गुंतवणूक ₹ २८७३.७३ कोटी असून त्यापैकी ₹ १६८७.२३ कोटीची गुंतवणूक ही सरकारी रोख्यांमध्ये गुंतवलेली असून उर्वरीत ₹ ३१३.३७ कोटीची गुंतवणूक बिगर वैधानिक तरलतेचे रोखे व ₹ ७७२.०९ कोटींची गुंतवणूक ही राष्ट्रीयकृत बँका, राज्य व जिल्हा मध्यवर्ती सहकारी बँक, खाजगी बँकांमध्ये मुदतठेवींच्या स्वरुपात गुंतवलेली आहे. इतर संस्था व बँकांसोबतचे शेअर्स ₹१.०४ कोटी इतके आहेत. तसेच कॉल मनीमध्ये ₹ २५.०० कोटी आणि ₹ ७५.०० कोटींची गुंतवणूक Standing Deposit Facility (SDF) मध्ये केलेली आहे. रिझर्व्ह बँक ऑफ इंडियाने वेळोवेळी पारित केलेल्या निर्देशाचे बँक पालन करते.

आर्थिक वर्ष २०२५-२६ दरम्यान रिझर्व्ह बँकेने आर्थिक वाढीस चालना देण्यासाठी धोरणात्मक रेपो दर (Policy Repo Rate) ६.२५% वरुन ५.२५ % पर्यंत कमी केला. महागाईचा दर रिझर्व्ह बँकेच्या निर्धारित लक्ष्य मर्यादेत राहिला असून, सलग व्याजदर कपातीनंतर चलनविषयक धोरणाचा दृष्टिकोन तटस्थ (Neutral) करण्यात आला. यामुळे आर्थिक वाढ आणि किंमत स्थैर्य यामध्ये संतुलित दृष्टिकोन अवलंबिण्यात आल्याचे दिसून येते.

अहवाल वर्षात बँकेने HTM वरुन AFS कॅटेगरी मध्ये सरकारी रोख्यांचे स्थलांतर (Shifting) रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार केलेले आहे. बँकेने सरकारी रोखे पुस्तकी किंमत ₹ १३९.७९ कोटी HTM वरुन AFS कॅटेगरी मध्ये स्थलांतर (Shifting) केलेले आहे. असे करतांना बँकेला घसारापोटी काही तरतूद करावी लागली नाही.

बँकेने गुंतवणूक व्यवस्थापन करताना नफा क्षमता, तरलता आणि नियामक अनुपालन यामध्ये योग्य समतोल राखला आहे. गुंतवणूक घसारा राखीव निधी (Investment Depreciation Reserve-IDR) ₹ ०.६० कोटी वरुन वाढून ₹ १.२५ कोटी इतका झाला आहे. तसेच गुंतवणूक मुल्य चढ-उतार राखीव निधी (Investment Fluctuation Reserve-IFR) ₹ ४५.१८ कोटी वरुन वाढून ₹ ४९.७६ कोटी इतका झाला आहे. गुंतवणकीसंदर्भातील IDR ची तरतूद रिर्झव्ह बँकेच्या मार्गदर्शक सूचनांनुसार करण्यात आली आहे.

नफा :-

आर्थिक वर्ष २०२५-२६ अखेर बँकेचा निव्वळ नफा हा ₹ ६५.६५ कोटी इतका आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२५-२६	२०२४-२५
कर व तरतुदीपूर्वीचा नफा	९०.५७	८७.९०
कर व तरतुदीनंतरचा नफा	६५.६५	५९.७८

नफा वाटणी :-

आपल्या बँकेचा मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् ॲक्ट, २००२ च्या कलम ६२ अन्वये सन २०२५-२६ या आर्थिक वर्षाकरिता निव्वळ नफा ₹ ६५.६५ कोटी वाटणीसाठी उपलब्ध आहे. आर्थिक वर्ष २०२४-२५ मधील शिल्लक असलेला नफा ₹ ८.४८ कोटी आणि रिझर्व्ह बँकेच्या परवानगीने ₹ ०.१२ कोटी इतर निधी मधून वर्ग केले असता मल्टी स्टेट को. ऑपरेटीव्ह सोसायटीज् ॲक्ट, २००२ च्या कलम ६३ अन्वये एकूण ₹ ७४.२५ कोटी इतका नफा खालीलप्रमाणे वाटणीसाठी संचालक मंडळ शिफारस करीत आहे.

(रक्कम ₹ कोटीत)

तपशील	रक्कम
राखीव निधी २५%	१६.४१
संभाव्य तोटा / नुकसानीसाठी केलेला राखीव निधी (१०%)	६.५७
सहकार शिक्षण निधी (१%)	०.६५
सहकारी पुनर्वसन पुनर्रचना आणि विकास निधी (१%)	०.६५
लाभांश १५% (शिफारस)	१३.७४
सानुग्रह अनुदान व बोनस	१०.२६
विशेष राखीव निधी (u/s 36 (i)(viii) of I.T. Act, 1961)	३.००
गुंतवणूक चढउतार निधी	०.४२

(रक्कम ₹ कोटीत)

तपशील	रक्कम
इमारत निधी	१०.००
निवडणूक निधी	०.५०
पुढील वर्षासाठी शिल्लक नफा	१२.०५
एकूण	**७४.२५**

लाभांश :-

भविष्यकाळातील वाढीसाठी तसेच सक्षम भांडवल पर्याप्तता राखण्यासाठी पुरेसा नफा पुढील वर्षासाठी वर्ग करून अहवाल वर्ष २०२५-२६ करिता हे संचालक मंडळ १५% लाभांश भागधारण प्रमाणानुसार (pro-rata पद्धतीने) देण्याची शिफारस करीत आहे.

भांडवल पर्याप्तता :-

रिझर्व्ह बँकेने सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण १२.००% इतके निश्चित केले आहे. तसेच (ECBA) आर्थिकदृष्टया सक्षम व सुव्यवस्थापित बँकांसाठी असे प्रमाण १३.००% निश्चित केले आहे. अहवाल वर्षअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण १९.३१% असून यापैकी टीयर १ कॅपीटल भांडवल पर्याप्ततेच्या १६.४५% आहे. (मागील वर्षी १६.८१%) या तुलनेत दि. ३१.०३.२०२५ अखेर हे प्रमाण १९.६७% इतके होते.

संचालक मंडळ सभा :-

अहवाल वर्षात संचालक मंडळाच्या एकूण १४ सभा झाल्या आहेत. सभेस सर्व सभासदांची उपस्थिती समाधानकारक असून सर्व विषयांवर साधक बाधक चर्चा होऊन एकमताने निर्णय घेतले जातात.

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांना अधिन राहून तसेच बँकेच्या उपविधी क्र. ४३ नुसार संचालक मंडळाच्या इतर कमिट्यांची रचना केलेली असून त्यामध्ये १) कार्यकारी समिती, २) ऑडीट समिती, ३) वसुली समिती, ४) कर्मचारी उपसमिती, ५) जोखीम व्यवस्थापन समिती, ६) सहेतूक कर्ज बुडवे (Review Committee of Wilful defaulters), ७) IT Strategy Committee इत्यादी समित्या तसेच बँकेच्या अधिकाऱ्यांच्या विविध समित्यांची स्थापना केलेली आहे. त्यामध्ये १) सिनिअर एक्झीक्युटीव्ह कमिटी (SEC) २) Identification committee of Wilful Defaulters या समित्यांना अधिकार प्रदान केल्यामुळे संबंधित अधिकार वर्गाची निर्णय क्षमता गुणवत्तेचा दर्जा उंचावला असून निर्णय क्षमतेत समाधानकारक प्रगती झाली आहे.

बोर्ड ऑफ मॅनेजमेंट सभा :-

अहवाल वर्षात बोर्ड ऑफ मॅनेजमेंटच्या ११ सभा घेण्यात आल्या. सभेस सर्व सदस्यांची उपस्थिती समाधानकारक असून सर्व विषयांवर साधक-बाधक चर्चा होऊन एकमताने संचालक मंडळास शिफारशी केल्या जातात.

जोखीम व्यवस्थापन कार्यप्रणाली :-

आरबीआयच्या मार्गदर्शक तत्वांनुसार बँकेकडे जोखीम व्यवस्थापनासाठी एक कार्यप्रणाली आहे. बँकेकडे एक जोखीम व्यवस्थापन विभाग आणि संचालक मंडळ स्थरावरील जोखीम व्यवस्थापन समिती (RMC) आहे. जोखीम व्यवस्थापन विभागाचे प्रमुख मुख्य जोमीख अधिकारी (CRO) असतात, जे मुख्य कार्यकारी अधिकारी आणि संचालक मंडळाच्या सदस्यांची जोखीम व्यवस्थापन समिती (RMC) यांना अहवाल सादर करतात. जोखीम व्यवस्थापन समिती जोखीम व्यवस्थापनाच्या कार्यांकडे देखरेख ठेवते आणि जोखीम व्यवस्थापनाशी संबंधित बाबींमध्ये संचालक मंडळाला सूचना देते. बँकेने पत जोखीम, बाजार जोखीम, कार्यान्वयन जोखीम आणि एकात्मिक जोखीम धोरणे तयार केली आहेत, आणि जोखीम व्यवस्थापन विभाग या धोरणांच्या कक्षेत राहून कार्य करतो. बँकेने त्यांच्या जोखीम स्वीकारण्याच्या विवरणात (Risk Appetite Statement) पत, बाजार, व्याजदर, कार्यान्वयन आणि तरलता जोखीमींसाठी जोखीम क्षमता आणि जोखीम सहनशीलतेची पातळी निश्चित केली आहे. RMC ची बैठक दर तिमाहीने होते आणि त्यात बँकेच्या जोखीम व्यवस्थापनाच्या आराखड्यावर विविध जोखीम-संबंधित मुद्यांवर चर्चा केली जाते, तसेच बँकेच्या जोखीम स्वीकारण्याच्या विवरणाचा आढावा घेतला जातो. जोखीम विभाग आरबीआयच्या मार्गदर्शक तत्त्वांमध्ये नमूद केलेल्या इतर विविध मर्यादांसह जोखीम सहनशीलतेच्या मर्यादांवर देखरेख ठेवतो आणि RMC ला अहवाल सादर करतो.

शाखा स्थलांतर :-

बँकेच्या आजमितीस एकूण ९१ शाखा ७९ ऑनसाईट व २ ऑफसाईट एटीएमस् ग्राहकांच्या सेवेकरिता कार्यरत आहेत. अहवाल वर्षात रिझर्व्ह बँकेने दिलेल्या परवानगीनुसार बँकेने ग्राहकांना अधिक सोयीस्कर, प्रशस्त व ग्राहकाभिमुख सेवा उपलब्ध करुन देण्याच्या उद्देशाने (१) वडखळ शाखा ''तळमजला, घर क्र. १२९अे, क्षुधा शांती भुवन, पोस्ट वडखळ, ता. पेण, जि. रायगड-४०२१०७'' येथे दि. ०८ सप्टेंबर, २०२५ रोजी, (२) पेण शाखा ''शॉप नं. १,२,३, तळमजला, अंतिम प्लॉट नं. ५३, पेण अंतोरे रोड, ता. पेण, जि. रायगड-४०२१०७'' येथे दि. २७ ऑक्टोबर, २०२५ रोजी व (३) कामोठे शाखा ''शॉप नं. २८ व २९, तळमजला, शिवकल्पतरू आर्केड-२, प्लॉट नं. १ सेक्टर-१७, कामोठे, नवी मुंबई, ता. पनवेल-४१०२०९'' येथे दि. १५ डिसेंबर, २०२५ रोजी भाडेतत्वावर घेण्यात आलेल्या जागेमध्ये स्थलांतरीत केल्या आहेत. रिझर्व्ह बँकेच्या (Urban Co-operative Banks-Branch Authorisation) Direction, 2025 नुसार बँकेच्या (१) मालाड (पश्चिम) शाखा (२) निपाणी शाखेचे नवीन जागेत स्थलांतर करण्यात आले आहे.

रिझर्व्ह बँकेच्या या नवीन मार्गदर्शक तत्वांचा लाभ घेत, ज्या ठिकाणी व्यवसाय वाढीची संधी उपलब्ध आहे अशा भागांमध्ये बँकेच्या शाखाजाळ्याचा विस्तार करण्याचा बँकेचा मानस आहे.

नॉन बँकिंग व्यवसाय :-

विमा व्यवसाय :-

बँकिंग व्यवसायातून येणाऱ्या उत्पन्नाव्यतिरिक्त इतर उत्पन्न वाढविण्यासाठी बँकेने मे. टाटा एआयजी जनरल इन्शुरन्स कंपनी लि., व मे. बजाज जनरल इन्शुरन्स कंपनी लि. यांच्याबरोबर सर्वसाधारण विम्याबाबत कॉर्पोरेट एजन्सीचे करार केले आहेत. बँकेने कर्जासाठी स्वीकारलेल्या सर्व प्रकारच्या तारणाचा (उदा. वाहन, मशिनरी, घर तारण इत्यादी.) विमा काढून सदर कर्जे विमा छत्रांखाली सुरक्षित केली आहेत. तसेच जर एखाद्या कर्जदारासंदर्भात एखादी दुर्घटना घडल्यास त्याच्या पश्चात त्याच्या कर्जरक्कमेची परतफेड सुलभ व्हावी यासाठी बँकेने क्रेडिट लाईफ इन्शुरन्स व लाईफ इन्शुरन्स (जीवन विमा) करिता मे. कोटक महिंद्रा लाईफ इन्शुरन्स कंपनी लि. बरोबर कॉर्पोरेट एजन्सी करार केला आहे. कर्जाची परतफेड सुलभ व्हावी

यासाठी बँकेने क्रेडिट जीवन विमा सुरु केला आहे, या व्यतिरिक्त, ग्राहकांसाठी वैयक्तिक जीवन विमा उत्पादने उपलब्ध करुन देण्यासाठी बँकेने (AXIS-Max) लाईफ इन्शुरन्स कंपनीशी देखील करार केला आहे. तसेच बँकेने ग्राहकांना बचत व भविष्याची तरतूद यासाठी लाईफ इन्शुरन्स उपलब्ध करुन दिला आहे. बँकेच्या सर्व ग्राहक आणि सभासदांनी सदर विमा योजनांचा लाभ घ्यावा.

प्रधान मंत्री जीवन ज्योती विमा योजना व प्रधान मंत्री सुरक्षा विमा योजना :-

सदर आर्थिक वर्षात प्रधान मंत्री जीवन ज्योती विमा योजनेमध्ये एकूण ५३६० खातेदारांनी नोंदणी केली त्यामध्ये एकूण ३ मृत्यू दावे आले. त्यापैकी सर्व मृत्यू दावे मंजूर होऊन प्रत्येकी ₹ २ लाख रक्कम वारसाच्या खाती जमा करण्यात आली. तसेच एकूण १०१३० खातेदारांनी प्रधानमंत्री सुरक्षा विमा योजनेखाली नोंदणी केली. तरी शासनाच्या या विमा योजनांचा जास्तीत जास्त खातेदारांनी लाभ घ्यावा ही विनंती.

विदेशी विनिमय व्यवहार :-

बँकेला रिझर्व्ह बँकेकडून फॉरेन एक्सचेंज ॲथोराईज्ड डिलर कॅटेगरी २ (AD-II) परवाना मिळाला आहे. यामुळे ग्राहकांना विदेशी चलनाची खरेदी विक्री आपल्या शाखांमधून करता येऊ लागली आहे. आर्थिक वर्ष २०२५-२६ मध्ये सदर AD-II परवाना अंतर्गत बँकेने विदेशी चलन खरेदी विक्रीचा व्यवसाय ₹ ८५.१४ कोटी इतका केला आहे.

बँकेच्या ग्राहकांना आयात-निर्यात व्यवहारासंबंधित सेवा पुरविण्यासाठी आपल्या बँकेने इतर AD-I बँकांशी सहकार्य करार केले आहेत. आर्थिक वर्ष २०२५-२६ मध्ये सदर AD-I बँकांमार्फत आपल्या बँकेने हाताळलेला आयात-निर्यात व्यवहार ₹ २१.७९ कोटी होता. या व्यवहारातून सन-२०२५-२६ मध्ये बँकेने ₹ ४.६२ लाख इतका नफा मिळविला आहे. तसेच बँकेला ठराविक १८ शाखांमधून एनआरई खाती उघडण्याकरिता रिझर्व्ह बँक ऑफ इंडियाने परवानगी दिलेली आहे. बँकेने रिझर्व्ह बँक ऑफ इंडियाकडे AD-I परवाण्यासाठी अर्ज केलेला आहे.

माहिती तंत्रज्ञान व डिजिटल बँकिंग :-

बँकिंग झाले सोपे

बँकिंग तंत्रज्ञान सतत विकसित होत आहे आणि ते आपल्या दैनंदिन जीवनाचा एक अविभाज्य भाग बनले आहे. ग्राहकांच्या दैनंदिन बँकिंग गरजा पूर्ण करण्यासाठी जीपी पारसिक बँक देशातील आघाडीच्या बँकांप्रमाणेच सर्व समावेशक डिजिटल सेवांची श्रेणी उपलब्ध करुन देते. आमच्या ग्राहकांकडून डिजिटल सेवांचा वापर झपाट्याने वाढत आहे. आम्ही इंटरनेट बँकिंग, मोबाईल बँकिंग, UPI (BHIM App), रुपे प्लॅटिनम कॉन्टॅक्टलेस डेबिट कार्ड, एटीएम रिसायक्लर, एटीएम, ई-स्टेटमेंट्स, क्यूआर कोड पेमेंट स्वीकृती सुविधा यासारख्या सेवा प्रदान करतो.

आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने १० कोटींहून अधिक आर्थिक डिजिटल व्यवहार केले आहेत; यामध्ये युपीआयचा वाटा सर्वाधिक असून ९.३५ कोटी व्यवहार आणि सुमारे १६०७७ कोटी रुपयांहून अधिक रकमेचे व्यवहार झाले आहेत.

सायबर सुरक्षा ही आमची सर्वोच्च प्राथमिकता आहे. सायबर धोक्यांपासून संरक्षण करण्यासाठी, आम्ही सर्व वर्कस्टेशन अद्ययावत ऑपरेटींग सिस्टिम्सवर कार्यान्वित केली आहेत आणि एंडपॉईड डिटेक्शन ॲण्ड रिस्पॉन्स (EDR) सह मजबूत एंडपॉइंट सुरक्षा लागू केल्या आहेत. सॅण्डबॉक्सिंग क्षमता असलेल्या प्रगत इमेल गेटवे सुरक्षा प्रणालीद्वारे आम्ही आमचे नेटवर्कचे ईमेल फिशिंग स्पायवेअर आणि स्पॅमपासून संरक्षण करतो. याव्यतिरिक्त, आमच्या बहु-स्तरीय सुरक्षा प्रणालीमध्ये डेटा लॉस प्रिव्हेन्शन (DLP) नेटवर्क ॲक्सेस कंट्रोल (NAC) वेब ॲप्लिकेशन फायरवॉल्स (WAF), नेक्स्ट-

जनरेशन फायरवॉल्स (NGFW) आणि सुरक्षित 'SD-WAN' आर्किटेक्चरचा समावेश आहे. ग्राहकांना प्रत्यक्ष फसवणुकीपासून (Physical Fraud) वाचवण्यासाठी सर्व एटीएम आणि रिसायक्लर मशीन्समध्ये अत्याधुनिक अँटी-स्किमिंग तंत्रज्ञान बसवण्यात आले आहे. तसेच, व्हॉइस-कॉल फसवणूक रोखण्यासाठी RBI आणि DoT च्या निर्देशांचे पालन करत, बँकेने क्लाउड-आधारित कॉलिंग प्रणाली सुरु केली आहे. आता ग्राहकांना सेवा आणि व्यवहारांशी संबंधित सर्व अधिकृत कॉल केवळ आमच्या प्रमाणित क्रमांकावरुन (१६००२१३७३१) येतील.

अखेरीस, तंत्रज्ञांनाबरोबरच ते वापरणारे तंत्रज्ञ तसेच बँकेचे अधिकारीसुद्धा तितकेच सक्षम असले पाहिजेत. म्हणूनच आमच्या कर्मचाऱ्यांना सायबर सुरक्षेबाबत नियमित प्रशिक्षण देऊन, आम्ही संस्थेच्या सर्व स्तरांवर सक्रिय सायबर सुरक्षा संस्कृती यशस्वीपणे रुजवली आहे.

मनुष्यबळ :-

बँकेचे मानवसंसाधन विभाग हे, कर्मचाऱ्यांच्या व्यक्तिगत आणि संस्थात्मक कौशल्ये, ज्ञान आणि आव्हानात्मक परिस्थितीशी सामोरे जाण्याची क्षमता विकसित करुन त्यांची कामगिरी वाढविण्यासाठी महत्त्वपूर्ण भूमिका बजावते. बँक देखील कर्मचाऱ्यांचे कौशल्य व ज्ञान वाढविण्यासाठी वेगवेगळी प्रशिक्षणे आयोजित करते. तसेच रिझर्व्ह बँक ऑफ इंडिया CAB, MUCBF, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या प्रशिक्षणाकरिता कर्मचाऱ्यांना पाठविण्यात येते. तसेच संचालक मंडळानेही सायबर प्रशिक्षणात भाग घेतला आहे.

अहवालवर्षात रिझर्व्ह बँक व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या ४६ प्रशिक्षण कार्यक्रमांकरिता ३४१ अधिकाऱ्यांना पाठविण्यात आले. तसेच एकूण १००० कर्मचाऱ्यांकरिता ३२ अंतर्गत प्रशिक्षणाचे कार्यक्रम आयोजित केले गेले. यामध्ये जोखमीवर आधारित अंतर्गत लेखापरिक्षण प्रशिक्षण (RBIA), क्रेडिट मॅनेजमेंट, सहकारी बँकांमधील मानव संसाधन विभागाचे प्रशिक्षण, सिबिल सक्षम आणि ई-लर्निंग कार्यक्रम, वसुली कायदा प्रशिक्षण, (मनी लॉडरिंग विरोधी (AML) कॉम्बेटींग फायनान्सींग टेरीरीझम (CFT)) आणि तणाव व्यवस्थापन, सायबर सुरक्षा कार्यक्रम, फसवणूक जोखीम व्यवस्थापन, बनावट नोटा ओळखणे, POSH, सोने तारण कर्ज, प्रभावी नेतृत्व आणि NDP, किरकोळ कर्ज पुरवठा आणि किरकोळ कर्जाचे विपणन, इंटरनेट आणि मोबाईल बँकिंग, व्यवसाय विकास धोरण आणि सॉफ्ट स्किल्स, अनुपालन आणि केवायसी मार्गदर्शक तत्वे, ग्राहकसेवा तक्रारी आणि निवारण यंत्रणा, रोख व्यवस्थापन, फसवणूक प्रतिबंध आणि व्यवसाय सातत्य आणि संकट व्यवस्थापन इत्यादी विविध विषयांचा समावेश होता. बँकेने आपल्या सर्व कर्मचाऱ्यांशी सलोख्याचे संबंध ठेवले आहेत. जीपी पारसिक बँक कर्मचारी व अधिकारी संघटनेने ग्राहकसेवा व उत्पादन क्षमता वाढविण्याकरिता दिलेले संपूर्ण सहकार्य व सहयोगाकरिता बँक आभारी आहे.

सामाजिक बांधीलकी :-

१) दि. ०७ नोव्हेंबर, २०२५ रोजी जीपी पारसिक बँक एम्प्लॉईज ॲण्ड ऑफिसर्स असोशिएशने बँकेच्या मुख्य कार्यालय येथे रक्तदान शिबीराचे आयोजन केले होते. त्यास कर्मचारी, सभासद आणि ग्राहकांनी उत्स्फूर्त प्रतिसाद दिला.

२) बँकेने यावर्षी सभासदांवर अवलंबुन असलेल्या ३ विद्यार्थ्यांच्या शिक्षणाकरिता ₹ ६,०००/-आर्थिक मदत दिली आहे.

३) बँकेने यावर्षी ६ सभासदांना ₹ ७५,०००/- वैद्यकीय मदत दिली आहे.

४) वनीकरण :- बँकेचे संस्थापक-अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेबांनी सहकार, सामाजिक व शैक्षणिक अशा विविध क्षेत्रांत आपल्या कार्याचा ठसा उमटविण्याबरोबरच वनीकरणाचे महत्त्व पटवून देण्यासाठी या क्षेत्रातील सहकाऱ्यांना प्रेरित केले. सदर सहकारी आणि सहकार बझार कळवा, यांच्या सहकार्याने आपली बँक पारसिक हिलवर सातत्याने वृक्ष लागवड व वृक्ष संवर्धन मोहिम राबवित आहे. आज वनीकरण ही काळाची गरज असून, पारसिक डोंगराच्या

वनीकरणाबरोबरच बँकेने कळवा, विटावा व पारसिक परिसरामध्ये रस्त्याच्या दुतर्फा लावलेल्या विविध वृक्षांमुळे हिरवागार झालेला परिसर साऱ्यांना प्रसन्न करत आहे.

हिशोब तपासणी :-

बँकेमध्ये समावर्ती व प्रोसेस अंतर्गत लेखापरीक्षण करण्यात येते. बँकेचे मुख्य कार्यालय व ९१ शाखांचे समावर्ती / प्रोसेस हिशोब तपासणी करण्यासाठी बँकेने अनुभवी व्यावसायिक सनदी लेखापालांची नियुक्ती केलेली आहे. तसेच बँकेच्या अंतर्गत तपासणी विभागातील अधिकाऱ्यांकडून बँकेच्या सर्व ९१ शाखांची अंतर्गत हिशोब तपासणी केली जाते. तसेच रिझर्व्ह बँकेच्या परिपत्रकानुसार बँक मुख्य कार्यालयातील सर्व विभागांचे व सर्व शाखांचे रिस्क बेस इंटरनल ऑडीट (RBIA) करीत आहे. बँकेची लेखापरीक्षण समिती बँकेच्या हिशोब तपासणी कारभारावर देखरेख ठेवते. तसेच सदर समिती वैधानिक लेखापरीक्षण, समावर्ती लेखापरीक्षण व अंतर्गत हिशोब तपासणी अहवालातील त्रुटींच्या पूर्ततेबाबत दक्ष असते. अहवाल वर्षात रिझर्व्ह बँकेच्या सिनिअर सुपरवायझरी मॅनेजर (SSM) आणि इतर अधिकाऱ्यांनी आपल्या बँकेच्या कामकाजाचे दि.१.४.२०२४ ते ३१.३.२०२५ या कालावधीचे लेखापरीक्षण/तपासणी केली आहे. तपासणी अधिकाऱ्यांनी परीक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने विविध मौलिक सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करत आहे. तसेच रिझर्व्ह बँकेच्या तपासणी अधिकाऱ्यांकडून प्राप्त झालेल्या तपासणी अहवालाची पूर्तता वेळेत केलेली आहे. सन २०२६-२७ च्या आर्थिक वर्षाकरिता संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे. प्रकाश जी. पाठक ॲण्ड कंपनी, चार्टर्ड अकौंटंटस् यांची वैधानिक लेखापरीक्षक म्हणून नियुक्तीस मान्यता दिला आहे.

श्रध्दांजली :-

बँकेचे ज्येष्ठ संचालक श्री. दशरथ दत्तु घरत यांना दि. ०६ सप्टेंबर, २०२५ रोजी देवाज्ञा झाली. त्यांच्या आकस्मित निधनाने बँकेचे मोठे नुकसान झाले आहे. त्यांना बँकेतर्फे विनम्र श्रध्दांजली !

तसेच अहवाल वर्षात देवाज्ञा झालेले बँकेचे सभासद, खातेदार, कर्मचारी, हितचिंतक, शहिद झालेले सैनिक यांना बँकेतर्फे विनम्र श्रध्दांजली !

गौरव :-

चालू आर्थिक वर्षात बँकेस पुढील प्रमाणे पुरस्कार प्राप्त झाले आहेत.

१) दि महाराष्ट्र अर्बन को. ऑप. बँक फेडरेशन लि. यांच्यातर्फे "₹ २५०० कोटींचे वर ते ₹ ५००० कोटी पर्यंत ठेवी असलेल्या बँका" या गटातून प्रथम क्रमांकाचा "**सर्वोत्कृष्ट बँक पुरस्कार**"

२) FCBA बँकिंग फ्रंटियर तर्फे मोठ्या सहकारी बँकांच्या श्रेणीमध्ये बुडीत कर्जाचे उत्तम व्यवस्थापना बद्दल "**BEST NPA MANAGEMENT**" **विशेष पुरस्कार** तसेच

३) FCBA बँकिंग फ्रंटियर तर्फे मोठ्या सहकारी बँकांच्या श्रेणीमध्ये "**BEST COMPLIANCE TRANSFORMATION**" **विशेष पुरस्कार**

४) राष्ट्रीय अर्बन को-ऑप. बँकिंग अवॉर्ड्स २०२६ यांच्यातर्फे बँकेला १) "**सर्वोत्तम NPA व्यवस्थापन**" २) "**सर्वोत्तम CBS IMPLEMENTATION**" ३) "**सर्वोत्तम BEST CLOUD IMPLEMENTATION**" या तीन पुरस्कारांनी सन्मानित करण्यात आले आहे.

५) पान मार्केटिंग चॅरिटेबल ट्रस्ट यांच्यातर्फे बँकेला कोकण विभागातून "**सर्वोत्कृष्ट बँक पुरस्कार**" प्रदान करण्यात आला आहे.

ऋणनिर्देश :-

बँकेच्या प्रगतिशील वाटचालीतील माझे सहकारी, सभासद, मार्गदर्शक, आजी व माजी संचालक, हितचिंतक या साऱ्यांच्या सहकार्याबद्दल मी त्यांचा ऋणी आहे. बँकेच्या सर्व संचालकांचे मौलिक मार्गदर्शन, सहकार्य यामुळेच बँकेची सर्वांगीण प्रगती झाली आहे त्याबद्दल मी त्यांचा आभारी आहे. बँकेचे अंतर्गत लेखापरीक्षक, वैधानिक लेखापरीक्षक यांच्या मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे. भारतीय रिझर्व्ह बँक, केंद्रिय निबंधक, सहकारी संस्था, नवी दिल्ली, मा. सहकार आयुक्त व निबंधक सहकारी संस्था, महाराष्ट्र, कर्नाटक आणि गोवा राज्य, तसेच संबंधित जिल्हा उप-निबंधक यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांचा ऋणी आहे. बँकेचे कार्यक्षम अधिकारी व कर्मचारी यांचेकडून प्रगतिच्या प्रत्येक टप्प्यावर त्यांच्या सहकार्याची अपेक्षा करुन हा अहवाल पूर्ण करतो.

जयहिंद ! जय सहकार !

आपला विश्वासू,
विक्रम गोपीनाथ पाटील
अध्यक्ष

55th Annual Report - Year 2025-26

Respected Members,

By invoking the sacred memories of founder Chairman of the Bank, late Shri. Gopinath Shivram Patil Saheb, on behalf of the Board of Directors, I extend warm welcome to all of you at the 55th Annual General Meeting of the Bank. I am very glad to present this 55th Annual Report for the year 2025-26 along with Audited Balance sheet and Profit and Loss account for the year ended 31st March, 2026.

Economic Scenario :- Global

"Un-certainties are the most certain thing in the today's financial world". The West Asia conflict had major impact on the global economies. The Brent crude oil prices have remained highly volatile due to West Asia conflict and closure of Strait of Hormuz. The prices of Brent crude oil was US$ 74.49 per barrel at the beginning of the year which declined to US$ 58.92 per barrel in December 25 and again rose to US$ 107.93 in March 26.

The Indian Rupee depreciated against the US dollar during the FY 25-26, due to the uncertainties and disruptions in global trade. The exchange rate of USD was at ₹ 85.60 at the beginning of the year and it rose to ₹ 94.65 at the end of March 2026.

Global growth is expected to be at 3.3% with key risks of potential escalation in West Asia conflicts and tariff threats, which has created considerable uncertainty about the future trajectory of inflation and growth.

Economic Scenario: - India

The RBI's projection of inflation (CPI) for FY 25-26 was 4% which was revised to 2% in December 25, due to correction in food prices. The inflation rose to 3.2% in February 2026 with introduction of new CPI series (2024 = 100), the RBI's revise inflation estimate is 4.1% for FY 25-26. RBI's projection of inflation for FY 2026-27 is 4.6%.

The real GDP growth for FY 25-26 was estimated at 7.6% which was 7.1% in FY 24-25. The growth was supported by rising household consumption, stable inflation and lower interest rates. The Indian economy continues to register high growth despite a challenging external environment coupled with geo-political uncertainties. Thus Indian economy is making steady progress with price stability and sustained growth.

Indian Banking Sector: -

The RBI reduced Policy Repo Rate by 100 bps, from 6.25% to 5.25% during the year, further the CRR was also reduced by 100 bps from 4.00% to 3.00%. RBI also changed it's policy stance twice in this year, first in April 25 from 'Neutral' to 'Accomodative' again reverse the same from "Accomodative" to "Neutral" in June 25 and maintained same throughout the year. The Indian Banking sector remained healthy with good system level parameters like capital adequacy, liquidity, asset quality and profitability. The Indian Banking sector this year witnessed improvement in their balance sheets, liquidity buffers, profitability and reduction in gross NPA ratios with year on year growth in credit at 14.3% in FY 25-26 compared to 11.7% in FY 24-25. Banks and financial institutions are supporting economic activity through sustained credit expansion.

Future Outlook:-

Global growth outlook remains uncertain amid ongoing energy supply disruption, persistent geopolitical tensions, shortage of inputs for various industries and volatile financial markets. The flow funds to safe –

heaven have depreciated major currencies against US dollar.

The fundamentals of Indian economy are on a stronger footings supported by stability on three fronts – prices, financials & political. Domestic economy registered growth till February 2026 but will likely to slow down due to West Asia Conflict on account of elevated oil prices, disruption in energy supply which may adversely affect industry, agriculture & services. The emergence of adverse climatic "El Nino" conditions is a contingent risk to the growth. RBI has project GDP growth of 6.9% for FY 26-27.

Highlights of Financial Performance of the Bank:-

Against the above stated backdrop the financial performance of the bank was very good. The business Mix of the Bank stood at ₹ 8200.01 Crore and net profit after tax at ₹ 65.65 Crore.

(₹ in Crore)

Particulars	31.03.2026	31.03.2025	Increase/(decrease)
No. of Members	116427	110995	5432
Business-mix	8200.01	7204.18	995.83
Deposits	5286.91	4784.13	502.78
Investment	2873.73	2729.11	144.62
Advances	2913.10	2420.05	493.05
Gross Profit	90.57	87.90	2.67
Net Profit	65.65	59.78	5.87
Share Capital	94.18	92.28	1.90
Net Owned Fund	540.60	503.92	36.68
Working Capital	6182.88	5620.05	562.83
Reserves & Other Funds	616.29	583.21	33.08
Gross NPA	54.49	56.37	(1.88)
Net NPA (%)	0.00%	0.00%	0.00%
CRAR (%)	19.31%	19.67%	(0.36%)

Deposits:-

During the year 2025-26 the total deposits of the Bank has increased by ₹ 502.78 Crores (10.51%) as against increase of ₹ 177.49 Crores (3.86%) in 2024-25. The deposit growth is seen in low-cost deposits. The CASA deposit of the Bank continued to be the highest in the industry. The following table shows the deposit growth.

(₹ in Crore)

Types of Deposits	2025-26	Percentage	2024-25	Percentage
Current	708.11	13.39%	607.23	12.69%
Savings	2099.35	39.71%	1912.99	39.99%
Term	2479.45	46.90%	2263.91	47.32%
Total	5286.91	100.00%	4784.13	100.00%
CASA	2807.46	53.10%	2520.22	52.68%

Deposit Insurance:-

As per the Reserve Bank of India guidelines the Bank has insured its deposits with Deposit Insurance and Credit Guarantee Corporation (DICGC) which covers deposits up to ₹ 5 lakhs per depositor.

Loans & Advances:-

The CD Ratio of the bank was around 50% at the beginning of the year. The Bank has set a target of achieving minimum 55% CD Ratio for FY 2025-2026. I am pleased to inform you that during the year Bank with the concrete efforts in this direction has achieved CD Ratio of more than 55%.

The loans and advances portfolio of the Bank has increased by ₹ 493.05 Crore during the FY 2025-26. The advances which were at ₹ 2420.05 Crore in the FY 2024-25 has increased to ₹ 2913.10 Crore during the FY 2025-26. The growth in credit is mainly in retail sector, particularly in Housing, Vehicle etc. The small loans contribute nearly 70% of the credit port folio. Out of the total loans & advances of ₹ 2913.10 Crore in FY 2025-26, the loans to priority sector advances are at 52.29% and out of which weaker section advances are at 11.54%. While sanctioning loans, the bank takes into account the credit worthiness of the borrowers, repayment capacity, security charged with the bank etc. The bank has a well defined Credit Rating Model which plays an important role in the processing and granting of loans and advances, ensuring careful scrutiny of credit proposals. All efforts are made to maintain good quality of advances without sacrificing on net Interest margin.

We are pleased to inform members that overall growth in business is around ₹ 995 Crore, (Last Year ₹ 525 Crores) which is highest in our Bank's history.

Overdue & NPA Management :-

The Bank's Gross Non Performing Assets stands at ₹ 54.49 Crore as on 31st March, 2026 as against ₹ 56.37 Crore as on 31st March, 2025. There is net reduction of ₹ 1.88 Crore in NPA at the year end. The Gross NPA of the Bank stood at 1.87% which is one of the lowest in the banking sector. The Bank takes all possible steps to recover the outstanding dues from the borrowers whose loans are classified as NPA. The Bank has well defined process for recovering NPA which involves multiple strategies including regular follow up with the borrower, guarantor as well as legal actions wherever necessary. This has helped the Bank to maintain Net NPA at 0.00 %. The provision coverage ratio of the Bank is 241.26%.which is one the highest in banking industry.

I would also like to state that, the bank has recovered a sum of ₹ 0.07 Crore from written off accounts during the financial year. Further 26 NPA accounts were settled under Compromise Settlement Scheme (CSS), by recovering an amount of ₹ 0.82 Crore during financial year 2025-26.

(₹ in Crore)

Particulars	2025-26	Percentage	2024-25	Percentage
Gross NPA	54.49	1.87%	56.37	2.33%
Net NPA	0.00	0.00%	0.00	0.00%
Provision Requirement	41.88	-	45.02	-
Total Provisions made	131.46	-	128.46	-
Excess Provisions made	89.58	-	83.44	-
Total Advances	2913.10	-	2420.05	-
Coverage Ratio	241.26%	-	227.89%	-

As a Multi-state bank, the Bank can exercise its rights of recovery under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) and Arbitration & Conciliation Act, 1996. As per judgment of the Hon'ble Supreme Court and guidelines issued by RBI , The Bank can publish photographs of the borrowers and guarantors of NPA as well as willful defaulters in local newspaper and electronic media. The defaulting members are requested to clear the overdue and co-operate with the bank against such unpleasant recovery measures.

Investment :-

Bank's investment portfolio mainly consists of SLR securities, Non-SLR securities, Fixed Deposits with Banks and deployment of surplus funds through Call Money and Standing Deposit Facility (SDF). The total investment portfolio of the bank is ₹ 2,873.73 Crore out of which ₹ 1687.23 Crore are invested in Government Securities. The balance investments of ₹ 313.37 Crore are invested in Non SLR and ₹ 772.09 Crore is invested in Nationalized Banks, State and District Central Co-operative Bank, Private sector banks and shares with other Banks ₹ 1.04 Crore, Call Money ₹ 25.00 Crore And ₹ 75.00 Crore in SDF. The Bank is adhering to the RBI guidelines issued from time to time.

During FY 2025-26, RBI reduced the policy repo rate from 6.25% to 5.25% to support economic growth. Inflation remained within the RBI's target range, and the monetary policy stance was revised to neutral after successive rate cuts, indicating a balanced approach towards growth and price stability.

During the reporting period bank had shifted securities from HTM to AFS as per RBI guidelines. Bank has shifted government securities having Book value of ₹ 139.79 Crore from HTM to AFS. There was no depreciation on shifting.

The bank continued to maintain an appropriate balance between profitability, liquidity and regulatory compliance while managing its investment portfolio. Bank's provision for Investment Depreciation Reserve (IDR) has been increases from ₹ 0.60 Crore to ₹ 1.25 Crore and Investment Fluctuation Reserves (IFR) has been increased from ₹ 45.18 Crore to ₹ 49.76 Crore. The IDR provision is within the guidelines issued by The Reserve Bank of India on Investments.

Profitability:-

At the end of the reporting financial year 2025-26, Bank has achieved a net profit of ₹ 65.65 Crore.

(₹ in Crore)

Particulars	2025-26	2024-25
Profit before tax and provision	90.57	87.90
Profit after tax and provision	65.65	59.78

Appropriation of Profit:-

As per the section 62 of Multi-State Co-operative Societies Act, 2002, balance profit for the year 2025-26 available for appropriation and distribution is ₹ 65.65 Crore. After adding balance profit for the year 2024-25 of ₹ 8.48 Crore and draw down from Reserves amounting to ₹ 0.12 Crore with the approval of Reserve Bank of India, the Board of Director has recommended the distribution of profit of ₹ 74.25 Crore under section 63 of Multi State Co-operative Societies Act, 2002 as follows :

(₹ in Crore)

Particulars	Amount
Reserve Fund (25%)	16.41
Additional Reserve Fund for Unforeseen losses (10%)	6.57
Co-operative Education Fund (1%)	0.65
Co-operative Rehabilitation Reconstruction and Development Fund 1%	0.65
Dividend 15% (Recommended)	13.74
Ex-Gratia & Bonus	10.26
Special Reserve Fund (u/s 36 (i)(viii) of I.T. Act, 1961)	3.00
Investment Fluctuation Reserve	0.42
Building Fund	10.00
Election Fund	0.50
Balance Profit C/f	12.05
Total	**74.25**

Dividend:-

The Board of Directors are pleased to recommend dividend of 15% on pro-rata basis for the financial year 2025-26 after ploughing back sufficient profit for maintaining healthy Capital Adequacy ratio for future growth.

Capital Adequacy:-

Capital Adequacy is capital required against the Risk Weighted Assets which according to RBI guidelines should be above 12.00% and preferably above 13.00% for Financially Sound and Well Managed Banks. The Banks CRAR as on 31.03.2026 was 19.31% Out of this Tier-I capital constitutes 16.45% (previous year 16.81%) as compared to 19.67% as on 31.03.2025.

Meetings of the Board of Directors:-

A total number of 14 meetings of the Board of Directors have been held during F.Y. 2025-26. Attendance of all the directors at meetings are satisfactory, and all the subject matters are discussed and decisions are taken unanimously.

As per the guidelines of Reserve Bank of India as well as according to No. 43 of Bank's Bye-Laws the Sub-Committees have been constituted of the Board of Directors and it includes (1) Executive Committee, (2) Audit Committee, (3) Recovery Committee, (4) Staff Sub Committee, (5) Risk Management Committee, (6) Review Committee of Wilful Defaulters) (7) IT Strategy Committee etc. And also various Committees of executives have been constituted. It includes (1) Senior Executives Committee (SEC) (2) Identification Committee of Wilful Defaulters Due to empowerment of the quality of decision-making, ability of the concerned officers, executives has been improved and there has been a satisfactory progress in the decision making ability.

Meetings of the Board of Management :-

A total number of 11 meetings of the Board of Management (BOM) was held during F.Y. 2025-26. The attendances of all the members at meetings are satisfactory, and all the subject matters were discussed and unanimously recommended to the board of directors.

Risk Management Department:-

The Bank has a framework for risk management as per RBI guidelines. Bank has a risk management department and a Board level Risk Management Committee (RMC). The Risk Management department is headed by a Chief Risk Officer (CRO) who reports to Chief Executive Officer and Risk Management Committee (RMC) of the members of the Board. The Risk Management Committee overlooks the functions of Risk Management and makes suggestions to the Board in the matters related to risk management. Bank has devised Credit risk, market risk, Operational risk and Integrated Risk policies, the Risk Management department acts with in purview of these policies. The Bank has defined risk capacity and risk tolerance levels for Credit, Market, Interest Rate, Operational & Liquidity Risks in their Risk Appetite Statement. The RMC meets at quarterly interval and discuss regarding Bank's framework for risk management and the various risk related issues along with review of Bank's risk appetite statement. Risk Department monitors and reports to RMC risk tolerance limits along with various other limits specified in RBI guidelines. The sound risk management help to identify various inherent risk involved in various products of the Bank.

Branch Shifting:-

Presently, the bank is serving its customers though the network of 91 branches, 79 onsite ATMs and 2 Off-site ATMs. With a view of providing better, convenient and customer-centric banking services, the bank has shifted its (1) Vadakhal Branch at “Ground Floor, House No. 129A, Kshuda Shanti Bhuvan, At &Post Vadakhal, Tal. Pen, Dist. Raigad-402107” on 08.09.2025, (2) Pen Branch at “Shop No. 1,2, & 3,Ground floor, Final Plot No. 53, Pen Antore Road, Tal. Pen, Dist. Raigad - 402107” on 27.10.2025 and (3) Kamothe Branch at “Shop No. 28 & 29, Ground Floor, Shivakalpataru Arcade 2, Plot No. 1, Sector 17, Kamothe, Navi Mumbai, Tal. Panvel- 410209” on 15.12.2025, with the prior permission of Reserve Bank of India. Further, in accordance with the Reserve Bank of India (Urban Co-operative Banks- Branch Authorisation) Directions, 2025, the Bank has shifted its (1) Malad (West) Branch and (2) Nipani Branch to new premises.

The Bank proposes to take the advantage of the new circular and expand the branch network where there is business opportunity.

Non Banking Business:-

Insurance Business:-

In order to increase income other than banking business, the Bank has entered into Corporate Agency agreements with M/s. Tata AIG General Insurance Co. Ltd. and M/s. Bajaj General Insurance Co. Ltd. for general insurance. All types of loan mortgages (Vehicle, Machineries, Housing etc.) are secured through this general insurance companies. Also, in case of any mishap with the borrower, the bank has entered into a Corporate Agency agreement with M/s. Kotak Mahindra Life Insurance for credit life insurance and there is Credit Life Insurance for Bank customers. There is Credit Life Insurance to facilitate the repayment of the loan and Life Insurance to facilitate individual life insurance products to bank customers. All the members are requested to opt for this insurance policy in their own interest. The Bank has tied up with M/s. Axis Max Life Insurance Company for Life Insurance Business in this financial year.

PMJJBY and PMSBY:-

Among these schemes of the government, a total of 5360 account holders enrolled in Government Pradhan Mantri Jeevan Jyoti Bima Yojana out of which 3 death claims were received and all the claims have been settled and amount ₹ 2 Lakh were credited to the nominee's accounts. As well as total of 10130 account holders enrolled in Pradhan Mantri Suraksha Bima Yojana, Members are requested to take advantage of the above schemes.

Foreign Exchange Business:-

The Bank has received Foreign Exchange Authorized Dealer Category-II License (AD-II) from Reserve Bank of India. This has helped our customers to buy and sell foreign currencies from our branches. During the current financial year 2025-26, under the AD-II License Bank has achieved a Foreign Currency Sale & Purchase business turnover of ₹ 85.14 Lakh.

The Bank has an arrangement with other AD-I Banks for providing Forex products and services for its customers. During the current financial year 2025-26 the Bank has handled and routed through other AD-I Banks Forex business having turnover of ₹ 21.79 Crore. Bank has earned Net earnings of ₹ 4.62 Lakh during the period under report. The bank has permission to open and maintain NRE Accounts in select 18 branches.

The Bank has applied to the RBI for permission of AD-I licence.

Information Technology and Digital Banking-Banking Banaaye Aasaan:-

Banking technology is constantly evolving and has become an essential part of our daily lives. To meet our customers' daily banking needs, GP Parsik Bank offers a comprehensive range of digital services comparable to those provided by the country's most prominent banks. Digital services adoption by our customer is increasing rapidly. We provide a robust suite of solutions, including Internet Banking, Mobile Banking, UPI, RuPay Platinum Contactless Debit Cards, ATM Recyclers, traditional ATMs, e-Statements, QR code facility.

During the financial year 2025-26 Bank have more than 10 crore Financial Digital transactions with UPI being the major contributor with 9.35 Crore transactions and transaction amount exceeding 16,077 Crore.

Security remains our top priority. To safeguard against evolving cyber threats, we have upgraded all workstations to the latest operating systems and deployed robust endpoint security measures, including Endpoint Detection and Response (EDR). We protect our network from email phishing, spyware, and spam through advanced email gateway security with sandboxing capabilities. Furthermore, our multi-layered defense system includes Data Loss Prevention (DLP), Network Access Control (NAC), Web Application Firewalls (WAF), Next-Generation Firewalls (NGFW), and a secure SD-WAN architecture. To protect customers from physical fraud, all ATM and Recycler machines have been upgraded with cutting-edge anti-skimming technology. Furthermore, in compliance with RBI and DoT directives to eliminate voice-call fraud, the bank has launched a cloud-based calling system.

Customers will now receive all official service and transactional calls exclusively from our verified number, 1600213731.

Ultimately, technology is only as strong as the people who use it. By providing regular cyber security awareness training to our staff, we have successfully fostered a proactive security culture at all levels of our organization.

Human Resource:-

The Human Resources Department plays an important role in maximizing employee performance by developing their personal and organizational skill, and ability to deal with the challenging situations. Our Bank takes various initiatives to empower its employees with required skills and knowledge. Besides this the Bank also deputes staff members to other well known training colleges such as RBI CAB, MUCBF, NIBM, Kokan Nagri Sahakari Banks Association, NUCFDC etc.

During the Year, 46 external training covering 341 officials and 32 internal training sessions covering 1000 staff were conducted and organised on different types of subjects such as (Training Risk-Based Internal Audit (RBIA),Credit Management, Professionalizing HR in cooperative Banks, CIBIL SAKSHAM - Educational and e-Learning Program, Recovery Act Training, Anti Money Laundering (AML) and combating financing of Terrorism (CFT),Stress Management, Programme for Cyber Security, Fraud Risk Management, Credit, Counterfeit Notes detection and monitoring, POSH, Gold Loan, Effective Leadership and MDP, Retail Lending and Marketing of Retail Loan, Internet & Mobile Banking, Business Development Strategy & Soft Skills, Compliance & KYC Guidelines, Customer Service Complaints & Grievances, Employee Grievance Redressal Mechanism, Cash Management, Fraud Prevention & Business Continuity & Crisis Management.) etc. The Bank has maintained co-ordinal relation with the employees. During the year, the Bank has entered a memorandum of settlement with the GP Parsik Sahakari Bank Employees and Officers Association. We are thankful to GP Parsik Sahakari Bank Employees and Officers Association for providing full support and co-operation to improve customer Service and Productivity.

Corporate Social Responsibility:-

1. A Blood Donation Camp was organized by the Bank on 7th November, 2025 at its Head Office, Kalwa, Thane, by GP Parsik Banks Employees & Officers Association.
2. The bank has also given financial help of ₹ 6,000/- to 3 students for educational purposes to the dependents of the members from members welfare fund.
3. The bank has given ₹ 75,000/- to 6 shareholders towards medical assistance during the year.

4. Afforestation: The Bank's founder Chairman, Late Gopinath S. Patil Saheb had immensely contributed for co-operative, social, educational and other important sectors. He has inspired many of his associates for forestation. Along with these associates and with the help of Sahakar Bazar Kalwa, Bank is continuously making tree plantation and preservation movement on Parsik Hill. The Bank has also planted trees on both sides of the road at Kalwa, Vitawa and Parsik Nagar which gives a pleasant view to all of us. Today forestation is the necessity to contain Global Warming.

Inspection and Audit:-

The Bank has in place a system for Concurrent and Process Audit. The total number of 91 branches and HO were placed under Concurrent / Process Audit System through well experienced Chartered Accountant Firms and all 91 branches were covered under Internal Inspection by Bank's Officials. As per RBI Circular Bank is conducting Risk Based Internal Audit (RBIA) of all Branches and Departments of Head Office. The Audit Committee of the Board oversees the total audit function of the Bank, follows-up on compliance of the statutory / concurrent audit and Internal Inspection of the Bank and gives directions as required.

During the year, RBI carried out inspection of the Bank for the period 01-04-2024 to 31-03-2025. RBI Inspecting

Officials have made various suggestions during the course of Inspection for bringing improvement in Banks working. We are grateful to the RBI Inspecting Officials for their valuable suggestions. The Bank has submitted the compliance of Inspection Report within timeline.

On the recommendation of the Board of Directors RBI has approved M/s. Prakash G Pathak & Co., Chartered Accountants as Statutory Auditor for the Year 2026-27.

Obituary:-

We deeply mourn the death of Shri. Dasharath Dattu Gharat, Senior Director of the bank on 06th September, 2025. His untimely death has caused immense loss to the Bank. We also mourn the sad demise of members, customers, Staff members, well wishers and martyred soldiers of our country who passed away during the year under report.

Achievements and Awards:-

In the current financial year, the Bank has received the following awards.

1) The Bank has awarded First prize **"Best Bank Award"** by the Maharashtra Urban Co-op. Banks Federation Ltd., in the category of deposit above ₹ 2500 to ₹ 5000 crore.

2) "Best NPA Management" Award by FCBA Banking Frontier in large Co-op. Bank Category.

3) "Best Compliance Transformation" Award by FCBA Banking Frontier in large Co-op. Bank Category.

4) The Bank has awarded by National Urban Co-op. Banking awards 2026 with below awards.

i) "Best NPA Management" ii) "Best CBS Implementation" iii) "Best Cloud Implementation"

5) The Bank has awarded as a **"Best Bank Award"** in Konkan region by PAN Marketing.

Acknowledgement :-

On behalf of the Board of Directors I take this opportunity to express its gratitude to the members, depositors, borrowers and well wishers for their valued support in the progress of the Bank. I would like to thank the Directors for their valuable guidance, support and co-operation for overall growth and progress of the Bank. On behalf of the Board of Directors, I would also like to thank Statutory Auditors and Internal Auditor for their guidance and contribution. The Board is very grateful for the valued support and guidance from Reserve Bank India, Central Registrar of Co-operative Societies, New Delhi, Commissioner of co-operation and Registrar of Co-operative Societies, Maharashtra, Karnataka and Goa State and respective District Deputy Registrar of Co-operative Societies. The Board conveys its sincere appreciation to all the Executives, Officers and employees of the Bank for their dedicated services and contribution towards the progress of the Bank.

Jai Hind, Jai Sahakar !

For and on behalf of the Board of Directors
Vikram Gopinath Patil
Chairman

M/s. N. S. Gokhale & Co.
CHARTERED ACCOUNTANTS
705-707, Fenkin 9,
Behind Hotel Satkar Grande,
Wagle Estate, Thane (w)-400604

INDEPENDENT AUDITOR'S REPORT FOR THE YEAR ENDED 31st MARCH, 2026

To
The Members of,
GP Parsik Sahakari Bank Ltd.,
Kalwa, Thane

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of the **'GP PARSIK SAHAKARI BANK Ltd.'** (hereinafter referred to as "the Bank"), which comprise the Balance Sheet as at 31st March, 2026, the Profit and Loss, the cash flow statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India ("RBI") and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:-

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

Basis for opinion

We conducted our audit in accordance with the Standards on auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Bank's Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information 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 Annual Report including other explanatory information, if based on the work we have performed, we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

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

The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

iv. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

v. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal and Regulatory Matters

1. Balance Sheet and the Profit and Loss Account have been drawn up in Forms “A” and “B” respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi-State Co-operative Societies Act, 2002 and in accordance with the guidelines issued by the Reserve Bank of India.

2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, 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 to be satisfactory;

   b. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder and the Bye-laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches and offices not visited by us;

   c No separate audit of the Branches has been conducted under the Multi-State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us;

   d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreement with the books of account and returns;

   e. As required by section 30 (3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

   f. The profit and loss account shows a true balance of profit for the period covered by such account;

3. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (d) and (e) of Rule 27 (2) of the Multi State Co-operative Societies Rules, 2002:

   a. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the Bank;

   b. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to except for section 10A(2A)(I)of the Banking Regulation Act, 1949 as explained in Note II (9) to the financial statement 31stMarch 2026.

4. As required by the Rule 27 (3) of the Multi State Co-operative Societies Rules, 2002, as per the information and explanation given to us and based on our examination of books of accounts and other records, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:

   a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi-State Co-operative Societies Act, 2002, the Rules made thereunder or the Bye-Laws of the Bank.

   b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India, to the extent applicable to the Bank;

   c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the following monies due to the Bank appear to be bad or doubtful of recovery against which a provision of ₹ 4,457.39 Lakhs is made in the accounts. (Advances categorized as doubtful and loss assets as per prudential norms laid down by the Reserve Bank of India are considered as doubtful of recovery);

(₹ in Lakhs)

Category	**Principal Outstanding on 31.03.2026**
Doubtful Assets	3,994.16
Loss Assets	463.24

d. As per information provided to us and to the best of our knowledge, total loan outstanding (including non-fund based) to the members of the board & their Relative was ₹ 197.25 lakhs which were sanctioned against FDR/Other Securities. The accounts were fully secured and standard.

e. During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the Reserve Bank of India, to the extent applicable to the Bank except for Section 10A(2A)(I) of the Banking Regulation Act, 1949 as explained in Note II (9) to the financial statements ended 31st March 2026.

f. To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operatives Societies, which require reporting under this Rule.

Place : Kalwa, Thane.
Date : June 23, 2026

M/s. N. S. Gokhale & Co.
Chartered Accountants
ICAI FRN: 103270W

CA Vinod G. Navare
Partner
(ICAI Membership No. 112664)

UDIN:26112664MXKUNV5527

Balance Sheet as

दिनांक ३१ मार्च, २०२६

CAPITAL AND LIABILITIES / भाग भांडवल व देणी	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
1. CAPITAL / भांडवल		
i) AUTHORISED CAPITAL / अधिकृत भाग भांडवल	5,00,00,00,000.00	5,00,00,00,000.00
(100000000 Shares of ₹ 50/-each) (प्रत्येकी ₹ ५०/- चे १०००००००० शेअर्स)		
ii) SUBSCRIBED CAPITAL / सदस्यता घेतलेले भांडवल	94,18,38,000.00	92,27,63,950.00
(18836760 Shares of ₹ 50/-each) (प्रत्येकी ₹ ५०/- चे १८८३६७६० शेअर्स)		
(Previous Year 18455279 Shares of ₹ 50/-each) (मागील वर्ष १८४५५२७९ शेअर्स प्रत्येकी ₹ ५०/-)		
ABOVE HELD BY / वर नमूद केलेले		
(a) INDIVIDUALS & OTHERS / वैयक्तिक आणि इतर	94,18,38,000.00	92,27,63,950.00
(b) CO-OPERATIVE INSTITUTIONS / सहकारी संस्था	0.00	0.00
(c) STATE GOVERNMENT / राज्य सरकार	0.00	0.00
iii) AMOUNT CALLED UP / मागणी केलेली रक्कम	0.00	0.00
TOTAL / एकूण (₹)	**94,18,38,000.00**	**92,27,63,950.00**
2. RESERVE FUND AND OTHER RESERVES / राखीव व इतर निधी		
i) STATUTORY RESERVE / वैधानिक राखीव निधी	1,80,92,32,921.19	1,65,93,37,618.19
ii) BUILDING FUND / इमारत निधी	73,68,93,857.95	73,68,93,857.95
iii) BAD AND DOUBTFUL DEBTS RESERVE / संशयित व बुडीत कर्ज निधी	1,31,45,67,680.03	1,28,45,67,680.03
iv) INVESTMENT DEPRECIATION RESERVE / गुंतवणूक घसारा निधी	1,25,00,000.00	60,00,000.00
v) MEMBERS WELFARE FUND / सभासद कल्याण निधी	3,37,20,997.50	3,38,43,997.50
vi) EMPLOYEE WELFARE FUND / कर्मचारी कल्याण निधी	0.00	4,05,642.22
vii) CONTINGENCY RESERVE / आकस्मित निधी	39,46,18,553.57	39,46,18,553.57
viii) STANDARD ASSET / प्रमाणित मालमत्ता	11,55,00,000.00	9,55,00,000.00
ix) INVESTMENT FLUCTUATION RESERVE (IFR) / गुंतवणूक चढ-उतार निधी	49,75,88,604.00	45,17,68,870.00
x) SPECIAL RESERVE FUND SEC.36(1) (VIII) IT ACT 1961 / विशेष राखीव निधी SEC.36(1) (VIII) आयकर कायदा १९६१	16,42,31,000.00	14,42,31,000.00

at 31st March, 2026

अखेर ताळेबंद पत्रक

PROPERY AND ASSETS / मालमत्ता	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
1. CASH / रोख		
i) CASH IN HAND / रोख शिल्लक	48,60,67,843.00	51,23,01,905.00
ii) CASH WITH RESERVE BANK OF INDIA / रिझर्व्ह बँक ऑफ इंडिया खाती शिल्लक	2,01,97,79,246.68	2,59,96,51,791.18
iii) CASH WITH STATE BANK OF INDIA / स्टेट बँक ऑफ इंडिया खाती शिल्लक	20,68,712.65	30,64,595.57
iv) CASH WITH STATE & CENTRAL CO-OPERATIVE BANK / स्टेट आणि सेंट्रल को-ऑप बँक खाती शिल्लक	22,81,623.82	2,81,581.54
TOTAL / एकूण (₹)	**2,51,01,97,426.15**	**3,11,52,99,873.29**
2. BALANCES WITH OTHER BANKS / इतर बँकेतील शिल्लक		
i) CURRENT DEPOSITS / चालू ठेवी	11,49,11,042.99	2,44,07,731.66
ii) SAVING BANK DEPOSITS / बचत ठेवी	0.00	0.00
iii) FIXED DEPOSITS / मुदत ठेवी	7,72,08,51,758.00	8,40,93,06,945.00
TOTAL / एकूण (₹)	**7,83,57,62,800.99**	**8,43,37,14,676.66**
3. MONEY AT CALL AND SHORT NOTICE / मागणीनुसार आणि अल्प सूचनेवर परतफेड करण्यायोग्य शिल्लक	**25,00,00,000.00**	**0.00**
4. INVESTMENTS / गुंतवणूक		
i) IN CENTRAL AND STATE GOVERNMENT SECURITIES (AT BOOK VALUE) / केंद्रीय आणि राज्य सरकारी सिक्युरिटीजमध्ये	16,87,22,99,067.28	14,45,53,78,171.65
(FACE VALUE ₹ 171872.50 LAKH) (P.Y. ₹ 147231.80 LAKH) / (दर्शनी मूल्य ₹१७१८७२.५०)(₹लाखात) (दर्शनी मूल्य ₹१४७२३१.८०)		
(MARKET VALUE ₹ 170529.90 LAKH) (P.Y. ₹ 151417.73 LAKH) / (बाजार मूल्य ₹१७०५२९.९०)(₹लाखात)(बाजार मूल्य ₹१५१४१७.७३)		
ii) OTHER TRUSTEE SECURITIES / इतर विश्वस्त सिक्युरिटीज	0.00	0.00
iii) SHARES IN CO-OPERATIVE INSTITUTIONS / सहकारी संस्थांमधील भाग	4,44,900.00	4,44,900.00
iv) OTHER INVESTMENT / इतर गुंतवणूक		
a) BONDS OF PSU / पीएसयु चे बॉण्ड	2,24,61,87,650.00	2,99,40,25,850.00
(FACE VALUE ₹ 22499.00 LAKH) (P.Y. ₹ 29999.00 LAKH) / (दर्शनी मूल्य ₹२२४९९.००)(₹लाखात) (दर्शनी मूल्य ₹२९९९९.००)		
(MARKET VALUE ₹ 22325.81 LAKH) (P.Y. ₹ 29886.12 LAKH) / (बाजार मूल्य ₹२२३२५.८१)(₹लाखात) (बाजार मूल्य ₹२९८८६.१२)		

Balance Sheet as

दिनांक ३१ मार्च, २०२६

CAPITAL AND LIABILITIES / भाग भांडवल व देणी	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
xi) CHARITY FUND / धर्मदाय निधी	2,61,63,291.03	2,61,63,291.03
xii) DIRECTORS TRAINING FUND / संचालक प्रशिक्षण निधी	1,75,183.47	8,40,995.21
xiii) UP GRADATION FOR COMPUTER HARDWARE / संगणक हार्डवेअरचे अद्ययावतीकरण	13,06,00,000.00	13,06,00,000.00
xiv) EDUCATION FUND FOR MEMBERS, DIRECTORS, EMPLOYEES / सभासद, संचालक, कर्मचारी शिक्षण निधी	1,33,09,190.00	1,33,09,190.00
xv) ADDITIONAL RESERVE FUND FOR UNFORSEEN LOSSES / अनपेक्षित नुकसानीसाठी अतिरिक्त राखीव निधी	46,76,11,507.65	40,78,34,866.65
xvi) B.D.D.R. (ARC) / बी.डी.डी.आर (एआरसी)	94,135.42	94,135.42
xvii) PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जासाठी तरतूद	13,20,69,000.00	13,20,69,000.00
xviii) CYBER SECURITY FUND / सायबर सुरक्षा निधी	11,00,00,000.00	11,00,00,000.00
xix) FREE RESERVE / मुक्त निधी	20,40,45,500.00	20,40,45,500.00
TOTAL / एकूण (₹)	**6,16,29,21,421.81**	**5,83,21,24,197.77**
3. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT / मुख्य / दुय्यम राज्य भागीदारी निधी खाते	**0.00**	**0.00**
4. DEPOSITS AND OTHER ACCOUNTS / ठेवी आणि इतर खाती		
(i) FIXED DEPOSITS / मुदत ठेवी		
(a) INDIVIDUALS / वैयक्तिक	23,42,15,38,051.41	21,21,52,48,900.91
(b) CENTRAL CO-OPERATIVE BANKS / सेंट्रल को-ऑप. बँक्स	0.00	0.00
(c) OTHER SOCIETIES / इतर सोसायटीज	1,37,29,57,072.50	1,42,38,36,151.25
TOTAL / एकूण (i)	**24,79,44,95,123.91**	**22,63,90,85,052.16**
(ii) SAVINGS BANK DEPOSITS / बचत बँक ठेवी		
(a) INDIVIDUALS / वैयक्तिक	20,62,26,86,834.12	18,74,34,20,434.01
(b) CENTRAL CO-OPERATIVE BANKS / सेंट्रल को-ऑप. बँक्स	0.00	0.00
(c) OTHER SOCIETIES / इतर सोसायटीज	37,08,73,362.97	38,65,00,919.09
TOTAL / एकूण (ii)	**20,99,35,60,197.09**	**19,12,99,21,353.10**

at 31st March, 2026
अखेर ताळेबंद पत्रक

PROPERY AND ASSETS / मालमत्ता	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
b) NCD'S / एनसीडीज्	39,93,48,000.00	39,93,48,000.00
(FACE VALUE ₹ 4000.00 LAKH) (P.Y. ₹ 4000.00 LAKH) / (दर्शनी मूल्य ₹ ४०००.००)(₹लाखात) (दर्शनी मूल्य ₹ ४०००.००)		
(MARKET VALUE ₹ 4006.52 LAKH) (P.Y. ₹ 3998.14 LAKH) / (बाजार मूल्य ₹ ४००६.५२)(₹लाखात) (बाजार मूल्य ₹ ३९९८.१४)		
c) SECURITY RECEIPTS ISSUED BY ARC / एआरसी द्वारे जारी केलेल्या सुरक्षा पावत्या	48,81,38,000.00	51,25,50,000.00
(FACE VALUE ₹ 4881.38 LAKH) (P.Y. ₹ 5125.50 LAKH) / (दर्शनी मूल्य ₹ ४८८१.३८)(₹लाखात) (दर्शनी मूल्य ₹ ५१२५.५०)		
(MARKET VALUE (NAV) ₹ 3732.82 (P.Y. ₹ 3639.11 LAKH) / (बाजार मूल्य(NAV)₹३७३२.८२)(₹लाखात)(बाजार मूल्य ₹ ३६३९.११)		
d) SHARES IN NATIONAL URBAN CO-OP FINANCE & DEVELOPMENT CORP. LTD/ नॅशनल अर्बन को-ऑपरेटिव्ह फायनान्स अँड डेव्हलपमेंट कॉर्पोरेशन लि. मधील भाग	1,00,00,000.00	0.00
TOTAL / एकूण (₹)	**20,01,64,17,617.28**	**18,36,17,46,921.65**
5. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND / मुख्य उपकंपनी राज्य भागीदारी निधीतून केलेली गुंतवणूक	**0.00**	**0.00**
6. ADVANCES / दिलेली कर्ज		
I) SHORT TERM LOANS, CASH CREDIT, OVERDRAFTS & BILL DISCOUNTED / अल्प मुदत कर्जे, कॅश क्रेडीट, ओव्हरड्राफ्ट आणि बिल डिस्काऊंटेड	**10,60,23,25,131.41**	**8,60,69,30,781.79**
i) OF WHICH SECURED AGAINST : / पैकी सुरक्षित		
a) GOVERNMENT & OTHER APPROVED SECURITIES / सरकारी आणि इतर मान्यताप्राप्त सिक्युरिटीज	7,43,23,337.65	7,10,75,647.15
b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	10,51,79,35,217.06	8,51,25,08,926.36
ii) UNSECURED LOANS : / विनातारण कर्जे	1,00,66,576.70	2,33,46,208.28
OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्ज रक्कम	6,97,80,46,152.03	6,32,40,84,431.18
OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	22,13,58,865.95	21,41,54,707.74
CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	14,06,28,961.87	12,31,67,409.19

Balance Sheet as
दिनांक ३१ मार्च, २०२६

CAPITAL AND LIABILITIES / भाग भांडवल व देणी	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
(iii) CURRENT DEPOSITS / चालू ठेवी		
(a) INDIVIDUALS / वैयक्तिक	6,99,38,84,977.43	5,94,74,64,314.61
(b) CENTRAL CO-OPERATIVE BANKS / सेंट्रल को-ऑप. बँक्स	0.00	0.00
(c) OTHER SOCIETIES / इतर सोसायटीज	8,72,02,274.81	12,48,70,825.67
TOTAL / एकूण (iii)	**7,08,10,87,252.24**	**6,07,23,35,140.28**
TOTAL / एकूण (i + ii + iii)	**52,86,91,42,573.24**	**47,84,13,41,545.53**
5. BORROWINGS / घेतलेली कर्जे	**0.00**	**0.00**
6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (AS PER CONTRA) / वसुलीची बिले (येणे बाजू प्रमाणे)	**45,24,835.00**	**45,91,513.50**
7. BRANCH ADJUSTMENTS / शाखा समायोजन	**0.00**	**0.00**
8. OVERDUE INTEREST RESERVE (AS PER CONTRA) / थकीत व्याज अनुत्पादित निधी (येणे बाजू प्रमाणे)	**71,06,94,188.04**	**57,49,50,782.03**
9. INTEREST PAYABLE / देणे असलेले व्याज	**2,07,01,594.00**	**2,07,54,000.00**
10. OTHER LIABILITIES / इतर देणी		
(i) BILLS PAYABLE / देय बिले	15,79,44,107.75	7,07,66,332.04
(ii) UNCLAIMED DIVIDENDS / दावा न केलेले लाभांश	1,40,05,017.05	96,54,244.45
(iii) SHARE SUSPENSE / भाग प्रलंबित खाते	5,48,600.00	90,550.00
(iv) PROVISION FOR TAXES / करांसाठी तरतूद	18,48,00,000.00	18,08,50,000.00
(v) PROVISION FOR INVESTMENT IN SECURITY RECEIPTS / सुरक्षा पावतींमधील गुंतवणुकीसाठी तरतूद	48,81,38,000.00	48,86,65,246.00
(vi) SUNDRIES / इतर देय	24,61,94,915.59	23,08,88,326.03
TOTAL / एकूण (₹)	**1,09,16,30,640.39**	**98,09,14,698.52**
11. PROFIT AND LOSS / नफा आणि तोटा		
PROFIT AS PER LAST BALANCE SHEET / मागील ताळेबंदाप्रमाणे नफा	60,26,10,233.33	52,55,61,949.43
LESS : APPROPRIATIONS- / वजा : विनियोग		
RESERVE FUND 25% / राखीव निधी (२५%)	14,94,41,603.00	13,03,80,664.00

at 31st March, 2026

अखेर ताळेबंद पत्रक

PROPERY AND ASSETS / मालमत्ता	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
II) MEDIUM TERM LOANS / मध्यम मुदत कर्जे	**4,68,34,51,763.13**	**3,68,13,73,003.27**
i) OF WHICH SECURED AGAINST : / पैकी सुरक्षित		
a) GOVERNMENT & OTHER APPROVED SECURITIES / सरकारी आणि इतर मान्यताप्राप्त सिक्युरिटीज	15,05,035.26	21,63,478.47
b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	4,14,84,97,477.52	3,09,06,07,399.07
ii) UNSECURED LOANS : / विनातारण कर्जे	53,34,49,250.35	58,86,02,125.73
OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्ज रक्कम	3,96,41,69,997.54	3,43,24,87,596.23
OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	18,76,44,220.15	19,79,92,294.45
CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	17,66,14,746.81	18,80,67,064.90
III) LONG TERM LOANS / दिर्घ मुदत कर्जे	**13,84,51,84,434.26**	**11,91,22,02,036.03**
i) OF WHICH SECURED AGAINST : / पैकी सुरक्षित		
a) GOVERNMENT & OTHER APPROVED SECURITIES / सरकारी आणि इतर मान्यताप्राप्त सिक्युरिटीज	70,72,886.99	14,91,089.35
b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	13,77,80,89,207.99	11,87,04,99,896.51
ii) UNSECURED LOANS : / विनातारण कर्जे	6,00,22,339.28	4,02,11,050.17
OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्ज रक्कम	9,65,78,92,887.46	9,11,91,57,378.93
OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	19,47,25,753.67	19,29,66,939.75
CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	22,76,09,904.77	25,24,47,998.66
TOTAL (I+II+III) / एकूण (₹)	**29,13,09,61,328.80**	**24,20,05,05,821.09**
7. INTEREST RECEIVABLE ON INVESTMENT / गुंतवणुकीवरील येणे व्याज	**71,43,97,138.51**	**74,16,25,083.32**
8. NPA INTEREST RECEIVABLE ON LOANS & ADVANCES (AS PER CONTRA) / अनुउत्पादीत कर्जावरील थकीत व्याज (येणे बाजू प्रमाणे)	**71,06,94,188.04**	**57,49,50,782.03**
9. BILLS RECEIVABLE BEING BILLS FOR COLLECTION (AS PER CONTRA) / वसुलीची बिले (देणे बाजू प्रमाणे)	**45,24,835.00**	**45,91,513.50**

Balance Sheet as

दिनांक ३१ मार्च, २०२६

CAPITAL AND LIABILITIES / भाग भांडवल व देणी	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
ADDITIONAL RESERVE FUND FOR UNFORSEEN LOSSES (10%) / संभाव्य नुकसानीसाठी केलेली राखीव निधी (१०%)	5,97,76,641.00	5,21,52,265.60
DIVIDEND TO SHAREHOLDERS / भागधारकांना लाभांश	13,50,06,000.00	13,22,50,000.00
BUILDING FUND / इमारत निधी	0.00	2,50,00,000.00
SOFTWARE / HARDWARE UPGRADATION / सॉफ्टवेअर आणि हार्डवेअर अद्ययावतीकरण	0.00	1,33,00,000.00
CO-OPERATIVE EDUCATION FUND / सहकारी शिक्षण निधी	59,77,664.00	52,15,226.56
EX-GRATIA & BONUS / सानुग्रह अनुदान आणि बोनस	9,60,00,000.00	9,20,00,000.00
CYBER SECURITY FUND / सायबर सुरक्षा निधी	0.00	5,00,00,000.00
SPECIAL RESERVE FUND U/S 36(1) (VIII) IT ACT, 1961 / विशेष राखीव निधी U/S 36(1) (VIII) आयकर कायदा, १९६१	2,00,00,000.00	2,00,00,000.00
INVESTMENT FLUCTUATION RESERVE / गुंतवणूक चढ-उतार निधी	4,58,19,734.00	0.00
CRCS FUND (1%) / सीआरसीएस निधी (१%)	59,77,664.00	52,15,226.56
BALANCE PROFIT FOR THE EARLIER YEAR / मागील वर्षातील नफ्याची शिल्लक	8,46,10,927.33	48,566.71
ADD : APPROPRIATIONS / DRAW DOWN FROM RESERVES / अधिक: निधींतून काढलेली रक्कम		
EX-GRATIA & BONUS (EXCESS APPROPRIATION) / सानुग्रह अनुदान आणि बोनस (अतिरिक्त विनियोग)	1,96,304.00	8,99,254.00
CRCS FUND (EXCESS APPROPRIATION) / सीआरसीएस निधी (अतिरिक्त विनियोग)	0.00	37,59,000.00
DRAW DOWN FROM RESERVES WITH PRIOR APPROVAL OF RBI / आरबीआयच्या पूर्वपरवानगीने इतर निधींतून काढलेली रक्कम	11,94,453.96	1,37,000.00
ADD : NET PROFIT FOR THE YEAR / अधिक: चालू वर्षाचा निव्वळ नफा	65,65,46,132.35	59,77,66,412.62
TOTAL / एकूण	**74,25,47,817.64**	**60,26,10,233.33**
GRAND TOTAL / एकूण रक्कम (₹)	**62,54,40,01,070.12**	**56,78,00,50,920.68**

at 31st March, 2026

अखेर ताळेबंद पत्रक

PROPERY AND ASSETS / मालमत्ता	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
10. BRANCH ADJUSTMENTS / शाखा जुळवणी	**0.00**	**0.00**
11. PREMISES LESS DEPRECIATION / इमारत (घसारा वजा करून)	**30,00,55,429.94**	**32,61,70,024.94**
12. FURNITURE AND FIXTURES LESS DEPRECIATION / फर्निचर आणि फिक्स्चर्स (घसारा वजा करून)	**12,74,06,747.90**	**13,65,24,210.99**
13. OTHER FIXED ASSETS LESS DEPRECIATION / इतर स्थावर मालमत्ता (घसारा वजा करून)	**2,47,10,201.18**	**5,16,49,181.92**
14. OTHER ASSETS / इतर मालमत्ता		
i) TAX PAID IN ADVANCE / TAX DEDUCTED AT SOURCE / ॲडव्हान्स टॅक्स / टीडीएस	18,33,33,034.07	17,11,01,812.17
ii) STATIONERY AND STAMP / लेखनसामग्री आणि मुद्रांक	73,80,478.84	98,12,640.07
iii) PREPAID EXPENSES / आगाऊ केलेला खर्च	3,53,30,017.68	2,29,65,177.19
iv) DEFERRED TAX ASSETS / स्थगित कर मालमत्ता	11,39,27,346.14	11,67,02,679.32
v) OTHER ASSETS / इतर मालमत्ता	57,89,02,479.60	51,26,90,522.54
TOTAL / एकूण (₹)	**91,88,73,356.33**	**83,32,72,831.29**
15. NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS / दाव्यांची पूर्तता म्हणून प्राप्त झालेली नॉन-बँकिंग मालमत्ता	**0.00**	**0.00**
GRAND TOTAL / एकूण रक्कम (₹)	**62,54,40,01,070.12**	**56,78,00,50,920.68**

Balance Sheet as
दिनांक ३१ मार्च, २०२६

CAPITAL AND LIABILITIES / भाग भांडवल व देणी	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
CONTINGENT LIABILITIES / संभाव्य देणी		
(i) OUTSTANDING LIABILITIES FOR GUARANTEES ISSUED / दिलेल्या हमीपोटीची प्रलंबित दायित्वे	55,68,54,576.80	65,33,72,165.80
(ii) LETTER OF CREDIT / पतपत्रे	9,12,61,440.00	2,18,69,799.90
(iii) AMOUNT TRANSFERRED TO DEA FUND / डीइए निधीत हस्तांतरित केलेली रक्कम	29,37,86,192.48	28,35,43,409.47
(iv) CONTINGENT LIABILITY FOR TAX PENDING LITIGATIONS/ कर प्रलंबित दाव्यासाठी संभाव्य देणी	1,30,25,747.00	1,30,25,747.00
(v) OTHER CONTINGENT LIABILITIES / इतर सभाव्य देणी	25,00,000.00	25,00,000.00
TOTAL / एकूण (₹)	**95,74,27,956.28**	**97,43,11,122.17**

As per our report of even date

M/s. N. S. Gokhale & Co.
Chartered Accountants

CA Vinod G. Navare
Partner
FRN. 103270W
(Member No. 112664)
(Statutory Auditors)

Place : Kalwa, Thane.
Date : 23rd June, 2026

at 31st March, 2026

अखेर ताळेबंद पत्रक

PROPERY AND ASSETS / मालमत्ता	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman)

Mr. Prakash N. Patil (Vice Chairman)

Mrs. Rajashree P. Patil (Director)

Mr. Vijay M. Bhosale (C.E.O.)

Profit & Loss account for the
दिनांक ३१ मार्च, २०२६

EXPENDITURE / खर्च	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
1. INTEREST ON DEPOSITS, BORROWING / ठेवीं व कर्जांवरील दिलेले व्याज		
i) INTEREST ON DEPOSITS / ठेवींवरील दिलेले व्याज	2,12,64,64,918.20	1,96,67,01,956.94
ii) INTEREST ON BORROWING / कर्जांवरील दिलेले व्याज	1,45,973.30	18,493.00
TOTAL / एकूण (₹)	**2,12,66,10,891.50**	**1,96,67,20,449.94**
2. SALARIES AND ALLOWANCES AND PROVIDENT FUND / पगार भत्ते व भविष्य निर्वाह निधी	**79,12,50,176.65**	**76,11,60,576.86**
3. DIRECTORS AND LOCAL COMMITTEE MEMBERS FEES AND ALLOWANCES / संचालक स्थानिक सभासद समिती मानधन आणि भत्ते	**19,76,751.96**	**21,45,005.25**
4. RENT, TAXES, INSURANCE, LIGHTING ETC. / भाडे, कर, विमा, वीज इत्यादी	**21,28,20,339.73**	**21,06,69,345.72**
5. PROFESSIONAL FEES & LAW CHARGES / व्यावसायिक शुल्क आणि कायदे तज्ञांचे शुल्क	**2,50,27,278.42**	**2,48,29,658.37**
6. POSTAGE, TELEGRAM AND TELEPHONE CHARGES / टपाल, तार आणि दूरध्वनी शुल्क	**2,07,38,142.98**	**2,02,71,465.03**
7. AUDITORS FEES / लेखापरीक्षकांचे शुल्क	**1,54,21,500.00**	**1,58,32,400.00**
8. DEPRECIATION ON AND REPAIRS IN PROPERTY / घसारा आणि मालमत्तेची दुरुस्ती	**8,12,31,141.00**	**8,65,49,864.00**
9. STATIONERY, PRINTING AND ADVERTISEMENT / लेखन सामुग्री, छपाई आणि जाहिरात खर्च	**3,08,04,623.53**	**2,18,30,505.80**
10. LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS / नॉन-बँकिंग मालमत्ता विक्री किंवा व्यवहारामधील तोटा	**0.00**	**0.00**
11. OTHER EXPENDITURE / इतर खर्च		
i) VEHICLE ALLOWANCES & EXPENSES / वाहन भत्ते आणि खर्च	39,75,422.76	38,43,486.22
ii) SERVICING CHARGES / सर्व्हिसिंग शुल्क	5,71,29,338.23	6,63,74,713.94
iii) SECURITY SERVICE CHARGES / सुरक्षा सेवा शुल्क	1,81,94,088.30	1,96,13,794.36
iv) ATM CARD CHARGES / एटीएम कार्ड शुल्क	23,84,200.77	25,92,430.79
v) COMPUTER LICENSE & RENEWALS / संगणक परवाना आणि नूतनीकरण	1,60,48,993.77	2,50,96,020.42

year ended 31st March, 2026

अखेर नफा-तोटा पत्रक

INCOME / उत्पन्न	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
1. INTEREST AND DISCOUNT / व्याज आणि सूट		
i) INTEREST ON LOAN / कर्जांवरील मिळालेले व्याज	2,25,94,32,280.97	1,93,81,49,574.73
ii) INTEREST/INCOME ON INVESTMENT / गुंतवणुकीवरील व्याज / उत्पन्न	2,03,12,14,045.26	2,04,15,74,668.52
TOTAL / एकूण (₹)	**4,29,06,46,326.23**	**3,97,97,24,243.25**
2. COMMISSION EXCHANGE AND BROKERAGE / कमिशन, एक्स्चेंज आणि ब्रोकरेज	**7,60,39,831.83**	**7,39,30,752.40**
3. SUBSIDIES AND DONATIONS / अनुदाने आणि देणगी	**0.00**	**0.00**
4. INCOME FROM NON BANKING ASSETS AND PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS / नॉन-बँकिंग मालमत्तेपासूनचे उत्पन्न आणि अशा मालमत्तेची विक्री किंवा त्यासंबंधीच्या व्यवहारातून झालेला नफा	**5,86,939.40**	**14,79,129.89**
5. OTHER RECEIPTS / इतर उत्पन्न		
i) SERVICE CHARGES / सर्व्हिस शुल्क	7,62,01,134.61	6,79,26,740.45
ii) PROCESSING FEES / प्रक्रिया शुल्क	1,13,49,136.10	1,66,55,414.10
iii) NFS SERVICE CHARGES / एनएफएस सर्व्हिस शुल्क	1,29,09,633.54	1,39,20,783.89
iv) CIBIL / CERSAI / EQUIFAX / CRIF CHARGES / सीबील / सरसाई / इक्वीफॅक्स / क्रिफ शुल्क	41,97,094.00	32,35,783.09
v) ACH NACH MANDATE PROCESSING CHARGES / एसीएच नाच मॅंडेट प्रक्रिया शुल्क	22,18,899.40	25,42,955.23
vi) ACH NACH DEBIT RETURN CHARGES / एसीएच नाच डेबीट रिटर्न शुल्क	1,23,20,385.02	1,39,30,835.32
vii) NFS / POS / IMPS / BBPS / UPI CHARGES / एनएफएस / पीओएस / आयएमपीएस / बीबीपीएस / युपीआय शुल्क	3,86,14,336.55	4,02,65,495.36
viii) IMPS TRANSACTION CHARGES / आयएमपीएस व्यवहार शुल्क	13,31,857.50	13,42,227.50
ix) INCENTIVES RECEIVED / इन्सेंटीव्ह मिळाले	3,52,870.79	27,65,794.81
x) CASH HANDLING CHARGES / रोख हाताळणी शुल्क	16,29,579.68	16,71,464.77
xi) LOCKER RENT & SAFE CUSTODY CHARGES / लॉकर भाडे आणि सुरक्षा अभिरक्षा शुल्क	1,22,11,901.67	1,17,45,541.34

Profit & Loss account for the
दिनांक ३१ मार्च, २०२६

EXPENDITURE / खर्च	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
vi) CGST, SGST, IGST EXPENSES / सीजीएसटी, एसजीएसटी, आयजीएसटी, खर्च	4,84,92,551.93	4,21,06,102.98
vii) IMPS / NFS / UPI / BBPS / POS / AEPS CHARGES / आयएमपीएस / एनएफएस / युपीआय / बीबीपीएस / पीओएस / एइपीएस शुल्क	5,97,80,351.09	5,89,94,272.36
viii) CIBIL / CRIF / EQUIFAX / EXPERIAN / CERSAI / C-KYC CHARGES सीबील / क्रिफ / इक्वीफॅक्स / एक्सपरियन / सरसाई / सी-केवायसी शुल्क	45,63,113.74	20,24,969.83
ix) LOSS ON AMORTISATION GSEC HTM / GSEC HTM च्या परिशोधन वरील तोटा	17,45,650.28	1,40,21,971.49
x) BG/LC COMMISSION EXPENSES / बँक गॅरंटी / लेटर ऑफ क्रेडीट कमिशन खर्च	4,79,387.02	6,58,568.00
xi) STAFF WELFARE EXPENSES / कर्मचारी कल्याण खर्च	64,11,034.59	76,61,057.83
xii) CONTRACTUAL EXPENSES / कंत्राटी खर्च	1,42,46,827.82	1,22,89,757.42
xiii) SPARES & CONSUMABLES / सुटे भाग आणि उपभोग्य वस्तू	13,71,722.19	9,75,561.85
xiv) COMMISSION PAID / दिलेले कमिशन	2,15,782.07	6,71,925.18
xv) TCS SAAS EXPENSES / टीसीएस सास खर्च	5,52,19,692.83	5,00,88,400.00
xvi) PSLC PREMIUM EXPENSES / पीएसएलसी प्रिमियम खर्च	5,30,000.00	1,08,45,250.00
xvii) SMS BANKING EXPENSES / एसएमएस बँकिंग खर्च	2,16,25,060.48	2,32,07,423.07
xviii) OTHER MISCELLANEOUS EXPENDITURE / इतर किरकोळ खर्च	2,88,66,422.18	1,73,29,422.26
TOTAL / एकूण (₹)	**34,12,79,640.05**	**35,83,95,128.00**
12. PROVISIONS / तरतुदी		
i) BAD & DOUBTFUL DEBTS RESERVE PROVISION / बुडीत व संशयास्पद कर्जांसाठी तरतूद	3,00,00,000.00	0.00
ii) PROVISION AGAINST STANDARD ASSETS / प्रमाणित मालमत्तेसाठी तरतूद	2,00,00,000.00	0.00
iii) CONTINGENT PROVISION ON IDR / IDR वरील आकस्मित तरतूद	65,00,000.00	0.00
iv) PROVISION FOR INVESTMENT IN SECURITY RECEIPTS / सुरक्षा पावत्यांमधील गुंतवणुकीसाठी तरतूद	0.00	9,00,78,246.00
v) PROVISION FOR INCOME-TAX / आयकर तरतूद	18,82,07,570.00	18,08,50,000.00

year ended 31st March, 2026

अखेर नफा-तोटा पत्रक

INCOME / उत्पन्न	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
xii) PROFIT ON SALE OF INVESTMENTS / गुंतवणूक विक्रीवरील नफा	74,24,244.21	3,61,40,179.37
xiii) RECOVERY IN BAD DEBTS WRITTEN OFF / निर्लेखित केलेल्या बुडीत कर्जांची वसुली	6,99,255.00	25,93,978.68
xiv) REVERSAL OF SECURITY RECEIPTS / सुरक्षा पावत्यांच्या परतावा	5,27,246.00	0.00
xv) DEFERRED TAX INCOME / स्थगित कर उत्पन्न	0.00	2,86,67,107.12
xvi) EXCESS PROVISION OF INCOME TAX WRITTEN BACK / प्राप्तिकराची अतिरिक्त तरतूद परत जमा	0.00	53,15,197.00
xvii) REVERSAL OF EXCESS INVESTMENT DEPRECIATION RESERVE / अतिरिक्त गुंतवणूक घसारा राखीव निधीचे प्रत्यावर्तन	0.00	3,40,00,000.00
xviii) OTHER MISCELLANEOUS INCOME / इतर किरकोळ उत्पन्न	35,54,415.82	95,60,024.02
TOTAL / एकूण (₹)	**18,55,41,989.89**	**29,22,79,522.04**
6. LOSS (IF ANY) / तोटा (असल्यास)	**0.00**	**0.00**

Profit & Loss account for the
दिनांक ३१ मार्च, २०२६

EXPENDITURE / खर्च	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
vi) DEFFERED TAX EXPENSES / स्थगित कर खर्च	27,75,333.18	0.00
vii) OTHER PROVISIONS / इतर तरतुदी	16,25,566.00	1,03,14,590.00
TOTAL / एकूण (₹)	**24,91,08,469.18**	**28,12,42,836.00**
13. BALANCE OF PROFIT / शिल्लक नफा	**65,65,46,132.35**	**59,77,66,412.62**
GRAND TOTAL / एकूण रक्कम (₹)	**4,55,28,15,087.35**	**4,34,74,13,647.58**

As per our report of even date

M/s. N. S. Gokhale & Co.
Chartered Accountants

CA Vinod G. Navare
Partner
FRN. 103270W
(Member No. 112664)
(Statutory Auditors)

Place : Kalwa, Thane.
Date : 23rd June, 2026

year ended 31st March, 2026

अखेर नफा-तोटा पत्रक

INCOME / उत्पन्न	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
GRAND TOTAL / एकूण रक्कम (₹)	4,55,28,15,087.35	4,34,74,13,647.58

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman)

Mr. Prakash N. Patil (Vice Chairman)

Mrs. Rajashree P. Patil (Director)

Mr. Vijay M. Bhosale (C.E.O.)

PROFIT & LOSS APPROPRIATION ACCOUNT
दिनांक ३१ मार्च, २०२६ अखेर

EXPENDITURE / खर्च	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
TRANSFER TO / वर्ग केले :		
FREE RESERVES / राखीव निधी	0.00	13,45,31,500.00
NET PROFIT CARRIED TO BALANCE SHEET / निव्वळ नफा ताळेबंदासाठी वर्ग	74,25,47,817.64	60,26,10,233.33
TOTAL / एकूण (₹)	**74,25,47,817.64**	**73,71,41,733.33**

As per our report of even date

M/s. N. S. Gokhale & Co.
Chartered Accountants

CA Vinod G. Navare
Partner
FRN. 103270W
(Member No. 112664)
(Statutory Auditors)

Place : Kalwa, Thane.
Date : 23rd June, 2026

FOR THE YEAR ENDED 31st MARCH, 2026

नफा-तोटा विनियोग पत्रक

INCOME / उत्पन्न	31st MARCH 2026 (₹)	31st MARCH 2025 (₹)
NET PROFIT AFTER TAX / करानंतर निव्वळ नफा	65,65,46,132.35	59,77,66,412.62
TRANSFER FROM / कडून वर्ग		
BAD & DOUBTFUL DEBT RESERVE / संशयित व बुडीत कर्ज राखीव निधी	0.00	13,45,31,500.00
CHARITY FUND / धर्मदाय निधी	0.00	0.00
MEMBERS WELFARE FUND / सभासद कल्याण निधी	1,23,000.00	1,37,000.00
DIRECTORS TRAINING FUND / संचालक प्रशिक्षण निधी	6,65,811.74	0.00
EMPLOYEE WELFARE FUND / सेवक कल्याण निधी	4,05,642.22	0.00
EX GRATIA & BONUS (EXCESS APPROPRIATION) / सानुग्रह अनुदान आणि बोनस (अतिरिक्त विनियोग)	1,96,304.00	8,99,254.00
CRCS FUND (EXCESS APPROPRIATION) / सीआरसीएस निधी (अतिरिक्त विनियोग)	0.00	37,59,000.00
PROFIT OF LAST YEAR / मागील वर्षाचा नफा	8,46,10,927.33	48,566.71
TOTAL / एकूण (₹)	**74,25,47,817.64**	**73,71,41,733.33**

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Mr. Vikram G. Patil (Chairman)	**Mr. Prakash N. Patil** (Vice Chairman)	**Mrs. Rajashree P. Patil** (Director)	**Mr. Vijay M. Bhosale** (C.E.O.)

Notes to financial statements for the year ended 31st March, 2026

I Summary of Significant Accounting Policies:

1 Background:

GP Parsik Sahakari Bank Ltd. is a multi-state scheduled co-operative bank (converted into multi-state co-operative Bank w.e.f.26.03.2015) providing wide range of banking and financial services through 91 branches. It is governed by the Banking Regulation Act, 1949 (as applicable to co-operative societies / banks) and the Multi-State Co-operative Societies Act, 2002 and the rules framed there-under.

2 Basis of Preparation:

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions as amended, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, the statutory provisions under the Banking Regulation Act, 1949 as amended from time to time (as applicable to Co-operative Societies) & Multi State Co-operative Societies Act, 2002, Multi State Co-operative Societies Rules, 2002 as amended from time to time, circulars and guidelines issued by the Reserve Bank of India ('RBI') and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention unless otherwise stated separately. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

3 Use of Estimates:

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

4. Advances and Provisioning:

a. The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the RBI from time to time.

b. The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "NPA Interest Receivable" as per RBI directives. Further, unrealized interest in respect of advances classified as Performing Assets is included in "Total Advances" amount in the Balance Sheet.

c. Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

Category	Provision (%)
Direct advances to Agricultural and SME Sectors	0.25
Commercial and Real estate (CRE) loans	1.00
CRE – Residential Housing	0.75
Other advances	0.40

For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each Balance sheet date thereafter. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.

d. For project finance exposures, provisions are made at the following rates for the funded outstanding on a portfolio basis applicable from 01/10/2025:

Category	Construction Phase	Operational Phase - after commencement of repayment of interest and principal
CRE	1.25%	1.00%
CRE-RH	1.00%	0.75%
All others	1.00%	0.40%

e. The Bank vide Master Directions - Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2025 having Ref No. RBI/FIDD/2024-25/128, FIDD.CO.PSD.BC.13/04.09.001/2024-25 dated March 24, 2025 (as amended from time to time) trades in priority sector portfolio by selling or buying PSLC. The Bank buys the PSLC for the fulfillment of priority sector obligation and sells the excess of priority sector achievement in the form of PSLC through RBI trading platform. There is no transfer of risks or loan assets in these transactions. The fee paid for purchase of the PSLC is treated as an 'Expense' and the fee received from the sale of PSLCs is treated as 'Income'. Deposits placed with NABARD/SIDBI/NHB, etc. exclusively on account of shortfall in priority sector targets is shown in Other Assets.

f. Income from Non- Performing Assets (NPA's) is recognized on realization. Recovery amount in NPA accounts is appropriated as per the date of demands raised and the earliest demand (i.e. FIFO basis) is being satisfied / adjusted towards the charges (including pending charges / Penal Charges) followed by towards interest and principal dues.

5 Investments:

a. Classification of Investments:
For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups, namely, Government Securities, other approved securities, shares, bonds of PSUs and other investments.

b. Categorization of Investments:

In accordance with the guidelines issued by the RBI, the Bank has classified its Investment portfolio into the following three categories

"Held to Maturity" (HTM) – securities acquired with the intention to hold till maturity.
"Held for Trading" (HFT) – securities acquired with the intention to trade.
"Available for Sale" (AFS) – securities which do not fall within the above two categories.

c. Valuation of Investments:

- Investments under HTM category are carried at Book Value. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank. The profit / loss on investments acquired at a discount on face value, under this category, are recognized only at the time of redemption / sale of the investment.
- Investments under 'Available for Sale (AFS)' and 'Held for Trading (HFT)' category are valued scrip-wise at lower of Cost or Market Value. Net depreciation, if any, under each category has been provided for, net appreciation, if any, has been ignored.
- The individual securities in the AFS category are marked to market at quarterly intervals.
- The individual securities in the HFT category are marked to market at monthly intervals.
- Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by Financial Benchmarks India Pvt. Ltd. (FBIL). Appreciation/ Depreciation are aggregated for each class of securities and net depreciation in aggregate for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored.
- In case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the classification is in accordance with prudential norms as prescribed by RBI.
- Treasury bills, Commercial Papers and Certificate of Deposits, Zero Coupon Bond issued at discount, under all the category are valued at carrying cost.

d. The Bank follows settlement date accounting for recording of purchase and sale transactions in securities and cost is determined on the weighted average price method.

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

f. The securities sold and purchased under Repo/Reverse Repo are accounted based on guidelines issued by Reserve Bank of India. 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. Balance in Repo account is classified under Borrowings and balance in Reverse Repo account is classified under Money at Call & Short Notice except Reverse Repo with banks and other institutions having original tenors more than 14 days is shown under Loans & Advances. Liquidity Adjustment Facility (LAF) / Standing Deposit Facility transactions are accounted as per RBI guidelines.

g. Investments in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are valued at cost. Provisioning for SRs is subjected to the guidelines issued by Reserve Bank of India (Urban Co-operative Banks-Transfer and Distribution of Credit Risk) Direction, 2025 vide Circular No. RBI/DOR/2025-26/282 DOR.STR.REC.201/21.04.048/2025-26 dated 28.11.2025.

6. Fixed Assets:

a. Fixed Assets including intangible assets are carried at historical cost less amortization / depreciation accumulated thereon, except Freehold Land which is carried at cost. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount and rebates are deducted in arriving at the purchase price. The depreciation is provided on a pro-rata basis on all the assets stated as at the Balance Sheet date. No depreciation is provided on assets sold during the quarter.

b. Gains or Losses arising from sale 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 sold.

c. 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.

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

Particulars	Method of Depreciation	Rate of Depreciation
Lease hold Land	Amortized over the remaining lease period.	-
Free hold Land	At Cost	-
Building (Premises)	Written Down Value Method	10.00%
Computer Hardware	Straight Line Method	33.33%
UPS and Batteries	Straight Line Method	33.33%
ATM Machines	Straight Line Method	33.33%
Printers	Straight Line Method	33.33%
CC TV	Straight Line Method	33.33%
LCD Projector	Straight Line Method	33.33%
Furniture Fixtures	Written Down Value Method	10.00%
Intangible Assets	Straight Line Method	33.33%
ISDN & ATM Video Capture, Lease Lines	Written Down Value Method	40.00%
Plant & Machinery	Written Down Value Method	15.00%
Name & Sign Board	Straight Line Method	33.33%
Vehicle	Written Down Value Method	25.00%
Fire Extinguisher	Written Down Value Method	25.00%
All Others Assets	Written Down Value Method	10.00%

e. Fixed Assets which have been fully depreciated but are still in use, are carried in the books at nominal value of Re. 1/-.

7. **Revenue recognition:**

a. Income is accounted for on accrual basis, except for income from locker rent, dividends received from shares of co-operative institutions, and income from mutual funds, which are accounted for on a receipt basis.

b. As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis.

c. Interest income from investments is recognized on accrual basis considering the face value of investment and the rate applicable. Trading Profits/Losses on securities are recognised on settlement-date basis. Income from Mutual Fund is recognized as income in the year in which the redemption takes place.

d. Income from Non- Performing Assets (NPA's) is recognized on realization. Recovery amount in such NPA accounts is appropriated as per the date of demands raised and the earliest demand (i.e. FIFO basis) is being satisfied/adjusted towards the charges (including pending charges / Penal Charges) followed by towards interest and principle dues.

e. The commission on Letters of Credit / Guarantees is recognized as income in the year in which it is received.

f. Interest on overdue or matured Fixed Deposits is accounted for at the rate applicable to Savings Bank Accounts, in accordance with RBI guidelines.

8. **Employee Benefits (AS – 15):**

a. The payment of Provident Fund is made to the Commissioner for Provident Fund at rates prescribed in the Employees Provident Fund and Misc. Provisions Act, 1952 and is charged to Profit and Loss account for the year on accrual basis.

b. Encashment of accumulated leaves is a defined benefit plan. The Bank measures the expected cost of such leaves as an additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the Balance sheet date. Such compensated leaves are provided for based on the actuarial valuation at the year end. The Bank obtained Insurance policy from HDFC Standard Life and Life Insurance Corporation of India (LIC), for encashment of leaves to employees. The premium/contribution paid to HDFC Standard Life and LIC under the said policy is debited to Profit & Loss Account. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31stMarch is paid/provided for and recognized as expense in the Profit and Loss account.

c. The Bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under these plans is determined on the basis of actuarial valuation at each year-end. The Bank has obtained Insurance policy from HDFC Standard Life and Life Insurance Corporation of India (LIC) for gratuity payments to employees. The premium/contribution paid to HDFC Standard Life and LIC under the said policy is debited to Profit & Loss Account. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the Profit and Loss account.

d. Ex-Gratia is appropriated out of net profit in accordance with the Multi-State Co-operative Societies Act, 2002.

e. The Government of India on 21st 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 Labour Laws. Due to implementation of Labour Codes, there has been no effect in the cost incurred by the bank during the financial year 2025-26.

9. Lease Payment (AS-19):

Operating lease payments are recognized as an expense in the Profit & Loss Account on accrual basis for the financial year on a straight line basis over the lease term. In the opinion of the Bank, the leave and license agreements entered into by the Bank for use of premises for its banking business are cancellable.

10. Taxes on Income (AS – 22):

Tax expense comprises of current tax and deferred tax. Current Income Tax is measured 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. Bank has opted to pay income tax as per newly introduced section 115BAD of Income Tax Act, 1961.

Deferred Tax Assets (DTA) are recognized only to the extent there is a reasonable certainty that there will be sufficient future taxable income would be available against which DTA can be realized.

DTA / Deferred Tax Liability (DTL) are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

11. Earnings Per Share (AS-20):

a. Earnings per share are calculated by dividing the net profit for the period after tax attributable to shareholders (before appropriation) by weighted average number of equity shares outstanding during the period.

b. The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

12. Segment Reporting:

a. The disclosure relating to segment information is made in accordance with AS-17 Segment Reporting and relevant guidelines issued by the RBI.

b. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.

c. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.

d. The Bank has identified Business Segments viz. Treasury Operations, Wholesale Banking, Retail Banking and Other Banking Operations taking into account the nature of products and services and the guidelines issued by RBI. The revenue and result in relation to the segments are categorized on average basis based on the items that are individually identifiable to the segments.

e. Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.

f. Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

13. 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.

14. Foreign Exchange Transactions:

a. Transactions denominated in foreign currency are accounted for at the rates prevailing on the date of the transaction.

b. Monetary foreign currency assets and liabilities if any reflected in the Balance sheet are translated at the closing spot rate of exchange relevant to the Balance sheet date. The Profit/Loss due to revaluation are recognized in the Profit and Loss account.

c. Contingent liabilities on account of foreign exchange contracts, guarantees, acceptances, endorsements and other obligations denominated in foreign currencies are disclosed at closing spot rate of exchange relevant to the balance sheet date.

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

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

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

16 Deposits for Utilities:

Deposits for services like telephone, electricity, etc. paid to concerned authorities are charged off as expenditure in the year in which the relevant service connection is installed.

17 Interest accrued in respect of fixed deposits is included in “Total Deposits” amount in the Balance Sheet.

II. Notes to Financial Statements:

1. Employee Benefits:

The Bank has contributed ₹ 6.01 crore (Previous year ₹ 5.76 crore) towards Provident Fund. Actuarial assessment of Gratuity & Leave encashment is as under:

(₹ in Crore)

Particulars	Gratuity		Leave Encashment	
	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Actuarial Assumptions				
Discount Rate	7.25%	6.60%	7.25%	6.60%
Salary Escalation	3.00%	4.00%	4.00%	4.00%
Membership data				
Number of Members (Nos)	957	974	957	963
Average Age (years)	39.21	38.76	39.00	38.86
Average Monthly Salary	0.0045	0.0042	0.0043	0.0042
Average Past Service (years)	11.49	11.20	-	-
Valuation Method	Projected Unit Credit Method		Projected Unit Credit Method	
Changes in the present value of obligation				
Opening present value of obligation	32.80	33.89	9.58	8.89
Interest Cost	2.38	2.08	0.63	0.45
Current Service Cost	1.17	1.26	0.86	0.94
Benefits paid	(4.20)	(4.68)	(3.93)	(4.26)
Actuarial (gain)/loss on obligations	(0.53)	0.25	2.19	3.56
Closing Present Value of obligation	**31.62**	**32.80**	**9.33**	**9.58**
Changes in fair value of plan assets				
Opening Fair value of plan assets	32.48	32.82	7.44	9.68
Expected return on plan assets	2.19	2.25	0.51	0.52
Contributions	1.41	2.09	5.60	1.50
Benefits paid	(4.20)	(4.68)	(3.93)	(4.26)
Closing Fair value of plan assets	**31.88**	**32.48**	**9.62**	**7.44**
Amount recognized in balance sheet				
Present Value of obligation as at the year-end	31.62	32.80	9.33	9.58
Fair value of plan assets as at the year-end	31.88	32.48	9.62	7.44
Assets / (Liability)	**0.26**	**(0.32)**	**0.29**	**(2.14)**
Expenses recognized in P/L Account				
Current service cost	1.17	1.26	0.86	0.94
Interest Cost	2.38	2.08	0.63	0.45
Expected Return of Plan Assets	(2.19)	(2.08)	(0.51)	(0.63)
Net actuarial (gain) / loss	(0.52)	0.10	2.19	3.68
LC Premium	0.07	-	0.02	-
Expenses recognized in P & L account	**0.91**	**1.36**	**3.19**	**4.44**

2. Segment Reporting:

i. Business Segments:

(₹ in Crore)

Business Segments	Treasury operations	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Revenue	203.91	92.34	133.61	25.42	455.28
	(211.17)	(87.52)	(106.29)	(29.75)	(434.74)
Result	40.56	18.37	26.58	5.06	90.57
	(42.70)	(17.70)	(21.49)	(6.02)	(87.90)
Unallocated expenses					6.09
					(10.04)
Operating Profit					84.48
					(77.86)
Income Taxes					18.82
					(18.09)
Extraordinary Profit / Loss					-
					-
Net Profit					65.65
					(59.78)
Other Information					
Segment Assets	2810.22	951.03	2033.14	358.23	6152.62
	(2731.55)	(884.66)	(1535.39)	(439.17)	(5590.77)
Unallocated Assets					101.78
					(87.24)
Total Assets					6254.40
					(5678.01)
Segment Liabilities	2861.23	110.64	2930.17	208.46	6110.50
	(2777.32)	(99.69)	(2364.71)	(306.02)	(5547.74)
Unallocated Liabilities					143.90
					(130.27)
Total Liabilities					6254.40
					(5678.01)

ii. The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given.

iii. For the purpose of segment reporting, we have considered unsecured loan, secured personal loan, gold loan, personal vehicle loan, housing loan, education loan, staff loans, OD against fixed deposit, NSC under retail banking and other loans are considered under wholesale banking.

iv. The previous year's figures are indicated in bracket.

3. Related Party Disclosure:

The Bank is a Co-operative society under the Multi-State Co-operative Societies Act, 2002 and there are no Related Parties requiring a disclosure under the Accounting Standard – 18, issued by the ICAI, other than Key Management Personnel's, Mr. Vijay M. Bhosale, CEO for FY 2025-26 (Officiating CEO from 21.12.2024 to 16.04.2025). However, in terms of RBI circular dated November, 28, 2025 the CEO being a single party coming under the category, no further details therein need to be disclosed.

4. Lease Rent Payable:

Operating lease payments are recognized as an expense in the Profit & Loss Account on accrual basis for the financial year. In the opinion of the Bank, the leave and license / lease agreements entered into by the Bank for use of premises for its banking business are cancellable. The disclosures are as under:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Future lease rental payable as at the end of the year (Minimum Lease Payments)		
- Not later than one year	9.57	8.66
- Later than one year but not later than five years	22.34	17.09
- Later than five years	6.60	4.67

5. Earnings Per Share:

Particulars	F.Y. 2025-26	F.Y. 2024-25
Net profit for the period after tax attributable to shareholders (before appropriation) (₹ in Crore)	65.65	59.78
Weighted average number of equity shares outstanding during the year. (Nos)	1,85,69,530	1,82,91,732
Earnings per share (Basic & Diluted) - (in ₹)	35.36	32.68

Note: Bank has no liability which can be potentially converted into equity shares.

6. Deferred Tax Assets/Liabilities:

Calculation of Deferred Tax Assets/Liabilities (net) arising on account of timing differences between book profit and taxable profits during the financial year is as follows:

(₹ in Crore)

Particulars	Defferred Tax Asset / (Liability) as at 31st March, 2025	Addition / (Reversal) during the year	Defferred Tax Asset / (Liability) as at 31st March, 2026
DTL on Account of			
a) Special reserve u/s 36 (1) (viii) of I T Act 1961	(4.03)	(0.75)	(4.78)
Total (A)	**(4.03)**	**(0.75)**	**(4.78)**
DTA on Account of			
a) Depreciation	0.46	0.49	0.95
b) Provision for security receipts	12.30	(0.01)	12.29
c) Provision for Restructured Asset	0.95	-	0.95
d) Provision for Bad & Doubtful Debts Reserve	1.98	-	1.98
Total (B)	**15.69**	**0.48**	**16.17**
Net Deferred Tax Asset/(Liability) Total (A-B)	**11.66**	**(0.27)**	**11.39**

The above calculation has resulted in a net debit of ₹ 0.27 crores (P.Y. ₹ 2.87 crores net credit) to the Profit & Loss Account for the year ended 31st March 2026.

7. **Intangible Assets:**

The Bank has identified intangible assets representing Computer Software, the details of which are as follows:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Gross Block at the beginning of the year	10.18	10.11
Add : Additions during the year	0.13	0.07
Less : Write off / Sale	0.00	0.00
Gross Block at the end of the year	**10.31**	**10.18**
Amortizations at the beginning of the year	10.05	10.00
Add : Amortizations during the year	0.07	0.05
Less : Write off / Sale	0.00	0.00
Amortizations at the end of the year	**10.12**	**10.05**
Net Closing Balance	**0.19**	**0.13**

8. New Core Banking Solution (CBS) Application:

Bank has migrated its Core Banking Solution (CBS) application to the TCS BaNCS (SaaS Module) Application from 13th July 2024. The Bank has incurred expenses related to the purchase and implementation of the BaNCS (SaaS Module) Application from TCS which was in process since past few financial periods, including the current period. These expenses have been charged to the Profit & Loss Account in the respective years.

9. As at March 31, 2026, the Bank's Board of Directors includes seven Directors who have served on the Board continuously for a period exceeding the maximum tenure prescribed under the provisions of Section 10A(2A)(i) of the Banking Regulation Act, 1949 (as amended from time to time).

10. Impairment of Assets:

There is no indication of any material impairment of any of assets in the opinion of the Bank and as such no provision under Accounting Standard -28 issued by ICAI is required.

11. Provision for Assets Sold to ARC:

As mentioned in amended Reserve Bank of India (Urban Co-operative Banks-Transfer and Distribution of Credit Risk) Direction, 2025 vide Circular No.RBI/DOR/2025-26/282DOR.STR.REC.201/21.04.048 /2025-26 dated 28.11.2025, adequate provision for assets sold to ARC has been made. Further, there are no assets sold to ARC during the current year.

12. Contingent Liabilities:

a. All letters of credit / guarantees are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges. The quantum of Contingent liability in respect of Bank Guarantees and Letters of Credit are as under:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Bank Guarantee	55.69	65.34
Letter of Credit	9.13	2.19
Total	**64.82**	**67.53**

b. Details of amount transferred to The Depositor Education Awareness Fund (DEA Fund):

The following is the movement in amount transferred to the Fund.

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Opening balance of amounts transferred to DEA Fund	28.35	25.31
Add: Amounts transferred to DEA Fund during the year	1.80	3.43
Less: Amounts reimbursed by DEA Fund towards claims	(0.77)	(0.39)
Closing Balance of amounts transferred to DEA Fund	**29.38**	**28.35**

c. Claims Against Bank not Acknowledged as Debts:

This includes liability on account of Income Tax, Service Tax, Goods and Service Tax and other legal cases filed against the Bank. The Bank is a party to various legal proceedings in the normal course of business and has preferred appeals with the appropriate appellate authorities. These are categorized as follows:

(₹ in Crore)

Sr. No.	Particulars	F.Y. 2025-26	F.Y. 2024-25
1	Income Tax	0.31	0.31
2	Service Tax	0.99	0.99
3	Legal cases	-	-
	Total	**1.30**	**1.30**

d. Bank Guarantee of ₹ 0.25 crore taken from IDBI Bank for submission to Unique Identification Authority of India.

13. Capital Commitments:

As of March 31, 2026, the estimated amount of contracts remaining to be executed on capital account is NIL (Previous year: ₹ 0.16 crore).

14. Information under MSME (Development) Act, 2006:

The Bank has not received information in respect of the registration under Micro, Small, Medium Enterprises Development, Act 2006 from its suppliers / service providers. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays could not be given.

15. Fixed Deposits Held as Margin Money with Other Banks:

Fixed Deposits with other Banks include deposits aggregating to ₹ 46.46 crore (Previous year ₹ 37.68 crore) lodged as margin money to secure issuance of Letters of Credit, Guarantees, Overdraft facilities in respect of correspondent bank.

16. Non-Banking Asset (NBA):

The Bank had acquired a Non-Banking Asset (NBA) amounting to Rs. 0.17 crore from the erstwhile Ichalkaranji Mahila Sahakari Bank Ltd. in earlier years, for which a 100% provision was made. During the financial year 2023-24, the Bank has written off the asset against the provision. Although the asset has been written off from the books, the Bank's claim against the Non-Banking Asset continues to exist.

Disclosure as per RBI Master Direction DOR.ACC. REC. NO. 208 / 21.04.018 / 2025 - 26 dated 28.11.2025 (as amended from time to time):

1. Regulatory Capital:

a. Composition of Regulatory Capital:

(₹ in Crore)

Sr. No.	Particulars	F.Y. 2025-26	F.Y. 2024-25
i)	Paid up share capital and reserves(net of deductions, if any)	460.26	435.30
ii)	Other Tier 1 Capital	48.44	35.97
iii)	Tier 1 Capital (i + ii)	508.70	471.27
iv)	Tier 2 Capital	88.42	80.23
v)	Total Capital (Tier1+Tier2)	597.12	551.50
vi)	Total Risk Weighted Assets (RWAs)	3093.09	2,804.31
vii)	Tier 1 Ratio (Tier 1 Capital as a percentage of RWAs)	16.45%	16.81%
viii)	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	2.86%	2.86%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.31%	19.67%
x)	Amount of paid-up equity capital raised during the year	1.91	1.62
xi)	Amount of non equity Tier 1 Capital raised during the year, of which: Perpetual Non-Cumulative Preference Shares Perpetual Debt Instruments	NIL	NIL
xii)	Amount of non equity Tier 1 Capital raised during the year, of which: Perpetual Non-Cumulative Preference Shares Perpetual Debt Instruments	NIL	NIL

b. Drawdown from Reserves:

The Bank has drawdown from following Reserves with the approval of Reserve Bank of India and shown as below the line items:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Director Training Fund	0.07	0.00
Employee Welfare Fund	0.04	0.00
Member Welfare Fund	0.01	0.01
Total	**0.12**	**0.01**

2. Assets Liability Management:
Maturity pattern of certain items of assets and liabilities

i. As on 31st March, 2026:

(₹ in Crore)

Particulars	1 D	2-7 D	8-14 D	15-30 D	31D-2 M	Over 2-3 M	Over 3-6 M	Over 6 M-1Y	Over 1-3 Y	OVER 3-5 Y	OVER 5 Y	TOTAL
Deposits	97.76	85.05	133.20	21.28	6.10	6.51	25.57	1028.32	3154.42	145.71	582.99	5286.91
Advances	224.62	1.43	3.06	25.93	35.81	35.98	107.89	238.65	1478.99	396.79	363.95	2913.10
Investments	92.32	75.07	28.60	14.42	60.07	11.76	277.77	327.61	836.38	237.28	912.45	2873.73
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Assets	-	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-

Note: "D" denotes Days, "M" denotes Months, and "Y" denotes Years.
Balances of term deposits with banks and balance of money at call and short notice and SDF are also considered under investment for ALM.

ii As on 31st March, 2025:

(₹ in Crore)

Particulars	1 D	2-7 D	8-14 D	15-30 D	31D-2 M	Over 2-3 M	Over 3-6 M	Over 6 M-1Y	Over 1-3 Y	OVER 3-5 Y	OVER 5 Y	TOTAL
Deposits	90.29	75.81	118.30	5.92	5.56	5.95	12.08	586.72	2412.53	242.18	1228.80	4784.13
Advances	165.99	2.26	6.31	18.15	22.44	22.53	66.95	120.56	1076.42	356.38	562.06	2420.05
Investments	68.18	13.59	72.15	30.41	85.57	15.11	465.70	273.60	672.70	238.57	793.54	2729.11
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Assets	-	-	-	-	-	-	-	-	-	-	-	-
ForeignCurrency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-

Note: "D" denotes Days, "M" denotes Months, and "Y" denotes Years.

Balances of term deposits with banks and balance of money at call and short notice and SDF are also considered under investment for ALM.

3. **Investments:**

a. **Composition of Investment Portfolio:**

i. **As on 31st March, 2026:**

(₹ in Crore)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total
Held to Maturity							
Gross	1083.26	-	-	-	-	-	1083.26
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
Net	**1083.26**	**-**	**-**	**-**	**-**	**-**	**1083.26**
Available for Sale							
Gross	603.98	-	1.04	264.55	-	48.81	918.38
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	**603.98**	**-**	**1.04**	**264.55**	**-**	**48.81**	**918.38**
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Investment	**1687.24**	**-**	**1.04**	**264.55**	**-**	**48.81**	**2001.64**
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	**1687.24**	**-**	**1.04**	**264.55**	**-**	**48.81**	**2001.64**

ii. As on 31st March, 2025

(₹ in Crore)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total
Held to Maturity							
Gross	1025.59	-	-	-	-	-	1025.59
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
Net	**1025.59**	**-**	**-**	**-**	**-**	**-**	**1025.59**
Available for Sale							
Gross	419.95	-	0.04	339.34	-	51.26	810.59
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	**419.95**	**-**	**0.04**	**339.34**	**-**	**51.26**	**810.59**
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Investment	**1445.54**	**-**	**0.04**	**339.34**	**-**	**51.26**	**1836.18**
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	**1445.54**	**-**	**0.04**	**339.34**	**-**	**51.26**	**1836.18**

b. Movement of Provision for Depreciation on Investments and Investment Fluctuation Reserve (IFR):

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.60	4.00
b) Add: Provisions made during the year	0.65	-
c) Less: Write off / write back of excess provisions during the year	0.00	3.40
d) Closing balance	**1.25**	**0.60**
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	45.18	45.18
b) Add: Amount transferred during the year	4.58	-
c) Less: Drawdown	-	-
d) Closing balance	**49.76**	**45.18**
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT.	5.42%	5.57%

c. Sale and transfers to/from HTM category:

i) During the F.Y. 25-26, Bank has shifted securities from HTM to AFS category which is 13.63% of the Book value of investments held in HTM category at the beginning of the year. The disclosure is as under: -

(₹ in Crore)

Face Value	Book Value	Market Value as on 29/04/2025
138.59	139.79	140.24

Note : • Shifting done as on 30th April 2025.
• During the F.Y. 25-26, Bank had sold all the shifted securities.
• No security was shifted from AFS to HTM category during the F.Y. 25-26.

ii) During the F.Y. 24-25, Bank has shifted securities from HTM to AFS category which is 7.91% of the Book value of investments held in HTM category at the beginning of the year. The disclosure is as under: -

(₹ in Crore)

Face Value	Book Value	Market Value as on 31/05/2024
91.50	83.50	87.91

Note : • Shifting done as on 03rd June 2024.
• During the F.Y. 24-25, Bank had sold all the shifted securities.
• No security was shifted from AFS to HTM category during the F.Y. 24-25.

d. Non-SLR Investment Portfolio:

i. Non-Performing Non-SLR Investments:

(₹ in Crore)

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

ii. Issuer Composition of Non-SLR Investments:

(₹ in Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		31/03/26	31/03/25	31/03/26	31/03/25	31/03/26	31/03/25	31/03/26	31/03/25	31/03/26	31/03/25
a)	PSUs	20.00	15.00	-	-	-	-	-	-	-	-
b)	FIs	204.62	284.40	-	-	-	-	-	-	-	-
c)	Banks	0.00	0.00	-	-	-	-	-	-	-	-
d)	Private Corporates	39.93	39.93	-	-	-	-	-	-	-	-
e)	Subsidiaries /Joint Ventures	0.00	0.00	-	-	-	-	-	-	-	-
f)	Others	48.81	51.26	-	-	-	-	-	-	48.81	51.26
g)	Provision held towards depreciation	0.00	0.00	-	-	-	-	-	-	-	-
Total		**313.36**	**390.59**	-	-	-	-	-	-	**48.81**	**51.26**

Note: Balances in term deposits with banks are not considered in above table.

e. Repo Transactions (in Face Value & Market Value Terms):

i. As on 31st March, 2026 :

(₹ in Crore)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2026	
	Face Value	Market Value	Face Value	Market Value	Face Value	Market Value	Face Value	Market Value
i) Securities sold under repo								
a) Government securities	10.00	10.00	30.00	30.00	18.00	18.00	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo								
a) Government securities	13.00	13.00	35.00	35.00	25.64	25.46	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-

ii. As on 31st March, 2025:

(₹ in Crore)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2025	
	Face Value	Market Value	Face Value	Market Value	Face Value	Market Value	Face Value	Market Value
i) Securities sold under repo								
a) Government securities	10.00	10.46	10.00	10.46	10.00	10.46	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo								
a) Government securities	20.00	20.00	40.00	39.99	31.04	31.04	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-

f. Government Security Lending (GSL) transactions (In market value terms)

i. As on 31st March, 2026: (₹ in Crore)

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

ii. As on 31st March, 2025: (₹ in Crore)

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

4. Assets Quality:

a. Classification of advances and provision held:

i. As on 31st March, 2026: (₹ in Crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	2363.68	6.79	44.56	5.02	56.37	2420.05
Add: Additions during the year					9.84	-
Less: Reductions during the year					(11.72)	-
Closing balance	2858.61	9.91	39.94	4.63	54.49	2913.10

Reduction in Gross NPAs due to						
i) Up gradation					3.26	-
ii) Recoveries (excluding recoveries from upgraded accounts)					8.46	-
iii) Technical / Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening Balance of provisions held	9.55	78.88	44.56	5.02	128.46	138.01
Add: Fresh provisions made during the year					3.00	5.00
Less: Excess provision reversed / Write-off loans					-	-
Closing balance of provisions held	11.55	86.88	39.94	4.63	131.46	143.01
Net NPAs						
Opening Balance		-	-	-	-	-
Add: Fresh additions during the year					-	-
Less: Reductions during the year					-	-
Closing balance		-	-	-	-	-
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						6.53
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						(0.07)
Closing Balance						6.46

Note: The above provision not include additional provision made for Restructured advances as per IRAC norms of RBI of ₹ 13.21 Crore as on 31/03/2026 (₹ 13.21 Crore as on 31/03/2025).

ii. As on 31st March 2025:

(₹ in Crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1987.61	21.78	58.57	4.56	84.90	2072.51
Add: Additions during the year					6.62	-
Less: Reductions during the year					(35.16)	-
Closing balance	2363.68	6.79	44.56	5.02	56.37	2420.05
Reductions in Gross NPAs due to						
i) Up gradation					9.95	-
ii) Recoveries (excluding recoveries from upgraded accounts)					25.21	-
iii) Technical / Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening Balance of provisions held	9.55	78.78	58.57	4.56	141.91	151.46
Add: Fresh provisions made during the year					-	-
Less: Excess provision reversed / Write-off loans					(13.45)	(13.45)
Closing balance of provisions held	9.55	78.88	44.56	5.02	128.46	138.01
Net NPAs						
Opening Balance		-	-	-	-	-
Add: Fresh additions during the year					-	-
Less: Reductions during the year					-	-
Closing balance		-	-	-	-	-

(₹ in Crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						6.74
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						(0.21)
Closing Balance						6.53

Note: The above provision not include additional provision made for Restructured advances as per IRAC norms of RBI of ₹ 13.21 Crore as on 31/03/2025 (₹ 13.21 Crore as on 31/03/2024).

Ratios (%)	**F.Y. 2025-26**	**F.Y. 2024-25**
Gross NPA to Gross Advances	1.87%	2.33%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	241.27%	227.89%

b. Sector-wise Advances and Gross NPAs

(₹ in Crore)

Sr. No.	Sector	F.Y. 2025-26			F.Y. 2024-25		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	1.30	0.002	0.16%	2.25	1.50	66.76%
b)	Advances to industries sector eligible as priority	290.09	5.60	1.93%	256.69	1.18	0.46%
	i) Textile	140.75	5.01	3.56%	130.87	5.02	3.84%
c)	Services	347.28	2.35	0.68%	325.98	3.48	1.07%
d)	Personal loans	437.04	7.37	1.69%	357.28	8.18	2.29%
	Sub-total (i)	**1216.46**	**20.33**	**1.67%**	**1073.08**	**19.38**	**1.81%**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.49	0.00	0.00%	0.27	0.10	36.78%
b)	Industry	79.46	4.26	5.35%	52.48	4.31	8.21%
	i) Textile	9.26	5.96	64.41%	7.48	5.97	79.82%
c)	Services	143.19	8.84	6.17%	177.65	10.74	6.04%
d)	Personal loans	1464.24	15.10	1.03%	1109.10	15.88	1.43%
	Sub-total (ii)	**1696.64**	**34.16**	**2.01%**	**1346.97**	**36.99**	**2.75%**
	Total (i + ii)	**2913.10**	**54.49**	**1.87%**	**2420.05**	**56.37**	**2.33%**

c. Overseas Assets, NPAs and Revenue:

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

d. Details of Accounts Subject to Restructuring:

(₹ in Crore)

Particulars		Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY 2026	PY 2025	CY 2026	PY 2025	CY 2026	PY 2025	CY 2026	PY 2025	CY 2026	PY 2025
Standard	Number of borrowers	-	-	-	-	1	2	-	-	1	2
	Gross Amount	-	-	-	-	3.61	22.91	-	-	3.61	22.91

(₹ in Crore)

Standard	Provision held	-	-	-	-	0.04	2.89	-	-	0.04	2.89
Sub-Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	**1**	**2**	**-**	**-**	**1**	**2**
	Gross Amount	-	-	-	-	**3.61**	**22.91**	**-**	**-**	**3.61**	**22.91**
	Provision held	-	-	-	-	**0.04**	**2.89**	**-**	**-**	**0.04**	**2.89**

Note:
- The amount and number of accounts in respect of which restructuring applications have been received and are under process, but for which restructuring packages have not been approved as of 31st March 2026, are NIL (Previous Year – NIL).
- The above table includes restructured accounts whose specified period is yet to complete.
- The above table excludes accounts restructured under the COVID-19 Resolution Framework.

e. Divergence in assets classification and Provisioning:

No divergences have been assessed by the RBI with respect to Gross NPA, Net NPA and provision for NPA for F.Y. 2024-25 and F.Y. 2023-24. Therefore, no disclosure is provided regarding divergence in asset classification and provisioning.

f. Disclosure of Transfer of Loan Exposure:

i) During the current F.Y. 2025-26 and the previous F.Y.2024-25 the Bank has not transferred any stressed loan (NPA) to Asset Reconstruction Companies (ARCs), permitted transferees, or other transferees. Therefore, no disclosure is required.

ii) During the current F.Y. 2025-26 and the previous F.Y.2024-25 the Bank has not acquired any stressed loan (NPA). Therefore, no disclosure is required.

iii) Distribution of the Security Receipts held is as follows:

(₹ in Crore)

Recovery Rating assigned by Credit Rating Agency	As at 31.03.2026	As at 31.03.2025
RR3	48.81	51.26

g. Non-Fund Based Credit Facilities:

(₹ in Crore)

Sr. No.	Particulars	As at 31st March 2026		As at 31st March 2025	
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees				
	i) In India	55.69	-	65.34	-
	ii) Outside India	-	-	-	-
II	Acceptances, Endorsements and Other Obligations	-	-	-	-
III	Other NFB Credit Facilities (Letter of Credit)	9.13	-	2.19	-

h. Fraud Accounts:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Number of frauds reported	1	-
Amount involved in fraud reported	0.48	-
Amount of provision made for such frauds	-	-
Amount of Unamortized provision debited from 'other reserves' as at the end of the year	-	-

Note: Amount in respect of fraud reported to RBI in FY 2025-26 of ₹ 0.48 crore was recovered during the Year, hence provision is not made.

i. Disclosures related to Project Finance:

(₹ in Crore)

Sr. No.	Item Description	Number of accounts	Total outstanding as on 31.12.2025	Number of accounts	Total outstanding as on 31.03.2026
1	Projects under implementation accounts at the beginning of the quarter.	4	9.52	3	8.12
2	Projects under implementation accounts sanctioned during the quarter.	-	-	2	@
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	2.22	1	3.67
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	3	8.12*	4	5.45*
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.	-	-	-	-

Sr. No.	Item Description	Number of accounts	Total outstanding as on 31.12.2025	Number of accounts	Total outstanding as on 31.03.2026
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-	-	-

*Difference of ₹ 0.82 Crores and ₹ 1.00 Crores as on 31st December 2025 and 31st March 2026 respectively is due to increase in balances of some accounts during the respective quarters.

@ Projects under implementation accounts sanctioned during Quarter January 2026 to March 2026 includes loan accounts sanctioned but not disbursed.

j. Disclosure under Resolution Framework for COVID-19 related stress:

i. For the half year ended 30th September 2025:

(₹ in Crore)

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at 31-03-2025	(B) Of (A), aggregate debt that slipped into NPA during the half-year	(C) Of (A) amount written off during the half-year	(D) Of (A) amount paid by the borrowers during the half-year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at 30-09-2025
Personal Loans	16.89	0.04	-	2.11	14.75
Corporate persons	39.91	-	-	2.60	37.31
Of which MSMEs	39.91	-	-	2.60	37.31
Others	-	-	-	-	-
Total	**56.80**	**0.04**	**-**	**4.71**	**52.06**

ii. For the half year ended 31st March 2026:

(₹ in Crore)

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at 30-09-2025	(B) Of (A), aggregate debt that slipped into NPA during the half-year	(C) Of (A) amount written off during the half-year	(D) Of (A) amount paid by the borrowers during the half-year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at 31-03-2026
Personal Loans	14.75	-	-	1.82	12.93
Corporate persons	37.31	-	-	2.92	34.39
Of which MSMEs	37.31	-	-	2.92	34.39
Others	-	-	-	-	-
Total	**52.06**	**-**	**-**	**4.74**	**47.32**

5. Exposures:

a. Exposure to Real Estate Sector:

(₹ in Crore)

Category	As at 31/03/2026	As at 31/03/2025
i) Direct Exposure		
a) Residential Mortgages:- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. (non-Priority)	447.97	416.74
Individual housing loans eligible for priority sector advances. (Priority)	352.74	218.33
b) Commercial Real Estate :- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.).	66.81	83.92
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i) Residential	-	-
ii) Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	**867.53**	**718.99**

b. Exposure to Capital Market:

Bank does not have exposure to capital market in current year and previous year. Hence disclosure is not required.

c. Risk Category-wise country exposure:

Bank does not have exposure to country risk in current year and previous year. Hence disclosure is not required.

d. Unsecured Advances:

(₹ in Crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	60.35	65.22
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	-	-

e. **Factoring exposures:**

Bank does not have factoring exposure and hence disclosure is not required.

f. **Un-hedged foreign currency exposure:**

Bank does not have un-hedged foreign currency exposure and hence disclosure is not required.

g. **Loans against gold and silver collateral:**

i. **Details of loans extended against eligible gold collateral during the Financial Year 2025-2026:**

Particulars	Loan Outstanding		Average ticket size	Average LTV ratio	Gross NPA (%)
	(₹) in Crore	As % of Total Loans	(₹) in Crore		
1. Opening balance of the FY [(a)+(b)]	398.21	16.45%	0.02	67.68	0.06%
(a) Consumption loans	387.21	16.00%	0.02	67.64	0.05%
of which bullet repayment loans	15.70	0.65%	0.01	56.06	0.00%
(b) Income generating loans	11.00	0.45%	0.06	71.30	0.01%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	542.23	18.61%	0.03	66.03	NA
(c) Consumption loans	534.79	18.36%	0.03	66.00	NA
of which bullet repayment loans	51.25	1.76%	0.01	55.12	NA
(d) Income generating loans	7.43	0.26%	0.07	71.21	NA
3. Renewals sanctioned and disbursed during the FY	0.00	0.00%	0.00	NIL	NA
4. Top-up loans sanctioned and disbursed during the FY	0.00	0.00%	0.00	NIL	NA
5. Loans repaid during the FY [(e)+(f)]	369.97	15.29%	0.02	NA	NA
(e) Consumption loans	363.32	15.01%	0.02	NA	NA
of which bullet repayment loans	23.69	0.98%	0.01	NA	NA
(f) Income generating loans	6.65	0.27%	0.06	NA	NA
6. Non-Performing Loans recovered during the FY [(g)+(h)]	0.99	0.04%	0.03	NA	NA
(g) Consumption loans	0.80	0.03%	0.03	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
(h) Income generating loans	0.19	0.01%	0.10	NA	NA

Particulars	Loan Outstanding (₹) in Crore	Loan Outstanding As % of Total Loans	Average ticket size (₹) in Crore	Average LTV ratio	Gross NPA (%)
7. Loans written off during the FY [(i)+(j)]	0.00	0.00%	0.00	NA	NA
(i) Consumption loans	0.00	0.00%	0.00	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
(j) Income generating loans	0.00	0.00%	0.00	NA	NA
8. Closing balance at the end of FY [(k)+(l)]	569.47	19.55%	0.03	66.65	0.06%
(k) Consumption loans	557.85	19.15%	0.03	66.61	0.06%
of which bullet repayment loans	43.26	1.48%	0.01	55.13	0.00%
(l) Income generating loans	11.62	0.40%	0.07	70.65	0.00%

Note: Loans extended against eligible silver collateral for Financial Year 2025-2026 is Nil.

ii. Details of gold collateral and auctions during the Financial Year 2025-2026:

Sr. No.	Particulars	F.Y. 2025-26
(a)	Unclaimed gold or silver collateral at the end of financial year (in grams)	411.57 grams
(b)	Number of loan accounts in which auctions were conducted	1
(c)	Total outstanding in loan accounts mentioned in (b) (₹) in Crore	0.0025
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	-
(e)	Gold or silver collateral auctioned during the FY (in grams)	6.70 grams
(f)	Recovery made through auctions during the FY (₹) in Crore	0.0025
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	-
(i)	as % of outstanding loan	100%

Note: Details of silver collateral and auctions during the Financial Year 2025-2026 is Nil.

6. Concentration of Deposits, Advances, Exposures and NPAs:

a. Concentration of Deposits:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total deposits of the twenty largest depositors	189.20	166.79
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.58%	3.49%

b. Concentration of Advances:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total advances to the twenty largest borrowers	423.18	417.87
Percentage of advances to twenty largest borrowers to total advances of the bank	14.21%	16.80%

c. Concentration of Exposures:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total exposure to the twenty largest borrowers/customers	471.53	453.79
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	15.83%	18.26%

d. Concentration of NPAs:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total Exposure to the top twenty NPA accounts	20.20	17.90
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	37.06%	31.76%

7. Derivatives:

Bank has not entered into any transactions in derivatives in current and previous year and hence disclosure is not required.

8. Transfer to Depositor Education and Awareness Fund (DEA Fund):

The detail of amount transferred to the Depositor Education and Awareness Fund (DEA Fund) is disclosed in Contingent Liabilities.

9. Disclosure of Complaints:

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

Sr. No.		Particulars	F.Y. 2025-26	F.Y. 2024-25
Complaints received by the bank from its customers				
1		Number of complaints pending at beginning of the year	-	-
2		Number of complaints received during the year	64	122
3		Number of complaints disposed during the year	64	122
	3.1	Of which, number of complaints rejected by the bank	-	-
4		Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the bank from Office of Ombudsman				
5		Number of maintainable complaints received by the bank from Office of Ombudsman	14	12
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	14	12
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	-	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.				

b. Top five grounds of complaints received by the Bank from customers:

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ (decrease) in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	**2**	**3**	**4**	**5**	**6**
F.Y. 2025-26					
Internet/Mobile/Electronic Banking	-	15	(67%)	-	-
Staff Behaviour	-	8	-	-	-

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**
Cheques/Draft/Bills	-	7	-	-	-
Levy of charges without prior notice / foreclosure charges	-	6	(40%)	-	-
Others	-	28	(3%)	-	-
Total	**-**	**64**	**(48%)**	**-**	**-**
F.Y. 2024-25					
ATM/Debit Cards	-	8	(76%)	-	-
Levy of charges without prior notice/ excessive charges/ foreclosure charges	-	10	(55%)	-	-
Internet / Mobile / Electronic Banking	-	45	-	-	-
Customer Service	-	30	-	-	-
Others	-	29	(53%)	-	-
Total	**-**	**122**	**(32%)**	**-**	**-**

10. Disclosure of Penalties:

No Penalty has been imposed by Reserve Bank of India during the year ended on 31st March 2026 & 31st March 2025.

11. Other Disclosures:

a. Business Ratios:

Particulars	F.Y. 2025-26	F.Y. 2024-25
Interest Income as a percentage to Working Funds	7.34%	7.25%
Non-interest income as a percentage to Working Funds	0.45%	0.61%
Cost of Deposits	4.28%	4.24%
Net Interest Margin	4.01%	4.04%
Operating Profit as a percentage to Working Funds	1.55%	1.54%
Return on Assets	1.12%	1.09%
Business (deposits plus advances) per employee (₹ in Crore)	8.58	7.40
Profit per employee (₹ in Crore)	0.07	0.06

b. Bancassurance Business:

The following is the break-up of income derived from insurance business:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Commission from selling life and non life insurance policies	0.21	0.22

c. Marketing and Distribution:

The following is the break-up of income:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Commission from MF; ASBA; Demat	0.0006	0.0008

d. Priority Sector Lending Certificates:

The Bank enters into transactions for the purchase of Priority Sector Lending Certificates (PSLCs). In the case of a purchase transaction, the Bank buys the fulfillment of priority sector obligation through RBI trading platform.

Details of PSLCs purchased by the Bank are set out below:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
PSLC-Small & Marginal Farmers	-	75.00
PSLC-General	530.00	490.25
PSLC-Micro Enterprises	-	-
Total	**530.00**	**565.25**

Details of PSLCs sold by the Bank are set out below:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
PSLC-Small & Marginal Farmers	-	-
PSLC-General	-	-
PSLC-Micro Enterprises	-	-
Total	**-**	**-**

e. Provisions and Contingencies:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Provision for Security Receipts	-	9.01
Provision made towards Income tax	18.82	18.09
Provisions against Standard Assets	2.00	-
Other Provisions and Contingencies	0.16	1.03
Provisions for Deferred Tax	0.28	-
Provisions towards NPA (BDDR)	3.00	-
Provisions for NPI	-	-
Contingent provision on IDR	0.65	-
Total	**24.91**	**28.13**

f. Payment of DICGC Insurance Premium:

(₹ in Crore)

Particulars	F.Y. 2025-26	F.Y. 2024-25
April 2025 - Sept 2025 / April 2024 - Sept 2024	3.53	3.33
Oct 2025 - Mar 2026 / Oct 2024 - Mar 2025	2.52	3.41
Arrears in payment of DICGC premium	-	-

Note: The amount mentioned above are inclusive of GST.

g. Disclosure of Facilities Granted to Directors and their relatives:

(₹ in Crore)

Sr. No.	Particulars	F.Y. 2025-26	F.Y. 2024-25
A	**Fund-based**		
i	Outstanding at the beginning of the year	0.84	0.98
ii	Additions during the year	1.64	0.30
iii	Recovery during the year	0.50	0.44
iv	Outstanding at the end of the year (Including Interest)	1.98	0.84
B	**Non-fund based (Guarantees, L/Cs etc.)**		
i	Outstanding at the beginning of the year	-	-
ii	Additions during the year	-	-
iii	Recovery during the year	-	-
iv	Outstanding at the end of the year (Including Interest)	-	-

Note: Loan includes loans sanctioned to Directors against fixed deposits and regular employee loans to relatives of Director.

h. Interest Rate Future (RBI/FMRD/2025-26/380 FMRD.DIRD.No.06/14.03.046/ 2025-26 dated December 8, 2025)- Bank has not undertaken any transaction of interest rate futures in the current and previous financial year.

12. Previous Year Figures:

The Bank has regrouped, rearranged, and reclassified previous year's figures to conform to this year's classification, wherever necessary. The figures reported in the notes to Financial Statements are rounded off to rupees in crore.

As per our report of even date

M/s. N. S. Gokhale & Co
Chartered Accountants

CA Vinod G. Navare
Partner
FRN-103270W
M.No.-112664
(Statutory Auditors)

Place : Kalwa, Thane.
Date : 23rd June 2026

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Mr. Vijay M. Bhosale
(C.E.O.)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2026

Sr. No.	Particulars	31st March, 2026 Amount ₹ in Crore		31st March, 2025 Amount ₹ in Crore	
(1)	**CASH FLOW FROM OPERATING ACTIVITIES**				
	Net Profit as per Profit & Loss Account		**65.65**		**59.78**
	Adjustments for -				
Add :	Provision for BDDR	3.00		0.00	
	Depreciation on Fixed Assets	8.12		8.65	
	Income Tax provision	18.82		18.09	
	Other Provisions	0.16	**30.10**	1.03	**27.77**
	Dead Stock Written Off	-		0.21	
	Deferred Tax (Asset)/Liability	0.28		(2.87)	
	Excess provision of Income Tax written back	-		(0.53)	
	Transfer from Reserves	8.60		0.48	
	Excess provision of Expenses Written Back	-		(0.36)	
	Loss/(Profit) on Sale of Fixed Assets	(0.06)		(0.15)	
	Provision for Investment in Security Receipts	(0.05)		9.01	
	Reversal of Security Receipts	-		-	
	Contingent provision for IDR	0.65		-	
	Provision against Standard Assets	2.00		-	
	Bad Debts Provision Written Back	-		-	
	Reversal of Excess Investment Depreciation Reserve	-		(3.40)	
	Depreciation on GSEC AFS/HFT	-		-	
	Bonus Paid	9.60	**21.02**	9.29	**11.69**
	Operating Cash Flow before Working Capital Changes		**116.77**		**99.23**
Less	**Adjustments for changes in Working Capital -**				
	(Increase)/Decrease in Interest Receivable on Investment	2.72		(2.73)	
	(Increase)/Decrease in Investments	(190.47)		237.72	
	(Increase)/Decrease in Branch adjustments	-		-	
	(Increase)/Decrease in Loans & Advances	(493.05)		(347.54)	
	(Increase)/Decrease in Other Assets	10.74		(10.18)	
	Increase /(Decrease) in Interest Payable on Deposits	(0.01)		0.01	
	Increase/(Decrease) in Deposits	502.78		177.50	
	Increase/(Decrease) in Current & other liabilities	5.21		(0.01)	
	Increase/(Decrease) in Reserves	(42.43)	**(204.50)**	(32.73)	**22.04**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2026

Sr. No.	Particulars	31st March, 2026 Amount ₹ in Crore		31st March, 2025 Amount ₹ in Crore	
	Operating Cash Flow after Working Capital Changes		**(87.73)**		**121.26**
	Less - Taxes paid (Including TDS)	(18.33)		(17.11)	
	Less - Taxes paid for earlier years S.A. Tax	(1.25)	**(19.58)**	(2.20)	**(19.31)**
	Net Cash Flow from Operating activities after taxes		**(107.30)**		**101.96**
(2)	**CASH FLOW FROM INVESTING ACTIVITIES**				
	Increase Fixed Assets (Net)	(1.85)		(2.27)	
	Net Cash Flow From Investing Activities		**(1.85)**		**(2.27)**
(3)	**CASH FLOW FROM FINANCING ACTIVITIES**				
	Increase in Share Capital	1.91		1.62	
	Dividend paid during the year	(13.07)		(12.89)	
	Net Cash Flow From Financing Activities		**(11.16)**		**(11.27)**
(4)	**NET INCREASE /(DECREASE) IN CASH (1+2+3)**		**(120.31)**		**88.43**
(5)	**CASH & CASH EQUIVALENTS AT THE BEGINNING**		**1154.90**		**1066.48**
(6)	**CASH & CASH EQUIVALENTS AT THE CLOSING (4+5)**		**1034.60**		**1154.90**

CASH & CASH EQUIVALENTS	31st March, 2026	31st March, 2025
Cash & Balances with other Bank	1034.60	1154.90
Total (₹)	**1034.60**	**1154.90**

As per our report of even date

M/s. N. S. Gokhale & Co
Chartered Accountants

CA Vinod G. Navare
Partner
FRN-103270W
M.No.-112664
(Statutory Auditors)

Place : Kalwa, Thane.
Date : 23rd June 2026

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Mr. Vijay M. Bhosale
(C.E.O.)

BUDGETED PROFIT AND LOSS ACCOUNT FOR THE YEAR 2026-27.
सन २०२६-२७ चे अंदाज पत्रक

(₹ in Crore)

EXPENDITURE / खर्च	2025-26 Projected	Actual 2025-26	Difference फरक	2026-27 Projected	INCOME / उत्पन्न	2025-26 Projected	Actual 2025-26	Difference फरक	2026-27 Projected
	(अंदाज)	(प्रत्यक्ष)		(अंदाज)		(अंदाज)	(प्रत्यक्ष)		(अंदाज)
	A	B	C=B-A	D		A	B	C=B-A	D
Interest on Deposits, Borrowing etc. ठेवी व कर्जावरील दिलेले व्याज	205.06	212.67	7.61	232.62	Interest on Loan कर्जावरील व्याज	210.49	225.94	15.45	259.99
Salaries and Allowances, Provident Fund वेतन आणि भत्ते, भविष्य निर्वाह निधी	82.00	79.13	(2.87)	85.00	Interest / Income on Investment गुंतवणुकीवरील उत्पन्न / व्याज	204.66	203.12	(1.54)	204.97
Directors Fees and allowances संचालकांचे मानधन आणि भत्ते	0.23	0.20	(0.03)	0.21	Commission Exchange and Brokerage कमिशन एक्सचेंज आणि ब्रोकरेज	7.01	7.60	0.59	7.00
Rent, Taxes, Insurance, Lighting etc. भाडे, कर, विमा, वीज इत्यादी	21.64	21.28	(0.35)	22.00	Subsidies and Donations अनुदान आणि देणगी	-	-	-	-
Professional Fees & Law Charges व्यावसायिक आणि कायदातज्ञांचे शुल्क	2.84	2.50	(0.34)	2.80	Locker Rent & Safe Custody Charges सुरक्षा खणे भाडे	1.31	1.22	(0.09)	1.29
Postage, Telegram and Telephone Charges टपाल, टेलिग्राम आणि दूरध्वनी शुल्क	2.25	2.07	(0.18)	2.12	Income from non-banking assets and from sale of Dead Stock / नॉन-बँकिंग मालमत्ता आणि स्थावर मालमत्ता विक्रीचे उत्पन्न	0.15	0.06	(0.05)	0.10
Auditors Fees / हिशोब तपासणीस फी	1.75	1.54	(0.21)	2.11	Profit on Sale of Investment गुंतवणुकीच्या विक्रीवरील नफा	1.50	0.74	(0.76)	0.50
Depreciation on and repair to property मालमत्तेवरील घसारा आणि दुरुस्ती	8.30	8.12	(0.18)	8.50	Other Receipts / इतर उत्पन्न	16.96	16.53	(0.43)	16.00
Stationary, Printing and Advertisement etc. स्टेशनरी, छपाई आणि जाहिरात इत्यादी	2.28	3.08	0.80	3.88	Deferred Tax / स्थगित कर	-	-	-	-
Other Expenditure / इतर खर्च	32.93	34.13	1.19	35.47	Recovery in Bad Debts Written off बुडीत कर्जाची वसुली	0.25	0.07	(0.18)	0.07
Provisions / तरतुदी	3.39	6.09	2.70	4.50	Excess Prov. of Income Tax Written back जादा आयकर तरतुदीचा परतावा	-	-	-	-
Provision for Income Tax / आयकरासाठी तरतूद	18.50	18.82	0.32	20.31					
Net Profit after Tax / करानंतरचा नफा	61.16	65.65	4.49	70.40					
TOTAL ₹ / एकूण ₹	**442.33**	**455.28**	**-**	**489.92**	**TOTAL ₹ / एकूण ₹**	**442.33**	**455.28**	**-**	**489.92**

PROGRESS DURING LAST 10 YEARS
मागील १० वर्षात बँकेची झालेली प्रगती

(₹ in Crore)

Year सन	Share Capital भाग भांडवल	Deposits ठेवी	Loans दिलेली कर्जे	Reserve Fund & Other Reserves गंगाजळी व इतर	No. of Shareholders सभासद संख्या	Net Profit निव्वळ नफा	Dividend लाभांश
2016-17	73.62	2979.78	1776.91	346.18	88277	47.32	12%
2017-18	83.14	3529.48	2206.92	400.62	93104	43.05	12%
2018-19	88.62	3809.06	2198.20	434.53	97143	34.60	12%
2019-20	90.70	3943.78	2073.75	442.19	99705	35.15	—
2020-21	91.33	4153.29	1947.85	490.65	101219	20.42	7.50%
2021-22	89.42	4286.83	1848.74	513.74	102274	50.62	15%
2022-23	89.86	4357.58	2034.35	524.01	105232	37.59	15%
2023-24	90.66	4606.64	2072.51	557.50	107650	52.15	15%
2024-25	92.28	4784.13	2420.05	583.21	110995	59.78	15%
2025-26	94.18	5286.91	2913.10	616.29	116427	65.65	15% Recommended

Amountwise Loans / रक्कम निहाय कर्ज

Statement of Amountwise Disbursement of Loans as on 31st March, 2026

दि. ३१ मार्च, २०२६ अखेर रक्कम निहाय वितरण केलेल्या कर्जाची आकडेवारी

(₹ in crore)

No. क्र.	Amountwise Loan Disbursement रकमेनुसार कर्ज वाटप		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Crore) एकूण रक्कम	Percentage टक्केवारी
1	Upto ₹ 5,000/-	₹ ५,०००/- पर्यंत	417	0.02	0.00%
2	₹ 5,001/- to ₹15,000/-	₹ ५,००१/- ते ₹ १५,०००/-	293	0.30	0.01%
3	₹ 15,001/- to ₹ 50,000/-	₹ १५,००१/- ते ₹ ५०,०००/-	2236	7.63	0.26%
4	₹ 50,001/- to ₹1 Lakh	₹ ५०,००१/- ते ₹ १ लाख	4256	32.48	1.12%
5	Above ₹ 1 Lakh to ₹ 5 Lakh	₹ १ लाखाचे वर ते ₹ ५ लाख	15663	408.61	14.03%
6	Above ₹ 5 Lakh to ₹ 20 Lakh	₹ ५ लाखाचे वर ते ₹ २० लाख	8488	845.90	29.04%
7	Above ₹ 20 Lakh	₹ २० लाखावरील	2768	1618.15	55.55%
		एकूण	**34121**	**2913.10**	**100.00%**

Purposewise Loans / उद्देश निहाय कर्ज

Statement of Purposewise Disbursement of Loans as on 31st March, 2026
दि. ३१ मार्च, २०२६ अखेर उद्देश निहाय वितरण केलेल्या कर्जाची आकडेवारी

(₹ in Crore)

No. क्र.	Purpose / कारण		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Crore) एकूण रक्कम	Percentage टक्केवारी
1	Agriculture & Allied Activity	शेती आणि संलग्न उपक्रम	14	1.53	0.05%
2	Business Development / Expansion	व्यवसाय विकास / विस्तार	50	36.38	1.25%
3	Purchase of Electric Fittings / Installation	इलेक्ट्रिक फिटिंगची खरेदी/जोडणी	4	0.05	0.00%
4	Purchase of Furniture & Fixtures	फर्निचर आणि फिक्स्चर्सची खरेदी	34	1.17	0.04%
5	Food Beverage & Tobacco	अन्न पेये आणि तंबाखू	45	6.92	0.24%
6	Machineries-Refurbishing / Repairs / Maintenance	यंत्रसामग्री-नूतनीकरण / दुरुस्ती / देखभाल	3	0.46	0.02%
7	Personal	वैयक्तिक	18811	708.90	24.33%
8	Education	शिक्षण	4549	148.02	5.08%
9	Personal Use Vehicle	वैयक्तिक वापराचे वाहन	3393	278.41	9.56%
10	Commercial Use Vehicle	व्यावसायिक वापराचे वाहन	870	94.12	3.23%
11	Professional / Self Employed	व्यावसायिक / स्वयंरोजगारित	21	1.43	0.05%
12	Property-Renovation / Repair	मालमत्तेचे नूतनीकरण / दुरुस्ती	266	13.80	0.47%
13	Purchase / Construction of House	घरखरेदी / बांधकाम	3230	711.97	24.44%
14	Purchase / Construction of House (CRE)	घरखरेदी / बांधकाम (सीआरई)	40	12.14	0.42%
15	Construction of Building / Project (CRE)	इमारत / प्रकल्पाचे बांधकाम (सीआरई)	20	30.86	1.06%
16	Purchase of Commercial / Industrial Property	व्यावसायिक / औद्योगिक मालमत्तेची खरेदी	127	77.52	2.66%
17	Purchase of Machinery	यंत्रसामग्रीची खरेदी	86	28.96	0.99%
18	Working Capital	कार्यशील भांडवल	1213	675.99	23.21%
19	Others	इतर	1345	84.46	2.90%
		एकूण	**34121**	**2913.10**	**100.00%**

सभासदांच्या माहितीकरिता

१. बँकेला आपणास बँकेच्या विविध सेवा, सुविधा यांची माहिती देण्याकरिता सर्व सभासदांनी आपला संपूर्ण पत्ता, मोबाईल नंबर, इमेल आयडी, पॅनकार्ड नंबर, आधारकार्ड नंबर आवश्यक त्या कागदपत्रांसोबत द्यावा.

२. बँकेच्या उपविधीनुसार आपणास आवश्यक त्या भागभांडवलाची धारणा करणे आवश्यक आहे. उपविधी क्र. ११ a (ii) नुसार सभासदांनी ₹ ५०/- चे २० वसूल भाग धारण करणे आवश्यक आहे. म्हणून ज्या सभासदांनी २० वसूल भागापर्यंत आपले भांडवली वाढविले नसेल त्यांनी किमान २० वसूल भाग घ्यावेत.

३. बँकेच्या उपविधी क्र. १३ (d) नुसार सभासदांना विनंती करण्यात येते की, त्यांचे सभासदत्व चालू ठेवण्यासाठी त्यांनी बँकेच्या खालील कोणत्याही सुविधेचा उपभोग घ्यावा.

(१) कोणत्याही प्रकारच्या ठेवी अथवा कर्ज अथवा एटीएम कार्ड, ई-बँकिंग सुविधा, लॉकर सुविधा, रेमिटन्स सुविधा यापैकी कोणतीही सुविधा सतत दोन वर्षाकरिता वापरल्या असल्या पाहिजेत.
(२) बचत खात्यात कमीत कमी ₹ १००/- शिल्लक असावी किंवा,
(३) चालु खात्यात कमीत कमी ₹ ५००/- शिल्लक असावी किंवा,
(४) बँकेमध्ये इतर कोणत्याही ठेवी खात्यात कमीत कमी ₹ १०००/- रक्कम असावी किंवा,
(५) कोणत्याही प्रकारचे कमीत कमी ₹ ५०००/- चे कर्ज असावे किंवा,
(६) बँकेच्या इतर कोणत्याही कमीत कमी ₹ ५००/- च्या सुविधा म्हणजेच लॉकर सुविधा, रेमिटन्स सुविधा इत्यादी.

४. शेअर सर्टिफिकेट नेले नसल्यास बँकेच्या ज्या शाखेमधून सभासद झालात त्या शाखेतून कार्यालयीन वेळेत घेऊन जावे.

५. ज्या सभासदांनी आपला मागील वर्षापर्यंतचा लाभांश घेतला नसेल त्यांनी सदर लाभांश घेऊन जाण्याची त्वरा करावी. लाभांशाच्या तारखेपासून तीन वर्षात न घेतलेला लाभांश राखीव निधीमध्ये वर्ग केला जातो याची नोंद घ्यावी.

६. सभासदांना ओळखपत्र मिळण्यासाठी त्यांनी दोन फोटोसहीत विहित नमुन्यात आपले अर्ज जवळच्या शाखेत सादर करावेत.

७. आपल्या पत्त्यामधील बदल तसेच वारस अथवा नामनिर्देशनामधील बदल बँकेच्या जवळच्या शाखेत अथवा मुख्य कार्यालयात त्वरीत लेखी कळवावेत.

८. रिझर्व्ह बँकेने बँकेतील सर्व खातेदारांना ठेवींकरिता वारस नेमण्याची परवानगी दिलेली आहे. वारस नेमणुकीचे फॉर्म शाखांमध्ये उपलब्ध आहेत. सभासद खातेदारांनी बँकेत असलेल्या आपल्या ठेवींना त्वरित वारस नेमण्याची दक्षता घ्यावी.

९. रिझर्व्ह बँकेच्या निर्देशानुसार सर्व खात्यांची केवायसी पूर्तता करणे आवश्यक आहे. ग्राहकांना विनंती आहे की आपण केवायसी पूर्तता केली नसल्यास लवकरात लवकर ती पूर्ण करावी. केवायसी पूर्तता न केलेल्या खात्यांवरील डेबीट व्यवहार गोठविण्यात येतील.

१०. बँक पुढीलप्रमाणे ''डिजिटल सेवा'' देत आहे. उदा. (१) युपीआय, (२) ई-केवायसी, (३) इंटरनेट बँकिंग, (४) मोबाईल बँकिंग, (५) एसएमएस बँकिंग, (६) रुपे प्लॅटीनम डेबीट कार्डस्, (७) ई-कॉमर्स सुविधा, (८) QR कोड सुविधा. सर्व सभासदांना विनंती आहे की त्यांनी या सुविधांचा लाभ घेवून ''लेस कॅश डिजिटल बँकिंग'' उपक्रमास मदत करावी.

११. सभासदांना विनंती करण्यात येते की, त्यांनी आपल्या ओळखीच्या व्यक्तींची जे बँकेचे संभाव्य खातेदार होऊ शकतात अशांची माहिती जवळच्या शाखेत द्यावी.

१२. बँकेच्या व्यवसाय वाढीच्या दृष्टीकोनातून सभासदांनी केलेल्या सूचनांचे बँक स्वागत करेल.

Information to Members

1. Please provide / update your address, mobile number, email ID, PAN Card No., Aadhar Card No., along with required documents to serve you in a better manner by giving updated information relating to various products / services and SMS alerts in respect of banking services.

2. Please note that you have to hold the shares as per the provisions of amended Bye-Laws. As per Bye-Laws No.11, a (ii) the member has to contribute for 20 paid up share of ₹ 50/- each, hence those members who have not contributed 20 shares are requested to enhance their shareholding to 20 shares.

3. As per Bye-Laws No. 13 (d), the members are requested to avail any of the following banking facility to continue as member of the Bank.

i) has not used any of the services of the bank i.e. any type of deposit, loan, any other services like ATM Card, e-banking facility, locker facility, remittance facility etc. for two consecutive years.
ii) has not kept balance in Saving Bank of at least ₹100; or
iii) has not kept balance in Current A/c. of at least ₹ 500; or
iv) has not kept other type of deposits of at least ₹1000; or
v) has not availed any type of loan of at least ₹ 5000; or
vi) has not used any other services of the bank such as locker facility, remittance facility etc. at least of ₹ 500/-

4. The members, who have not collected their share certificates, may collect the same from respective branch during their working hours.

5. The members, who have not received the dividend up to last year are requested to collect the same. Please note that the dividend if not collected within 3 years from the date of declaration is transferred to Reserve Fund.

6. To get the identity card, member should submit an application in prescribed form along with 2 latest photographs at the nearest branch.

7. Any change in name, address or nomination of the member should be intimated in writing to the nearest branch or Head Office immediately.

8. Reserve Bank of India has permitted use of nomination facility for the deposits. Nomination forms are available in all branches. All the account holders and members are requested to register nominations for their deposits at the earliest.

9. As per RBI guidelines, all the accounts must be KYC compliant. The members are requested to comply with KYC formalities, if not complied. Debit transactions will be freezed in Non-KYC accounts.

10. Bank has started providing following digital products (a) UPI, (b) E-KYC, (c) Internet Banking, (d) Mobile Banking, (e) SMS Banking, (f) RuPay Platinum Debit Cards, (g) E-Commerce facility & (h) QR Code facility. All members are requested to avail above facilities and help "less cash" "digital banking".

11. Members are requested to give references of prospective customers to the nearest branches for availing banking facilities from us.

12. Members may also send any suggestions for improvement of the business of the Bank.

No.	Branch Name & Address	Telephone No.
	Head Office : Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa Thane - 400605	022-25456500 022-25456525
	Clearing Department : Plot No.320, MIDC, GP Parsik Sahakar Bhavan, TTC Industrial Area, Rabale, Navi Mumbai, Thane - 400701	022-27641100

BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

BRANCHES WITHIN THANE DISTRICT

No.	Branch Name & Address	Telephone No.
1	**Ambernath Branch :** Shop No.1, Ground Floor, "Royal jewles" Suryodaya Co-op. Hsg. Society Lts., Plot No.19, Kohoj, kuntavali, Tal - Ambarnath, Dist Thane - 421501	0251-2604050
2	**Badlapur Branch :** Shop No. 8, 9, 32, C-Block,Shreeji Building, Ghorpade Chowk, Katrap Gaon, Badlapur (East) - 421503	7410005878
3	**Bhayandar Branch :** Hall No. 1 & 2, Shree Vinayak Building, 1st floor, Sarvodaya Complex, Bhayandar (E) - 401107.	022-28126500
4	**Bhiwandi Branch :** Unit Shop No. 2 and 3, “Surya Excellency”, 94, Suryabhai Compound, Near Northern India Petrol Pump, Agra Road, Narpoli, Bhiwandi- 421302	02522-279262 02522-279263
5	**Bhiwandi Chatrapati Shivaji Maharaj Chowk Branch :** A-101, President Plaza, Shivaji Chowk, Bhiwandi, Dist. Thane - 421302	02522-225255 02522-225256
6	**Dombivali Branch :** Shop No. 2,3,4 & 5, Ground Floor, Suchit Square, Village Ayare, Dr. R.P. Road, Dombivali (East) Thane - 421201	0251-2862226 0251-2862228
7	**Kalher Branch :** House No. 453 D, Building No. 5, Shetkari Unnati Mandal Parshuram Dhondu Taware Vidyalaya, Kalher, Tal. Bhiwandi, Dist. Thane - 421302	02522-299250
8	**Kalwa Branch :** Creek View Apartment, 1st Floor, Bombay Pune Road, Kalwa, Thane.-400605	022-25378350 022-25426471 022-25447981
9	**Kalyan East Branch :** Shop No. 1, 2, 3, 4 , 5, Govind Sahara, Govind Complex, Near Jari Mari Gate, Tisgaon, Kalyan East, District - Thane- 421306	0251-2355422
10	**Kalyan Branch :** Pyara Deck Building, Gala No. 5 & 6, Ground Floor, Opp Birla College, Mhada Plot No.C-1,S. No. 42/A Tal. Kalyan, Dist. Thane - 421301.	9987780242

BRANCHES WITHIN THANE DISTRICT

No.	Branch Name & Address	Telephone No.
11	**Kasarvadavali Branch :** Shop No. 3,4 & 5, Satnam Garden C.H.S Ltd., Opp Police Station, Kasarvadavali, G.B.ROAD, Thane 400615	9004341851
12	**Katai-Nilje Branch :** Shop No.1, Ground Floor, C-Wing, Samaira Sway Commercial Complex, Opp. HP Petrol Pump, Kalyan-Shil Road, Katai- Nilje, Dombivali (East)- 421204	8425853255
13	**Kharbhav Branch :** House No.1-A, Ground Floor, Kharbhav Taluka Bhiwandi District-Thane 421302	8149655353
14	**Kharigaon Branch :** Jay Bharat Sports Club, 1st Floor, Pakhadi, Kharegaon, Post. Kalwa, Dist. Thane - 400605	022-25413268 022-25392134
15	**Kharkar Ali Branch :** Shop No. 1, 2, 3, 4, & 5 at 1st Floor, Ramdas Tower, Bazar Peth, Jambhali Naka, Kharkar Ali, Thane (W) 400601.	8828801312 8828801311
16	**Kon Branch :** Shop No. 101 & 102, First Floor, Shri Pragati Royal Building, A wing, Kalyan- Bhiwandi Road, Kon, Taluka Bhiwandi, Dist. Thane 421311	8956361686
17	**Louiswadi Branch :** Nav Surabhi Apartment, Ground Floor, Louiswadi, Thane (W)-400604	022-25837982 022-25810136
18	**Majiwade Branch :** High Street Cum Highland Corporate Centre, Ground Floor, Commercial Office Gb-149 Near Bigbazar Majiwade Thane (W)-400607	022-25420359
19	**Mankoli Branch :** Shop No. 101 to 105, First Floor, Shree Krushna Complex, Mauje Mankoli, Post. Anjur,Tal. Bhiwandi, Dist. Thane-421302	8010295106
20	**Murbad Branch :** Congress Bhavan Building, 1st floor, Murbad, Thane-421401	7499054533

BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

BRANCHES WITHIN THANE DISTRICT

No.	Branch Name & Address	Telephone No.
21	**Naupada Branch :** Hemendra Shopping Centre, 1st floor, Gokhale Road, Naupada, Thane-400602	022-25364707 022-25379058
22	**Padagha Branch :** 1st Floor, "A" Wing, Masaheb Meenatai Thakare Complex, Padagha Bazar Peth, Tal. Bhiwandi, Dist. Thane. 421101	8855981141
23	**Parsik Nagar Branch :** Sahakarmurti Gopinath Shivram Patil Bhavan, Ground floor, Parsik Nagar, Kalwa,Thane - 400605.	022-25456551 022-25456547
24	**Saba (Diva) Branch :** Office No. A-13, 1st Floor, Chandrangan Residency, Shil Diva Road, Saba(Diva), Thane-400602	8928229491
25	**Shahapur Branch :** Sai Plaza Building, 1st Floor, Shahapur Bus Stand (Pandit Naka) Shahapur (Gotheghar) Tal. Shahapur, Dist. Thane-421601	02527-270096
26	**Shilgaon Branch :** Shivkrupa Building, First Floor, Survey No.210/7, 8, Shilgaon, Post. Padle, Tal. & Dist. Thane – 421204	8097051192
27	**Vartak Nagar Branch :** Shop No.B, First Floor, Tamanna CHS, Plot No. 27, Lokmanya Nagar-2, Vartak Nagar, Thane (W)-400606	022-25880006
28	**Vasind Branch :** Shop No. 7 to 10, Ground floor, Rohini Apartment, Padmashri Tarmale Nagar, Vasind, Tal. Shahapur, Dist. Thane-421601	02527-222777
29	**Vitawa Branch :** Shop No. 1, Vishram Co.Op. Hsg. Society, Vitawa, Kalwa, Thane – 400605	7208101444
30	**Waghbil Branch :** Shop No. 1 & 2, Ground Floor, R-Plazia, Near Swastik Rigalia, Kavesar, Ghodbunder Road, Waghbil,Thane-400615.	8779556611

BRANCHES WITHIN MUMBAI DISTRICT

No.	Branch Name & Address	Telephone No.
1	**Bhandup Branch :** Shop No. 6, 7 & 8, Ground Floor, "Sachdev Complex", J.M Raod, Bhandup(W) Mumbai- 400078	8097336500
2	**Borivali Branch :** Shop No. 2 & 3, Narayan Villa Co. Op. Hsg. Soc. Ltd. , Haridas Nagar, Kalpana Chawla Circle Signal, R. M. Bhattad Road, Borivali West, Mumbai - 400092	022-28929289
3	**Chembur Branch :** Shop No.2 & 3, Ground Floor, Ashish Chambers, Ashish Theater, Plot No.105/8, Maravali Village, Mahul Road, Chembur (East), Mumbai-400074	022-25530031 022-25530032
4	**Dahisar Branch :** Shop No.1 & 2 Gr. Floor,"Hareshwar Paradies", Kandarpada, New Link Road, Opp.Pramila Nagar, Dahisar (w), Tal. Borivali, Mumbai Suburban, Mumbai-400068	022-28903517
5	**Ghatkopar Branch :** Shop No.1, Ground Floor, Sapphire Arcade Premises Co-operative Society Ltd. Plot No.42 C.T.S No.5888-B, M.G.Road, Ghatkopar East, Mumbai-400077	022-21020421
6	**Kanjurmarg Branch :** Apsara Co-op Hsg. Society Ltd. CTS No. 1250, Kanjur Village Road, Kanjurmarg (E) Mumbai - 400042	022-25777273
7	**Kalbadevi Branch :** Premises No.4, Ground Floor, Ajmera Midtown, Ramdas building CHS, Kalbadevi Road,Mumbai - 400002.	022-22037080 022-22057080
8	**Malad East Branch :** Shop No.25, Ground Floor, 'Levels', Building No.6, Khot Dongri, Rani Sati Marg, Malad (East), Mumbai - 400097	022-28748696
9	**Malad (West) Branch :** Shop No. 8, 9 & 10, Station Center Premises, S.V. Road, Malad West, Mumbai - 400064	8097240246
10	**Mulund Branch :** Shop No. 5 & 6A, Ground Floor, Belleza of Shanti Sadan CHS Ltd. (P) Junction of 90 Feet Road & GV Scheme, Road No.2, Mulund (E), Mumbai - 400081	022-21639761 022-21639762
11	**Sakinaka Branch :** Unit No. G-3, Ground Floor, Sagartek Plaza, Andheri Kurla Road, Sakinaka, Mumbai - 400072	022-28500234

BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
1	**A.P.M.C. Branch :** Central Facility Building, A.P.M.C. Market, Sector - 19, Vashi, Navi Mumbai - 400703	022-27654035 022-27891089
2	**Airoli Sector - 1 Branch :** Shop No.1 to 6, Sanjeevani Vrundavan, Plot No.38, Sec 19, Airoli, Navi Mumbai - 400708	9152406408
3	**Airoli Sector - 5 Branch :** Shivsamartha Sahakari Pathpedhi Ltd., Ground Floor, Plot No. 23A, Sector - 5, Airoli, Navi Mumbai - 400708	9967093004
4	**Belapur Branch :** Yamunai Building, Agroli Village, Plot No. D-10C & D-10D, Sector 29, Belapur, Navi Mumbai - 400614	8433667698
5	**Digha Branch :** Plot No. Gen 30, 30/1, MIDC T.T.C Industrial Area, Shop No.05, Ground Floor, Newa Business Park, Building A, Village Digha, Tal & Dist. Thane - 400708	7777025157
6	**Ghansoli Branch :** Shop No. 13 & 14, Shree Ambika Complex CHS Ltd., Sector 7, Plot No. 18, Ghansoli Village, Navi Mumbai - 400701	8451847080
7	**Karave Branch :** “Sea Queen Excellancy” Shop No. 1,2,3, Sector-44A, Plot No. 63,64,65 and 73,74,75, Off. Palm Beach Road, Near Seawood Station, Karave, Nerul (West), Navi Mumbai – 400706	022-27705448 022-27705441
8	**Koparkhairne Branch :** Plot No. 80, Sector No. 5, Koparkhairne, Navi Mumbai - 400709.	7715084243
9	**Koparkhairne Sector - 17 Branch :** Dnyan Vikas Sanstha Vidyalaya,Sector No.17, Thane Belapur Road, Koparkhairne Village, Navi Mumbai - 400709	022-27546051 022-27546059
10	**Mahape Branch :** Plot No. R-320, Ground Floor, TTC Industrial Area Rabale MIDC NAVI MUMBAI - 400701	022-27641122 022-27641121
11	**Nerul Nagar Branch :** Plot No. 4B, Sector No. 3, Nerul, Navi Mumbai - 400 706.	022-27707559 022-27707654
12	**Nerul Phase - II Branch :** Plot No.28/B,Sector No.10, Nerul Opp Sarsole Bus Stop,Navi Mumbai - 400706	022-27716864 022-27718739
13	**Sanpada Branch :** Plot No. 7, Sector - 5, Sanpada, Navi Mumbai - 400705	022-27754939 022-27752278

BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
14	**Turbhe Branch :** Vimal Smruti, Ground Floor, Plot No. 467B, Sector - 22, Turbhe, Navi Mumbai – 400703	022-27831170 022-27831171
15	**Vashi Branch :** Shop No 1 & 2 Sai Udyan Co-op Hsg. Soc. Plot No. 25 Near Gaondevi Mandir, Sector-14, Vashi, Navi-Mumbai - 400703	9137288625

BRANCHES WITHIN RAIGAD DISTRICT

No.	Branch Name & Address	Telephone No.
1	**Alibag Branch :** Shop No.7 & 8, Alibag Pride Co.Operative Housing Society, Mahavir Chowk-Gharat Ali Road, At Alibag District-Raigad-402201	02141-202158
2	**Kalamboli Branch :** Shop No. 13-14, Ground Floor, Matruchhaya Heritage CHS Ltd, Plot No.21, Sector-11, Kalamboli, Navi Mumbai - 410218	7045030350
3	**Kamothe Branch :** Shop No. 28 & 29, Ground Floor, Shivakalpataru Arcade 2, Plot No. 1, Sector 17, Kamothe, Navi Mumbai, Tal. Panvel - 410209	9594068927
4	**Karjat Branch :** Gorund Floor, Parshwanath Tower, Survey No.27A,27B, Mahavir Peth Road, Karjat, Dist.Raigad - 410 201	02148-223353
5	**Kharghar Branch :** Shop No. 17, 18, 19, Ground Floor, Kamdhenu Commerz, Plot No. 2, Sector-14, Kharghar, Navi Mumbai - 410210	7304114907 7304114908
6	**Khopoli Branch :** Shop No.3, Ground Floor , Jagannath Complex, S.No.3878 (P), C.T.S. No. 3879, 3880, House No.64,65, Bhanvaj Village, Khopoli Tal. Khalapur, Dist. Raigad - 410203	02192-268855
7	**Navade Branch :** Shop No. 1 & 2, Dev drishti Building, Plot No. 62, Navade phase - 2, Opp. Navade Grampanchayat, Navade, Dist. Raigad - 410208	8080559080
8	**Nere Branch :** Shop No. 3,4,5,6 & 7, Ground Floor, Sainik Apartment -II, Hissa No. 06, Gat NO. 178, Village Nere, Panvel Matheran Road, Tal, Panvel Dist. Raigad - 410206	02143-238254
9	**New Panvel Branch :** Shop No. 3 & 4, Ground Floor, Dhawalgiri Building Plot No.11, Sector.11, S. K. Road, New Panvel Taluka Panvel District Raigad - 410206	8828230434
10	**Panvel Branch :** GB-NEA-107, Sai Arcade, Ground Floor, Opp. Panvel Bus Stand, Panvel, Dist. Raigad. 410 206	8452892021

BRANCHES WITHIN RAIGAD DISTRICT

No.	Branch Name & Address	Telephone No.
11	**Pen Branch :** Shop No. 1, 2 & 3, Ground Floor, Final Plot No. 53, Pen Antore Road, Tal. Pen, Dist. Raigad - 402107	02143-255633
12	**Taloja Branch :** Shop No. 1,2,3, Ground Floor, Shree Smaran Building, Plot No.34-35, Sector-11, Panchnand Taloja, Tal-Panvel, Navi Mumbai-410208.	8356884573
13	**Ulwe Branch :** Shop No.14, Ulwe Commercial Complex, CIDCO Building, Near Fire Brigade, Sector- 19A, Ulwe, Tal. Panvel, Dist. Raigad - 410206	9167921140
14	**Uran Branch :** House No. 72, 1st Floor,Kot Naka, Uran, Dist. Raigad - 400702	022-27230505 022-27230507
15	**Vadkhal Branch :** Ground Floor, House No. 129A, Kshuda Shanti Bhuvan, At Post Vadakhal, Tal. Pen, Dist. Raigad - 402107	02143-269138

BRANCHES WITHIN PALGHAR DISTRICT

1	**Vasai Branch :** Shop No. 31,32,33,34,35, Yashwant Viva Township, Opp. D-Mart, Sector-4, Durvas Tower, Achole, Tal. Vasai (E), Dist. Palghar - 401209.	8080198914 8080598915

BRANCHES WITHIN PUNE DISTRICT

1	**Bhavani Peth Branch :** Shop No. 1 & 2, Ground Floor, Bhandari Palesha Mansion, CTS No.16, Bhavani Peth, Tal. Haveli, Pune - 411 042.	020-26386688 020-26385588
2	**Chakan Branch :** Shop No. 2,5,5A, 6 & 6A, Ground Floor, Kohinoor Centre Building No.A, New Gut No.1281, Plot No.1, Shivaji Chowk, Nashik Road, Chakan Village, Tal. Khed, Dist. Pune - 410501	02135-249334 0231-249335
3	**Pimpri Branch :** Shop No. 5, 6 & 7, Ground Floor, Delux Fortune Building, Survey No. 2520, 2521, 2521/1 to 22 Pimpri, Dist. Pune - 411017	9765876667
4	**Pune Branch :** Showroom No. 1, Ground Floor, Treasure Park, J building, Survey No. 61, Sant Nagar, Parvati, Pune - 411009	9765876667
5	**Talegaon Branch :** Shop No.1,2,3, Ground Floor, Satyakamal Colony, Plot No.19, S.No.61 (New) Talegaon, Dabhade, Dist. Pune - 410507	7709111123

BRANCHES WITHIN NASHIK DISTRICT

No.	Branch Name & Address	Telephone No.
1	**Nashik Branch :** Shop No. 10, 11, Ground floor, Shree Tirumala Plaza, Opp. Atul Dairy, Upendra Nagar, Village Ambad, Khurd, MIDC, Nashik - 422009	0253-2380345
2	**Panchavati Nashik Branch :** First Floor, Motumal Dandumal Kalro Trust Nashik,City Survey No.5869 A/3B -1B, K.N. Kela Road, Panchvati Karanja, Nashik - 422003	0253-2629000

BRANCHES WITHIN KOLHAPUR DISTRICT

1	**ICH Main Branch (Adat Peth) :** Adat Peth,Devki Building, Main Road, Near Bargale Hospital, Ichalkaranji - 416115	0230-2430334 0230-2434696
2	**Jaisingpur Branch :** Block No. 254/1A, Galli No. 9, House No. 21000094, City Survey No. 1126/A, Subhash Road, Jaisingpur, Shirol, Kolhapur - 416101	0232-2227755
3	**Kolhapur Branch :** Shop No.1 & 2, Gr.Floor, Damodar Heights Building, C.S. No.2026/01, 8th Lane, Rajarampuri, E-ward, Kolhapur - 416008	0231-2530555
4	**Korochi Branch :** Near Bus-stand, Main Road, At-Post-Korochi, Tal-Hatkanangale, Ichalkaranji - 416115	7558230530
5	**Shahu Putala Branch :** Plot No. 77, Ward No. 18/489, Parsik Bhavan, Building No.119, The Ichalkaranji Co-operative Industrial Estate Ltd., Kolhapur Road, Shahu Putala, Ichalkaranji - 416118	0230-2433702

BRANCHES WITHIN SANGLI DISTRICT

1	**Sangali Branch :** Shop No. 1, Ground Floor, Mehta Arcade, 737 Ganpati peth, Sangli - 416416	0233-2320373

BRANCHES WITHIN NAGPUR DISTRICT

No.	Branch Name & Address	Telephone No.
1	**Dharampeth, Nagpur Branch :** 222, Block No. G1, Ground Floor, Corporate House No. 341, Ram Nagar Road, Dharampeth, Nagpur - 440010	0712-2545423
2	**Lokmat Square, Nagpur Branch :** House No. 521, Ground Floor, Badwaik Complex, Wardha Road, Lokmat Square, Nagpur - 440012	0712-2422422

BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

BRANCHES WITHIN GOA STATE

No.	Branch Name & Address	Telephone No.
1	**Margao Branch :** Shop No. SH-20, Ground Floor, Costa Towers, Varde Valaulikar Road, Pajifond, Margao Salcete, South Goa - 403601	0832-2706944
2	**Mapusa Branch :** Shop No.S-10, S-11, S-12, Ground Floor, Kavlekar Tower Co-op. Hsg. Society Ltd., Xim Khorlim, Ansabhat, Tal. Bardez, Mapusa, Goa - 403507.	0832-2255330

BRANCHES WITHIN KARNATAKA STATE

No.	Branch Name & Address	Telephone No.
1	**Belgavi Branch :** C.T. Survey No. 1049/A2, F. S. Plaza, Khanapur Road, Tilakwadi, Belgavi - 590006.	0831-2421700
2	**Nipani Branch :** Ground Floor, 5/A.#T, Block No.03, Ward No.11,CMC ID No. 11-3-501-5/A, Ashok Nagar, Nipani - 591237 Tal:Nipani, Dist:Belgaum (Karnataka)	0833-8223544

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CBS IMPLEMENTATION
BEST CLOUD IMPLEMENTATION

राष्ट्रीय अर्बन को-ऑप बॅकिंग अवॉर्डर्स २०२६ यांच्यातर्फे बँकेला खालील पुरस्कारांनी सन्मानित करण्यात आले
१) ''*सर्वोत्तम* NPA *व्यवस्थापन*'' २) ''*सर्वोत्तम* CBS IMPLEMENTATION''
३) ''*सर्वोत्तम* BEST CLOUD IMPLEMENTATION''
सदर पुरस्कार राष्ट्रीय अर्बन को-ऑप बॅकिंगचे संस्थापक श्री. शुभम गुप्ता यांच्या शुभहस्ते स्वीकारताना जीपी पारसिक बँकेचे अध्यक्ष श्री. विक्रम गोपीनाथ पाटील, सोबत बँकेचे संचालक श्री. नारायण गावंड, श्री. रणजीत पाटील, श्री. नवनाथ पाटील, श्री. कय्युम चेऊलकर, तज्ञ संचालक सीए रमाकांत लाहोटी व संचालिका सौ. राजश्री पाटील आदि उपस्थित होते.

सर्वोत्तम
बँक पुरस्कार

पान मार्केटिंग चॅरिटेबल ट्रस्ट यांच्यातर्फे बँकेला कोकण विभागातून सर्वोत्तम बँक पुरस्कार सेंटथॉमस चर्चचे धर्मगुरु फादर रेमड रुमावयांच्या हस्ते स्वीकारताना जीपी पारसिक बँकेचे अध्यक्ष श्री. विक्रम पाटील व संचालक श्री. नारायण गावंड, श्री. रणजीत पाटील, श्री. कय्युम चेऊलकर, तज्ञ संचालक सीए रमाकांत लाहोटी, श्री. नवनाथ पाटील आदि मान्यवर उपस्थित होते.

अहवाल वर्षात बँकेस मिळालेले यश आणि पुरस्कार

सर्वोत्कृष्ट बँक पुरस्कार

नागरी सहकारी बँक क्षेत्रातील अग्रणी असलेल्या जीपी पारसिक सहकारी बँकेला महाराष्ट्र अर्बन को-ऑप. बँक फेडरेशनने रु. २५०० कोटींचे वर ते रु. ५००० कोटी पर्यंत ठेवी असलेल्या बँका या गटातून सर्वोकृष्ट बँकेचा प्रथम क्रमांकाचा ''सर्वोत्कृष्ट बँक पुरस्कार''
श्री. अजय ब्रम्हेचा (अध्यक्ष दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि.) यांच्या हस्ते स्वीकारताना जीपी पारसिक बँकेचे अध्यक्ष श्री. विक्रम गोपीनाथ पाटील, सोबत बँकेचे संचालक श्री. रणजीत पाटील, श्री. नारायण गावंड, संचालिका सौ. राजश्री पाटील, संचालक श्री. दशरथ काशिनाथ पाटील व श्री. कय्युम चेऊलकर आदि उपस्थित होते.

बुडीत कर्जाचे उत्तम व्यवस्थापन

Best Compliance Transformation

एफसीबीए बँकिंग फ्रंटियर्स तर्फे बँकेला मोठ्या सहकारी बँकांच्या श्रेणीमध्ये बुडीत कर्जाचे उत्तम व्यवस्थापनाबद्दल **Best NPA Management** *आणि* **Best Compliance Transformation** *या विशेष पुरस्काराने सन्मानित करण्यात आले. सदर पुरस्कार गोव्याचे सहकार मंत्री श्री. सुभाष शिरोडकर व श्री. ज्योतिंद्र मेहता (NAFCUB चे संचालक) यांच्या हस्ते स्वीकारताना जीपी पारसिक बँकेचे उपाध्यक्ष श्री. प्रकाश पाटील, संचालक श्री. रणजीत पाटील, श्री. नारायण गावंड, श्री. कय्युम चेऊलकर, तज्ञ संचालक सीए रमाकांत लाहोटी, श्री. नवनाथ पाटील, संचालिका सौ. राजश्री पाटील बँकिंग फ्रंटियर्सचे संचालक श्री. बाबू नायर, ग्रुप एडिटर श्री. मनोज अग्रवाल आदि उपस्थित होते.*

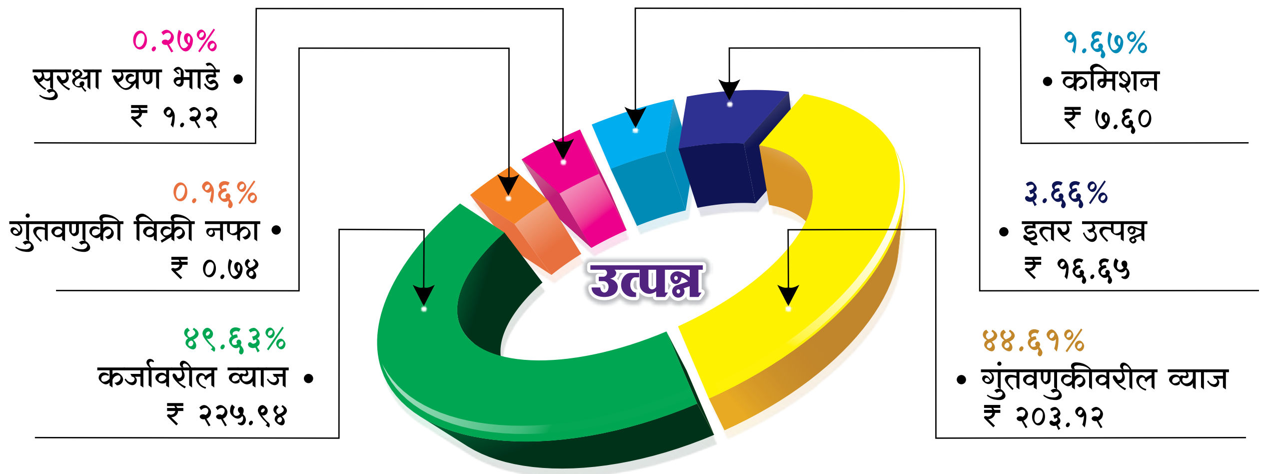
जीपी पारसिक सहकारी बँक लि.
(मल्टी-स्टेट शेड्युल्ड बँक)

ANNEXTURE - ‘A’ / परिशिष्ट – ‘अ’

बँकेचे नांव	Name of the Bank	GP PARSIK SAHAKARI BANK LTD. (Multi-State Scheduled Bank)
मुख्य कार्यालयचा पत्ता	Address of Head Office	Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.
नोंदणी क्र.	Registration No.	MSCS/CR/1213/2015.
दिनांक	Date	26th March, 2015
रिझर्व्ह बँक लायसन्स नंबर	RBI Licence No.	UBD.MH 639 P
दिनांक	Date	11th November, 1986
कार्यक्षेत्र	Area of Operation	Entire Maharashtra, Goa & Karnataka States.
तपशील	Details	As On 31st March, 2026
मुख्य कार्यालयासह एकूण शाखा	Total Branches including H.O.	Head Office, 91 Branches
सभासद नियमित	Regular Members	116427
नाममात्र सभासद (१) कर्जदार	Nominal Members (1) Borrowers	4733
(२) जामीनदार	(2) Guarantors	971
		(₹ in Crore)
वसूल भाग भांडवल	Paid Up share Capital	₹ 94.18
एकूण निधी (राखीव व इतर)	Reserves Fund & Other Reserves	₹ 616.29
बचत ठेवी	Saving Deposits	₹ 2099.35
चालू ठेवी	Current Deposits	₹ 708.11
मुदत ठेवी	Fixed Deposits	₹ 2479.45
कर्जे	Loans	₹ 2913.10
एकूण अग्रक्रम क्षेत्र कर्ज प्रमाण	Priority Sector to Total Loans (Avg.)	60.64%
दुर्बल घटक कर्जाचे प्रमाण	Weaker Section to Total Loans (Avg.)	12.50%
घेतलेली कर्जे	Borrowing	NIL
गुंतवणूक	Investment	₹ 2873.73
थकबाकीचे प्रमाण	Overdue Percentage	4.46%
ग्रॉस एनपीए	Gross NPA	1.87%
नेट एनपीए	Net NPA	0.0%
ऑडीट वर्ग	Audit Classification	‘A’
नफा	Profit	₹ 65.65
खेळते भांडवल	Working Capital	₹ 6182.88
एकूण सेवक वर्ग	Total Staff	956

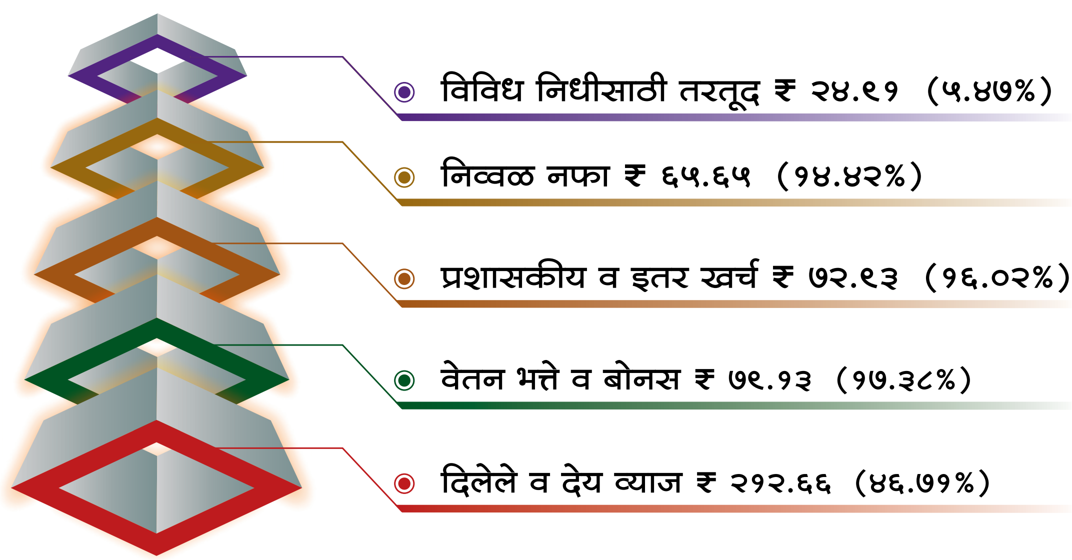
मार्च २०२६ अखेर उत्पन्नाचे विवेचन

(₹ कोटीत)



मार्च २०२६ अखेर खर्चाचे विवेचन

(₹ कोटीत)



मार्च २०२६ अखेर ठेवी व कर्जे