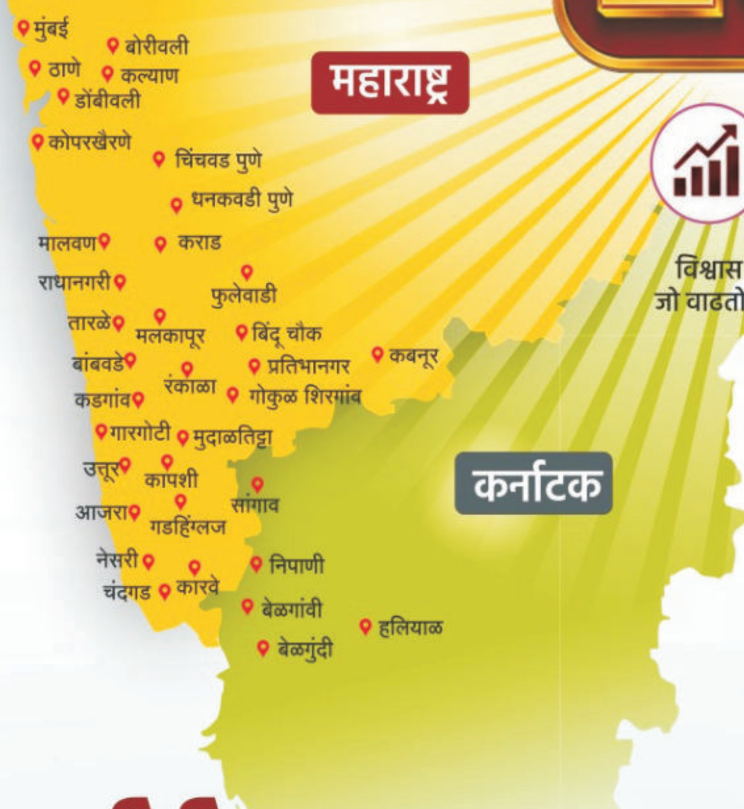
दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि.,आजरा
(मल्टी-स्टेट)

The Ajara Urban Co-Operative Bank Ltd., Ajara
(Multi State)

मुख्य कार्यालय, आजरा. मेन रोड, आजरा, जि. कोल्हापूर. फोन नं. ०२३२३-२४६१२२

माझी बँक आजरा बँक...!

महाराष्ट्र आणि कर्नाटक राज्यांमध्ये केला शाखा विस्तार...
2000 कोटींच्या व्यवसायाचा टप्पा केला यशस्वी पार...



2000 कोटींचा व्यवसाय

विश्वास जो वाढतोय	सेवा आम्ही जपतोय	नाती आम्ही जोडतोय	सुरक्षितता आम्ही देतोय

६६ वा वार्षिक अहवाल
सन २०२५-२६

ऑडिट वर्ग सतत 'अ'

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)

आशीर्वाद


स्व. काशिनाथ चराटी (अण्णा)


स्व. माधवराव देशपांडे (भाऊ)

संस्थापक


मा. श्री. अशोकअण्णा चराटी
अण्णा भाऊ संस्थासमूह प्रमुख व चेअरमन


मा. श्री. संजय चव्हाण
व्हा.चेअरमन

संचालक मंडळ

२०२५- २०२६
(दि. ०४/०१/२०२६ पर्यंत)


श्रीमती अन्नपुर्णा का. चराटी


श्री. सुरेश ई. डांग


श्री. विलास आ. नाईक


डॉ. दीपक के. सातोसकर


डॉ. अनिल मा. देशपांडे


श्री. रमेश जी. कुरुणकर


श्री. किशोर का. भुसारी


श्री. बसवराज वि. महाळंक


श्री. मारुती आ. मोरे


श्री. आनंदा वा. फडके


सौ. प्रणिता प्र. केसरकर


श्रीमती शैला रा. टोपले


सौ. अस्मिता वि. सबनीस


श्री. सुर्यकांत वि. भोईटे


श्री. सुनिल शि. मगदूम


श्री. किरण आ. पाटील


ॲड. सचिन शि. इंजल
BOM सदस्य


श्री. मनोहर एस. कावेरी
BOM सदस्य


श्री. जयवंत य. खराडे
BOM सदस्य


श्री. प्रशांत य. गंभीर
मुख्य कार्यकारी अधिकारी

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)

आशीर्वाद

स्व. काशिनाथ चराटी (अण्णा)

स्व. माधवराव देशपांडे (भाऊ)

संस्थापक

मा. श्री. अशोकअण्णा चराटी
अण्णा भाऊ संस्थासमूह प्रमुख व चेअरमन

मा. श्री. संजय चव्हाण
व्हा.चेअरमन

संचालक मंडळ
२०२५ – २०२६
(दि. ०५/०१/२०२६ पासून)

श्री. किशोर का. भुसारी

श्री.बसवराज वि. महाळंक

श्री. आनंदा वा. फडके

श्रीमती शैला रा. टोपले

श्री. विजयकुमार ल. पाटील

श्री. जयवंत य. खराडे

डॉ. सुनिल मा. देशपांडे

श्री. विनय भा. सबनीस

डॉ. सागर र. कुरुणकर

श्री. हृषीकेश दी. सातोसकर

श्री. सिद्धेश वि. नाईक

श्रीमती संध्याताई प्र. वाटवे

सौ. कुंदा सु. डांग

श्री. किरण आ. पाटील

श्री. अशोक दे. पाटील

श्री. कान्होबा शं. माळवे

ॲड. सचिन शि. इंजल

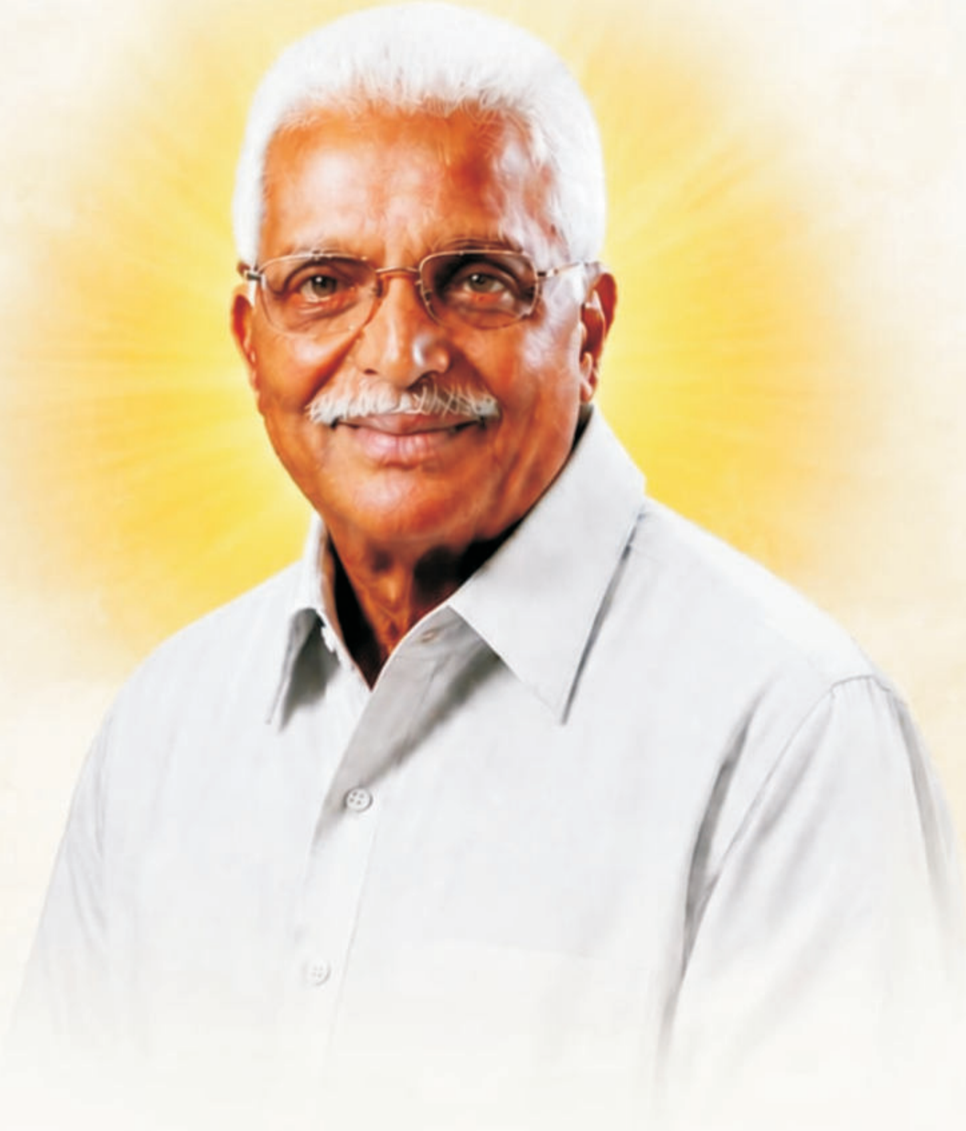
श्री. अतिशकुमार ग. देसाई
BOM सदस्य

श्री. मनोहर एस. कावेरी
BOM सदस्य

सौ. स्नेहल र. करंडे
BOM सदस्य

श्री. प्रशांत य. गंभीर
मुख्य कार्यकारी अधिकारी

भावपूर्ण श्रद्धांजली



कै. कृष्णकांत ल. कांदळकर

माजी व्हा. चेअरमन

दि. आजरा अर्बन को–ऑपरेटीव्ह बँक लि; आजरा(मल्टी–स्टेट)

✻ website:www.aucb.bank.in ✻e-mail: ajarabank@aucb.bank.in

✻ नोंदणी क्रमांक : १) महाराष्ट्र को-ऑप. ॲक्ट अन्वये रजि. नं. २४०९९. दि. १९/१०/१९६०
२) मल्टीस्टेट ॲक्ट २००२ अन्वये रजि. नं.एमएससीएस/सीआर/१२७०/२०१७ दि.१७/०२/२०१७

✻ बँक स्थापना : दि. २६/१/१९६१ ✻ रिझर्व्ह बँक ऑफ इंडिया, बँकींग लायसन्स नं.:एम.एच.४५८ पी.ता. १८/४/१९८६

✻ मुख्य कार्यालय(आजरा) : (०२३२३) २४६१२२

✻ नोंदणी कार्यालय : ३९३ बी, मेन रोड आजरा, ता. आजरा, जि. कोल्हापूर पिन- ४१६ ५०५

✻ संचालक मंडळ सन २०२५- २०२६ ✻
(दि. ०४/०१/२०२६ पर्यंत)

श्री. अशोक काशिनाथ चराटी- चेअरमन M.A.
श्री. संजय विष्णु चव्हाण- व्हा. चेअरमन
श्रीमती अन्नपूर्णा काशिनाथ चराटी
श्री. सुरेश ईश्वराप्पा डांग
श्री. विलास आण्णासाहेब नाईक B.Com.
डॉ. दीपक केशवराव सातोसकर M.B.B.S.,D.M.S.
डॉ. अनिल माधवराव देशपांडे M.B.B.S., D.M.S.
श्री. रमेश गुरूलिंगआप्पा कुरूणकर
श्री. किशोर काशिनाथ भुसारी B.Sc.
श्री. बसवराज विश्वनाथ महाळंक
श्री. मारुती आप्पा मोरे B.Com.,G.D.C. & A.
श्री. आनंदा वासुदेव फडके
सौ. प्रणिता प्रमोद केसरकर
श्रीमती शैला रामचंद्र टोपले B.Com.,G.D.C.& A.
सौ. अस्मिता विनय सबनीस B.Com
श्री. सुनिल शिवाजीराव मगदूम
श्री. सुर्यकांत विश्वास भोईटे B.A.
श्री. किरण आप्पासाहेब पाटील B.A.

✻ व्यवस्थापन मंडळ ✻

डॉ. दीपक केशवराव सातोसकर M.B.B.S.,D.M.S.
श्रीमती शैला रामचंद्र टोपले B.Com.,G.D.C.& A.
ॲड. सचिन शिवाजीराव इंजल B.Sc., LL.B., M.B.A
श्री. मनोहर एस. कावेरी B.Com., C.A.I.I.B.
श्री. जयवंत यशवंत खराडे B.Sc., M.S.W.

✻ संचालक मंडळ सन २०२५- २०२६ ✻
(दि. ०५/०१/२०२६ पासून)

श्री. अशोक काशिनाथ चराटी- चेअरमन M.A.
श्री. संजय विष्णु चव्हाण- व्हा. चेअरमन
श्री. किशोर काशिनाथ भुसारी B.Sc.
श्री. बसवराज विश्वनाथ महाळंक
श्री. आनंदा वासुदेव फडके
श्रीमती शैला रामचंद्र टोपले B.Com. G.D.C.& A .
श्री. विजयकुमार लक्ष्मण पाटील Diploma in Civil
श्री. जयवंत यशवंतराव खराडे B.Sc. M.S.W.
डॉ. सुनिल माधवराव देशपांडे M.E.,Phd in Engineering
श्री. विनय भालचंद्र सबनीस B.A.
डॉ. सागर रमेश कुरुणकर M.B.B.S.,MS,D.N.B. Surgical
श्री. हृषीकेश दीपक सातोसकर Diploma in Architect
श्री. सिद्धेश विलास नाईक B.E.Automobile
श्रीमती संध्याताई प्रकाश वाटवे
सौ. कुंदा सुरेश डांग
श्री. किरण आप्पासाहेब पाटील B.A.
श्री. अशोक देवगोंडा पाटील
श्री. कान्होबा शंकर माळवे D.Sc, Tech
ॲड. सचिन शिवाजीराव इंजल B.Sc., LL.B., M.B.A.

✻ व्यवस्थापन मंडळ ✻

श्रीमती शैला रामचंद्र टोपले – चेअरमन B.Com. G.D.C.& A .
ॲड. सचिन शिवाजीराव इंजल B.Sc., LL.B., M.B.A.
श्री. मनोहर एस. कावेरी B.Com., C.A.I.I.B.
सौ. स्नेहल रविंद्र करंडे B.Com, MBA.
श्री. अतिशकुमार गणपतराव देसाई B.Sc., MBA.

✻ **मुख्य कार्यकारी अधिकारी :** श्री. प्रशांत यशवंत गंभीर B.Com., G.D.C. & A.

✻ **वैधानिक लेखापरिक्षक** : सारडा अँड पारिक एलएलपी (चार्टड अकौटंटस्, मुंबई)

✻ **ऑडिट वर्ग** : सतत "अ" वर्ग

Annexure - A

(Rs. In Lakh)

Bank Name	The Ajara Urban Co-op Bank Ltd; Ajara (Multi - State)	
Head Office Add	393, B, Main Road, Ajara,Tal. Ajara Dist: Kolhapur, (Maharashtra) Pin 416 505	
Registration No & Date	24099 19/10/1960	
Multi State Reg. No. & Date	MSCS/CR/1270/2017 17/02/2017	
Reserve Bank of India	Lic. No.UBD- M.H. 458 P.	
Date	18/04/1986	
Area of Operations	**All Maharashtra & Karnataka State**	
Position as on	31/03/2026	
Total Branches including H.O.	36	
Member	Regular	46502
	Nominal	7322
Paid up Share Capital		1877.00
Total Fund		11396.53
Deposit		**116199.65**
1) Saving		19649.06
2) Current		4475.21
3) Term Deposit & Other		92075.37
Loan		**79540.46**
1) Secured Loan		76258.88
2) Unsecured Loan		3281.57
3) Priority Loan Percentage		67.93%
4) Weaker section loan total percentage		13.55%
5) Share debenture		--
Bank Loan		**--**
Investment		**44659.96**
District Bank		8651.00
State Co-op Bank		--
Other		36008.96
Net NPA		0%
Current year Profit		846.15
Audit Class		**'A'**
Senior Employees		105
Other Employees		284
Total Employees		389
Working Capital Rs.		**134980.72**

Annexure - B

Overdue information dt 31 March 2026

(Rs. In Lakh)

Particulars	**Overdue Borrower**	**Overdue**
1) Upto 1Year	2385	964.32
2) 1 year to 3 Years	39	188.75
3) Above 3 Years	125	3169.13
Total	**2549**	**4322.20**
of which Secured	2253	4271.05
of which Unsecured	296	51.15
Total	**2549**	**4322.20**
of Which suit field	**53**	**2916.92**

Annexure - C

Segement wise classification of Loans as on 31 /03/2026

(Rs. In Lakh)

Particulars	**Borrower**	**Getting the Amount**
1) Agricultural Credit	3229	5902.41
2) Small scale Industries	113	3815
3) Micro Credit	2122	24013.49
4) Education	948	1064.11
5)Housing	1211	9756.74
Total Priority Advance	7623	44551.93
Total Non- Priority Sector	18772	34988.53
Total-	**26395**	**79540.46**

Annexure - D

Loans given to the Board of Directors and their relatives as on 31/03/2026

(Rs. In Lakh)

Particulars	**Directors**	**Relatives**
1) Total outstanding as on 31/03/2025	5.21	24.57
2) Total outstanding as on 31/03/2026	4.49	212.64

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

आपल्या बँकेच्या सर्व भागधारक सभासदांना कळविणेत येते की, बँकेची सहासष्ठावी वार्षिक सर्वसाधारण सभा **बुधवार दि. ०९ सप्टेंबर २०२६ रोजी दुपारी ठीक २.०० वाजता 'अण्णा भाऊ सांस्कृतिक सभागृह आजरा हायस्कूल, आजरा''** येथे आयोजित केली आहे. तरी सदर सभेस आपण उपस्थित रहावे ही विनंती.

सभेपुढील विषय

१) दिनांक ०३/०९/२०२५ रोजी झालेल्या ६५ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.

२) दिनांक ३१ मार्च २०२६ अखेर वैधानिक लेखापरीक्षकांनी तपासलेला अहवाल,नफा-तोटा पत्रके व ताळेबंद स्विकारणे व मंजूरी देणे.

३) बँकेच्या वैधानिक लेखापरिक्षकांचा सन २०२५-२०२६ सालच्या लेखापरिक्षण अहवालाची माहिती घेणे व तो स्विकारणे व सन २०२४-२०२५ सालच्या दोष दुरुस्ती अहवालास मान्यता देणे.

४) सन २०२५-२०२६ मध्ये अंदाजापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.

५) सन २०२६-२०२७ या आर्थिक वर्षाकरिता वैधानिक लेखापरीक्षकांची फेर नियुक्ती करणेस मंजूरी देणे आणि मेहनताना ठरविणेचा अधिकार संचालक मंडळास देणे.

६) संचालक मंडळाने २०२५-२०२६ या वर्षाच्या शिफारस केलेल्या निव्वळ नफा विभागणीस व लाभांश वाटणीस मान्यता देणे.

७) सन २०२६-२०२७ या वर्षासाठीच्या संचालक मंडळाने शिफारस केलेल्या अंदाज पत्रकास मान्यता देणे तसेच प्रस्तावित भांडवली खर्चाची माहिती घेणे.

८) सन २०२७-२०२८ सालाकरीता समवर्ती हिशोब तपासणीस नेमणूकीचे अधिकार संचालक मंडळास देणे व सन २०२६-२०२७ वर्षासाठी केलेली नेमणूक व मानधन याची नोंद घेऊन मंजूरी देणे.

९) एकरकमी कर्ज परतफेड व इतर योजने अंतर्गत व्याज व इतर वसूली खर्चात सूट रक्कमेस व दीर्घकाळ थकीत असलेली (टेक्निकल राईट - ऑफ) कर्ज खाती निर्लेखीत करणेस मंजूरी देणे व बँकेने तयार केलेल्या एकरक्कमी कर्ज परतफेड योजनेस मंजुरी देणे.

१०) बँकेचे संचालक व त्यांचे नातेवाईकाना दिलेल्या कर्जाची नोंद घेणे.

११) संचालकांच्या व मुख्य कार्यकारी अधिकारी यांच्या नातेवाईक कर्मचारी याची माहिती घेणे.

१२) या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीला मान्यता देणे.

१३) माननीय अध्यक्षांचे परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

संचालक मंडळाच्या आदेशानुसार

आजरा
दिनांक: २१/०८/२०२६

श्री. प्रशांत यशवंत गंभीर
मुख्य कार्यकारी अधिकारी

विशेष सूचना

१. गणपूर्ती अभावी सभा तहकुब झाल्यास त्याच दिवशी त्याच ठिकाणी दुपारी २.३० वाजता ही सभा घेतली जाईल त्यावेळी गणसंख्येची आवश्यकता असणार नाही व विषय पत्रिके प्रमाणे कामकाज होईल. तरी सभेस बँकेच्या सभासदांनी उपस्थित रहावे ही विनंती.

२. ज्या सभासदांना कामकाजासंबंधी प्रश्न विचारावयाचे असतील त्यांनी ते लेखी दि. ०५ सप्टेंबर २०२६ पर्यंत बँकेच्या मुख्य कार्यालयात / शाखेत किंवा बँकेच्या ajarabank@aucb.bank.in या मेल आयडीवर पाठवून द्यावेत.

३. अहवालाची प्रत बँकेच्या वेबसाईट www. aucb.bank.in वर प्रसिद्ध करणेत आली आहे.

४. प्रत्येक सभासदास शेअर्स बाबत नामनिर्देशित (नॉमिनी) म्हणून सुचविण्याचा अधिकार आहे. त्याप्रमाणे सभासदांनी पूर्तता करून घ्यावी.

५. बँकेच्या पोटनियमानुसार प्रत्येक सभासदानी किमान रु.१०००/- चे भाग धारण करणे आवश्यक आहे. त्याप्रमाणे सभासदांनी पूर्तता करून घ्यावी.

॥ श्री रवळनाथ प्रसन्न ॥

सन २०२५-२०२६ सालचा

६६ वा वार्षिक अहवाल

● सन्माननीय सभासद बंधू- भगिनीं,

बँकेच्या ६६व्या वार्षिक सर्वसाधारण सभेत संचालक मंडळाच्या वतीने मी आपल्या सर्वांचे हार्दिक स्वागत करतो. ३१ मार्च २०२६ रोजी संपलेल्या वर्षाच्या लेखापरीक्षित ताळेबंद आणि नफा तोटा पत्रके तसेच आपल्या बँकेने या आर्थिक वर्षात केलेल्या प्रगतीचा आढावा ६६ व्या वार्षिक अहवाल सादर करताना संचालक मंडळाला खूप आनंद होत आहे.

आर्थिक परिस्थितीचा आढावा

आर्थिक वर्ष २०२५-२६ मध्ये जागतिक अर्थ व्यवस्थेच्या या पर्वातही जागतिक अनिश्चितता, वाढलेले भू-राजकीय धोके, प्रमुख अर्थ व्यवस्थानी लादलेली उच्च कर आकारणी, विस्कळीत पुरवठा साखळी आणि जागतिक व्यापाराचा मंदावलेला वेग अशा सर्व घटना या आर्थिक वर्षात निर्माण झालेल्या होत्या. त्यात इराण संघर्षामुळे कच्च्या तेलाच्या किंमती वाढल्यामुळे अमेरिकन डॉलरमध्ये वाढ झाली. अशा जागतिक आव्हानात्मक परिस्थितीत सुध्दा भारत ही वेगाने वाढणाऱ्या प्रमुख अर्थव्यवस्थेपैकी एक राहिली. आर्थिक वर्ष २०२५-२६ कालावधीत विकास दर, नियंत्रित महागाई आणि भक्कम आर्थिक साठा ही यामागील मुख्य कारणे होती. आगामी काळात होर्मुझच्या सामुद्रधुनीमधील अडथळयामुळे कच्च्या तेलाच्या किमतीत वाढ होण्याची शक्यता आहे परिणामी २०२६-२७ मध्ये देशांतर्गत उत्पादनांवर परिणाम होवू शकतो, त्यामुळे देशाच्या विकास दरावर परिणाम होवू शकतो.

आर्थिक वर्ष २०२५-२६ मध्ये रिझर्व बँक ऑफ इंडिया ने एप्रिल ते डिसेंबर २०२५ दरम्यान रेपो दरात १०० बेसिस पॉईंट्सची कपात व रोख राखीव प्रमाण (CRR) मध्ये ४.००% वरुन ३.००% ची कपात करूनही रोख्यामध्ये उत्पन्न वाढले. तरलता वाढवणे, कर्ज पुरवठा सुलभ करणे, गुंतवणुकीला प्रोत्साहन देणे हा या कपातीचा मुख्य उद्देश होता. कच्चे तेल, गॅस, खते त्यामुळे कच्च्या मालाच्या किमतीत वाढ झाली आहे. त्याच बरोबर भारतीय रुपयाचे अवमूल्यन झाले असलेने रेपो रेट मध्ये वाढ होण्याची शक्यता आहे, परिणामी व्याजदर वाढण्याचे संकेत आहेत. बँकिंग क्षेत्रामध्ये ठेवीचे व्याजदर वाढणार असल्याने बँकेच्या मार्जिनमध्ये घट होणार आहे.

सध्या नवीन कार्यप्रणाली प्रमाणे आपल्या बँकेकडे FCO (Frictionless Customer On Boarding) यामार्फत ऑनलाइन खाते उघडणे प्रक्रिया सुरू केली आहे. यामध्ये आधार कार्ड व पॅन कार्ड देखील ऑनलाइन पद्धतीने पडताळणी करूनच खाते उघडले जाते त्यामुळे खाते उघडताना गैरप्रकार करता येऊ शकत नाही. त्याचबरोबर आपल्या बँकेकडे भारत सरकार तसेच राज्य सरकार कडून मिळणाऱ्या विविध योजनांमार्फत मिळणारे निधी देखील आपल्या बँकेच्या खात्यावर जमा होवू शकतात. तसेच आपल्या बँकेचे Google Pay, Phone Pay, Bhim app, Paytm मोबाईल बँकिंग, व्हाट्सअप बँकिंग ई. सुविधांच्या माध्यमातून देखील आपली बँक कार्यान्वीत झालेली आहे. यामुळे देखील डिजिटल व्यवहारामध्ये भरपूर प्रमाणात वाढ झालेली दिसून येते. याशिवाय बँकेकडून अल्प व्याजदरात कर्ज सुविधा उपलब्ध आहेत, याचाही सर्व ग्राहकांनी नजीकच्या शाखेशी संपर्क साधून लाभ घ्यावा अशी मी आपणास विनंती करतो.

बँकेने कर्जावरील रिबेट योजना सुरू केली असून ग्राहकांनी आपली कर्जे वेळेत परतफेड करून रिबेट योजनेचा लाभ घ्यावा अशी विनंती आपणास करतो. सुरुवातीपासूनच संस्थापक संचालक कै. अण्णा व कै. भाऊ यांनी घालून दिलेल्या पारदर्शकता, विश्वास या धोरणांवर बँक वाटचाल करीत आहे. बँकेचे सर्व सभासद, ग्राहक व हितचिंतक यांनी बँकेवर दाखविलेल्या विश्वासाचा परिणाम म्हणून सर्व संकटांवर मात करणेची ताकत ग्रामदैवत श्री रवळनाथ कृपेने मिळाली आहे आणि यापुढे ती कायम राहो ही प्रार्थना !

सध्या प्रधानमंत्री कृषी व अन्नप्रक्रिया उद्योग योजना व आण्णासाहेब पाटील आर्थिक मागास विकास महामंडळ मुंबई यांची कर्ज योजना सुरू केलेली आहे त्याचाही बँकेच्या ग्राहकांनी लाभ घ्यावा.माझ्या व बँकेच्या सर्व संचालक मंडळावर दाखवलेल्या विश्वासास पात्र ठरणेचा मी प्रामाणिक प्रयत्न करीत राहीन.

● भागभांडवल व स्वनिधी :

मार्च २०२६ अखेर भागभांडवल रु. १८ कोटी ७७ लाख आहे.गंगाजळी व इतर निधी ११३ कोटी ९७ लाख असून त्यामध्ये २ कोटी ९५ लाख वाढ झाली आहे. रिझर्व्ह बँकेच्या नियमानुसार भांडवल जोखीम पर्याप्तता प्रमाण (सी.आर.ए.आर.)१२% इतके राखावे लागते ते आपल्या बँकेचे १३.५७% इतके आहे. त्याचप्रमाणे बँकेचे नक्त मुल्य रु.८३ कोटी ३६ लाख इतके आहे.यावरुन बँकेचा भांडवली पाया मजबूत आहे हे स्पष्ट होते.

● ठेवी :

आर्थिक वर्ष २०२५-२०२६ वर्षामध्ये बँकेने ठेवींवर विचारपूर्वक व स्पर्धात्मक व्याजदर लागू केल्यामुळे अहवाल वर्षात ठेवीमध्ये भरघोस वाढ झाली. मार्च २०२५ अखेर बँकेच्या ठेवी रु.१०२५ कोटी ६९ लाख एवढ्या होत्या. मार्च २०२६ अखेर ठेवी रु.११६२ कोटी इतक्या रक्कमेच्या झाल्या आहेत. बँकेच्या एकूण ठेवीमध्ये मागील वर्षाच्या तुलनेत १३.२९% नी वाढ झाली आहे.

ठेवीचा वाढता आलेख म्हणजे बँकेचा पारदर्शी कारभार, सामान्य ग्राहकांचा बँकेवरील विश्वास, उत्तम सेवा यामुळेच ही वाढ अशीच राहणार याचा आम्हाला विश्वास आहे. यापुढील काळातही ठेवीदारांचे हित हेच आमचे कर्तव्य राहील. आयकर कायद्यामधील तरतूदीनुसार ठेवीवरील व्याजावर TDS कपात करणे अनिवार्य झालेले आहे. या अनुषंगाने TDS कपात न होणेकरीता आयकर कायद्यातील तरतूदीनुसार बँककडे पॅनकार्ड व फॉर्म १२१ जमा करावा. आपली बँक ही डिपॉझिट इन्शुरन्स अँण्ड क्रेडीट गॅरंटीज कार्पोरेशनची सभासद असून ठेवीदारांच्या सुरक्षिततेसाठी लागू असलेला ठेव विम्याचा हप्ता बँकेने निर्धारित वेळेत DICGC कडे भरलेला आहे.

● कर्जे :-

अहवाल साल ३१ मार्च २०२६ अखेर कर्जे ७९५ कोटी ४० लाख इतकी आहेत. बँकेच्या एकूण कर्जामध्ये मागील वर्षाच्या तुलनेत २१.२८% अशी भरघोस वाढ झाली आहे. परिणामी नफ्यामध्ये वाढ झाली आहे. बँकेकडे PMFME, PMEGP, CMEGP, आण्णासाहेब पाटील आर्थिक विकास महामंडळ अशा उद्योजकांसाठी विविध कर्ज योजना कार्यान्वित आहेत. त्याचबरोबर सोनेगहाण, घरबांधणी, घरखरेदी, वाहनतारण, यासारख्या अनेक कर्ज सुविधा अल्पव्याजदरात बँककडे कार्यान्वित आहेत. याचा सर्व ग्राहकांनी लाभ घ्यावा ही विनंती. आपल्या बँकेने दि. ३१ मार्च २०२६ अखेर अग्रक्रम कर्ज पुरवठा (PSL) ६७.९३% साध्य करून हे उद्दिष्ट्ये राखले आहे.

● गुंतवणुक व निधी व्यवस्थापन :

भारतीय रिझर्व्ह बँक व कायद्यातील तरतुदीचे तंतोतंत पालन करुन बँकेने गुंतवणुकीचा परतावा, तरलता, जोखीम इत्यादीचा विचार करुन गुंतवणूक केली आहे. दि ३१/०३/२०२६ अखेर बँकेची एकूण गुंतवणूक रु. ४४६ कोटी ६० लाख आहे. या गुंतवणूकीपोटी बँकेला रु. ३४ कोटी ६० लाख इतके उत्पन्न मिळाले आहे. बँकेने घटत्या व्याजदराच्या परिस्थितीत अधिक उत्पन्न देणाऱ्या साधनामध्ये रिझर्व्ह बँकेच्या सूचना व मार्गदर्शक तत्वानुसार गुंतवणूक करून गुंतवणुकीवरील उत्पन्न वाढविले त्यामुळे उत्पन्नात वाढ झाली.

● अनुत्पादीत कर्ज (एन.पी.ए.) :

अनुत्पादीत कर्जावरील थकबाकीचे प्रमाण कमी करण्यासाठी संचालक मंडळाचे मार्गदर्शन व थकबाकी वसूली समितीने घेतलेला आढावा,कार्यवाही आणि वसूली विभागासह सर्व शाखांचे शाखाधिकारी व कर्मचारी यांनी केलेले लक्षणीय प्रयत्न व त्याला सभासदांनी दिलेला सकारात्मक प्रतिसाद यामुळे बँकेचे ढोबळ अनुत्पादित कर्जे १७ कोटी ५२ लाख इतके असून ढोबळ अनुत्पादीत कर्ज प्रमाण २.२०% इतके आहे. बँककडे ढोबळ अनुत्पादित कर्जापेक्षा जास्त तरतूद उपलब्ध असल्यामुळे बँकेला निव्वळ अनुत्पादित कर्जे शुन्य पातळीवर राखण्यात आले हे मी अभिमानाने सांगत आहे.

● मिळालेला नफा व नफा विभागणी :

अहवाल सालात एकूण उत्पन्न रु. ११३७३.९७ लाख मिळाले असून एकूण खर्च रु. १०१४७.१६ लाख झाला आहे. खर्च वजा जाता रु. १२२६.८१ लाख इतका ढोबळ नफा झाला आहे. रिझर्व बँक, बहुराज्यीय व आयकर कायद्यांतर्गत करावी लागणारी रु. ३८०.६६ लाखाची तरतुदी वजा जाता निव्वळ नफा रु. ८४६.१५ लाख इतका झाला आहे.

निव्वळ नफ्याच्या विभागणीसाठी मा. संचालक मंडळाने खालीलप्रमाणे शिफारस केली आहे. त्यास आपण मंजूरी देणे विषयी विनंती आहे.

अ.नं.	तपशील	रक्कम रुपये
१	रिझर्व्ह फंड २५ % प्रमाणे	२,११,५४,०००.००
२	आकस्मिक निधी (अनफोरसिन रिजर्व्ह) १०% प्रमाणे	८४,६१,५२८.००
३	सहकार शिक्षण निधी १% प्रमाणे	८,४६,१५३.००
४	सभासदांना लाभांश (तरतूद १०% प्रमाणे वार्षिक सर्वसाधारण सभेचे मंजुरीने)	१,८१,५६,०००.००
५	गुंतवणूक चढ-उतार निधी	१,००,००,०००.००
६	सहकार पुनर्वसन, पुनर्रचना आणि विकास निधी	८,४६,१५३.००
७	पुढील वर्षासाठी शिल्लक नफा	२,५१,५१,४३६.५१
	एकूण रुपये	८,४६,१५,२७०.५१

● तंत्रज्ञान :

बँकिंग क्षेत्रातील सध्याची स्पर्धा व आव्हाने लक्षात घेता ग्राहकांना अद्यावत तंत्रज्ञांनाचा अधिकाधिक वापर करून देणेसाठी बँकेने मोबाईल बँकिंग,POS. E-Commerce,QR कोड,UPI पेमेंट सिस्टिम, BHIM ॲप या नाविन्यपूर्ण डिजिटल सेवा पुरविल्या आहेत. सर्व सभासद / खातेदार या सेवेस चांगला प्रतिसाद देत आहेत. दिवसेंदिवस या व्यवहारामध्ये मोठ्या प्रमाणात वाढ होत आहे. वाढत्या फसवणूकीपासून संरक्षणाकरिता भारतीय रिझर्व बँकेने १६०० पासून सुरू होणाऱ्या नंबर वरूनच बँकांनी ग्राहकांना संपर्क करावयाच्या सूचना दिल्या आहेत. त्यास अनुसरून आपल्या बँकेने या नवीन तंत्रज्ञांनाचा वापर सुरू केला आहे.

●सायबर सिक्युरिटी:

तंत्रज्ञान व डिजिटल साधने या माध्यमातून होणाऱ्या व्यवहारा मध्ये खूप मोठ्या प्रमाणात वाढ झालेली आहे. यामुळे बँकेनी आपल्या ग्राहकांच्या आर्थिक व्यवहाराच्या सुरक्षेच्या दृष्टीने सायबर सुरक्षा क्षमता भक्कम केलेली आहे. सायबर सुरक्षाप्रणाली अधिक मजबूत करणेसाठी विविध सुरक्षा व्यवस्था करणेत येत आहे. याबाबत रिझर्व्ह बँकेकडून वेळोवेळी जारी करणेत आलेल्या परिपत्रकानुसार , सायबर सिक्युरिटी ची पूर्तता करणेत आलेली आहे. सायबर सिक्युरिटी या माध्यमातील धोके व त्यातून निर्माण होणारे दुष्परिणाम टाळणेसाठी बँकेने ग्राहकांच्या मध्ये जागृती करणे, बँक सेवकांना व संचालक मंडळ यांना वेगवेगळे प्रशिक्षण / माहिती देण्याचे उपक्रम राबविणेत येत आहेत. त्यामुळे बँक व खातेदाराचे आर्थिक हितरक्षण होणेस मदत होऊ शकेल.

● अंतर्गत लेखापरिक्षण :

बँकिंग क्षेत्रामध्ये होणारे वेगाने बदल आणि वाढती आव्हाने ,त्याचबरोबर रिझर्व्ह बँक ऑफ इंडियाच्या अन्य नियामक संस्था याची मार्गदर्शक तत्त्वे त्यामुळे बँकिंग क्षेत्राच्या वाढत्या व्याप्तीस सक्षम तपासणीची जोड असणे आवश्यक आहे. या दृष्टीने आपल्या बँकेने अंतर्गत लेखापरीक्षण विभाग कार्यान्वित केला आहे. यामध्ये विविध प्रकारचे ऑडिट मुख्यत्वेकरून जोखमेवर आधारित अंतर्गत लेखापरीक्षण (RBIA) याचा समावेश केला आहे. शाखांचे रिस्क वर्गीकरण करून कन्करंट/अंतर्गत ऑडिट ची वारंवारता (FREQUENCY) मासिक / तिमाही पद्धतीने केली आहे.

बँकेच्या मुख्य कार्यालय व शाखांचे समवर्ती लेखापरीक्षणाचे काम प्रशांत हिरवडेकर अँड असोसिएटस,एस. पी. ओ.सी. अँड असोसिएटस, एस. एस. एस. एस. अँड असोसिएटस, संदीप पोडजाळे अँड असोसिएटस-चार्टर्ड अकौंटंटस् यांनी विभागवार ऑडिट करून आपले रिपोर्ट सादर केले आहेत. सर्व ऑडिटर यांनी मौलीक मार्गदर्शन करून बँकेच्या प्रगतीत भर घातली आहे त्याबद्दल त्यांचे मी आभार मानतो.

● वैधानिक लेखापरिक्षण :

रिझर्व बँक ऑफ इंडिया यांनी सन २०२५-२६ सालाकरिता नेमणूक केलेले वैधानिक लेखापरीक्षक सारडा अँड पारिक एलएलपी यांनी लेखापरीक्षण केले असून त्यांनी केलेल्या सूचना व मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे. मला सांगावयास अत्यंत आनंद होत आहे की, चालू वर्षी सुध्दा बँकेने आपला लेखापरिक्षणाचा वर्ग 'अ' राखणेची परंपरा कायम ठेवली आहे. आर्थिक वर्ष २०२६-२०२७ सालाकरिता रिझर्व्ह बँक ऑफ इंडिया ने सारडा अँड पारिक एलएलपी या ऑडिट फर्म ची वैधानिक लेखापरीक्षक म्हणून फेर नेमणूक केली असून त्यांचे मानधन ठरविण्याचे अधिकार संचालक मंडळास द्यावे ही विनंती.

● संचालक मंडळ :

बँकेच्या यशस्वी वाटचालीमध्ये सर्व संचालकांचा सहभाग असून बँकेच्या व्यवसाय वाढीच्या दृष्टीने ते नेहमीच सक्रीय असतात. शासन निर्णय व रिझर्व्ह बँक आदेशाप्रमाणे संचालक मंडळामध्ये सर्व वर्गीकृत सभासदांचा समावेश केलेला आहे. संचालक मंडळ व व्यवस्थापन मंडळ यांच्यात उत्तम समन्वय असलेने बँकेचे कामकाज एकमताने होत आहे त्याबद्दल मी त्यांचा आभारी आहे.

अ.क्र.	तपशील	झालेल्या सभा	अ.क्र.	तपशील	झालेल्या सभा
१	संचालक मंडळ सभा	२९	६	गुंतवणूक समिती	४
२	कार्यकारी समिती सभा	२३	७	थकबाकी वसूली समिती	११
३	कर्ज उपसमिती	४६	८	समजुती करार व तांत्रिक विलीनीकरण समिती	३
४	व्यवस्थापन मंडळ (BOM)	२५	९	बांधकाम व नूतनीकरण समिती	७
५	ऑडिट समिती	११	१०	लैंगिक छळ प्रतिबंध समिती	२

● शाखा भांडवली खर्च :

१) शाखा आजरा,मालवण व शाखा बिंदुचौक कडील जागेमध्ये नवीन बांधकाम करावे लागणार आहे.

२) शाखा बांबवडे, गोकुळ शिरगांव, डोंबीवली, मुदाळतिट्टा, कडगांव, हलियाळ, निपाणी, बेळगुंदी व कल्याण स्वमालकीची जागा घेणेसाठी खर्च करावा लागणार आहे.

३) शाखांची डागडुजी व नुतनीकरण करणे आणि ग्राहकांना उत्तमोत्तम सेवा देण्यासाठी संगणकीकरण (२४X७) करणे इत्यादीसाठी भांडवली खर्च करावा लागणार आहे.

वरील प्रमाणे भांडवली गुंतवणूक करावी लागणार आहे. त्याचप्रमाणे रिझर्व्ह बँकेच्या परवानगीने नवीन शाखा, फर्निचर, इंटेरिअर, संगणकीकरण, ए.टी.एम. सुविधा या सर्वांसाठी गुंतवणूकीस व खर्चास मंजूरी द्यावी ही विनंती.

● ग्राहक सेवा :

बँकिंग हा सेवा पुरविणेचा व्यवसाय आहे, त्यामुळे ग्राहक हा केंद्रस्थानी असतो. अर्थव्यवस्थेमध्ये सेवा उद्योगाचे योगदान दिवसेंदिवस वाढत असून बँकेने यावर भर दिला आहे. आपल्या बँकेनेही ग्राहकांना सर्व प्रकारच्या सेवा देताना ग्राहक हे अग्रस्थानी मानले आहे. बँकातर्गत असणाऱ्या स्पर्धा, ग्राहकांच्या सातत्याने बदलत असणाऱ्या गरजा, विचारात घेऊन ग्राहकांना योग्य त्या सुविधा देणे व तक्रार निवारण यंत्रणा राबविणे यासाठी बँक कायमस्वरूपी प्रयत्नशील आहे. ग्राहकांच्या असलेल्या अभिप्राय, सूचना, शंका / तक्रारी याबाबत बँकेने www. aucb.bank.in या बँकेच्या वेबसाईट वर कंम्प्लेंट पोर्टल उपलब्ध करून दिले आहे. त्याचबरोबर शाखांमध्ये सूचना पेटी उपलब्ध करून दिलेली आहे.

ग्राहकाने डिजिटल व्यवहार करताना खबरदारी घ्यावी. मोबाईल फोनद्वारे व एसएमएस द्वारे व येणाऱ्या फसव्या लिंक्स इ. वापर करू नये याची दक्षता घ्यावी.

● KYC : Know Your Customer आपला ग्राहक जाणून घ्या.

KYC व AML याबाबत आपल्या बँकेने सर्वसमावेशक धोरण तयार केले असून यामध्ये केवायसी सबंधित नियम, AML मानके, उपाययोजना व PMLA २००२ अन्वये असलेली बंधने बँकेमध्ये लागू करणेत आली आहेत. या अनुषंगाने रिझर्व्ह बँक ऑफ इंडिया ने वेळोवेळी लागू केलेल्या पारदर्शक सुचनांचे आपल्या बँकेमध्ये काटेकोरपणे पालन करण्यात येत आहे.

बँकेच्या ग्राहकांनी आपली केवायसी साठी लागणारी कागदपत्रे अद्ययावत करण्यासाठी वैध कागदपत्रे व सध्याचा फोटो घेऊन नजीकच्या शाखेशी संपर्क साधावा. ज्या ग्राहकांचे C-KYCR अद्यापही झालेली नाही. अशा ग्राहकांनी आपले सध्याचे वैध कागदपत्रे देऊन बँकेस सहकार्य करावे ही विनंती. रिझर्व्ह बँक ऑफ इंडिया च्या नियमानुसार रिस्क वर्गवारी करणे बंधनकारक असलेने ग्राहकांना त्यानुसार RE-KYC करणे सुद्धा बंधनकारक आहे. अन्यथा आपल्या खात्यावरील व्यवहार बंद होतील. या दृष्टीने ग्राहकांनी नजीकच्या शाखेशी संपर्क साधावा ही विनंती.

● सेवक वृंद व प्रशिक्षण :

बँकेचे दैनंदिन कामकाज गतिमान होणेसाठी व सध्याच्या स्पर्धेच्या युगात टिकून राहून बँकेच्या प्रगतीसाठी कर्मचारी, अधिकारी यांना बँकेने वेळोवेळी व कर्मचाऱ्यांना प्रशिक्षण दिले आहे.बँकेच्या ६६ वर्षाच्या भरभराटीच्या वाटचालीस सेवकांचा मोलाचा वाटा आहे त्यांची कार्यक्षमता व निष्ठा यावरच ही संस्था यापुढेही अशीच प्रगतीची शिखरे गाठणार याचा मला विश्वास आहे.अहवाल साल अखेर एकूण ३८९ कर्मचारी आहेत. आर्थिक वर्ष २०२५-२०२६ सालात रिझर्व्ह बँक ऑफ इंडिया, कृषि बँकिंग महाविद्यालय पुणे, कोल्हापूर जिल्हा नागरी सहकारी बँक्स असोसिएशन, दि महाराष्ट्र अर्बन को ऑप बँक्स फेडरेशन लि; मुंबई, LIST सॉफ्टवेअर, महाराष्ट्र सहकार विकास महामंडळ मर्या पुणे आणि बँकेमार्फत देखील विविध विषयावर प्रशिक्षण बँकेचे मुख्य कार्यकारी अधिकारी १, सहाय्यक सरव्यवस्थापक २, मुख्याधिकारी ७, वरिष्ठ अधिकारी ३९, कनिष्ठ अधिकारी ४६ आणि बँकेच्या एकूण १३३ शाखा सहाय्यक अशा एकूण २२८ सेवकांना प्रशिक्षण देणेत आले आहे.

अहवाल वर्षात व अहवाल वर्षानंतर बँकेचे अधिकारी व सेवकवर्ग सेवाकाळ पूर्ण झालेने निवृत्त झाले आहेत. बँकेच्या या प्रगतीमध्ये त्यांचा मोलाचा वाटा आहे. त्यांच्या पुढील वाटचालीस आमच्या शुभेच्छा !

● सामाजिक उपक्रम :

बँकेच्या सन २०२५-२०२६ कालावधीत सामाजिक उपक्रमांचा अहवाल खालील प्रमाणे देत आहे.

१) सन २०२४-२०२५ या अहवाल वर्षात इ. १० वी व इ. १२ वी च्या ८६ विद्यार्थ्यांना रोख बक्षीसे व पारितोषिके देऊन गौरव करणेत आला.

२) ७५ वर्ष पुर्ण झालेल्या बँकेच्या २८८ ज्येष्ठ सभासदांचे प्रत्यक्ष घरी जावून त्यांचा सत्कार व अभिष्टचिंतन करण्यात आले.

● श्रध्दांजली :

अहवाल सालात व त्यानंतर शहीद झालेले भारतीय सेनेतील देशभक्त जवान, थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षण तज्ञ, सामाजिक कार्यकर्ते, सहकारी कार्यकर्ते, बँकेचे शाखा मार्गदर्शक व सभासद ठेवीदार ग्राहक हितचिंतक व कर्मचारी दिवंगत झाले. तसेच कला क्रिडा,क्षेत्रातील व्यक्तींचे निधन झाले आहे. त्यांना नम्रतापूर्वक श्रद्धांजली.ईश्वर त्यांच्या आत्म्यास शांति देवो.

● आभार व समारोप :

अहवाल वर्षामध्ये बँकेच्या कामकाजामध्ये आम्हाला खालील सन्माननिय मान्यवरांची मोलाची मदत व सहकार्य झाले. यामध्ये प्रामुख्याने महाराष्ट्र राज्याचे मा. मुख्यमंत्री, मा.उपमुख्यमंत्री, मा.सहकार व पणनमंत्री, मा.गृह आणि राज्य परिवहन व जिल्ह्याचे पालक मंत्री मा.ग्रामविकास मंत्री, माननीय आमदार व खासदार, रिझर्व बँक ऑफ इंडियाचे सर्व अधिकारी, मा.निवडणूक प्राधिकरण आयुक्त, मा.केंद्रीय निबंधक कृषी व सहकारी संस्था मंत्रालय नवी दिल्ली भारत सरकार, मा.सहसचिव, मा.संचालक, मा.उपआयुक्त, मा.सहाय्यक आयुक्त, मा.उपसंचालक, मा.विभाग अधिकारी, मा.सहकार आयुक्त तथा विशेष निबंधक सहकारी संस्था कोल्हापूर, मा.अप्पर आयुक्त विशेष निबंधक सह.संस्था महाराष्ट्र राज्य पुणे, मा.अप्पर निबंधक(प्रशासन/नागरी बँक) सहकारी संस्था महाराष्ट्र राज्य पुणे, मा.उपनिबंधक कायदा विभाग सहकार आयुक्त कार्यालय पुणे, मा.जिल्हाधिकारी कोल्हापूर, मा.विभागीय सहनिबंधक सहकारी संस्था कोल्हापूर, मा.विभागीय उपनिबंधक सहकारी संस्था कोल्हापूर, मा.जिल्हा उपनिबंधक सहकारी संस्था कोल्हापूर,मा.उपनिबंधक नागरी बँक असोसिएशन कोल्हापूर, मा.सहाय्यक निबंधक सहकारी संस्था आजरा, मा.अध्यक्षा अण्णा भाऊ शेतकरी सहकारी सुतगिरणी आजरा, मा.अध्यक्ष जनता शिक्षण संस्था आजरा यांचे विशेष आभार.बँकेची प्रगती कामकाज चांगल्या पद्धतीने वाढून बँक प्रगतीपथावर नेण्यात व बँकेचे अग्रेसरत्व व लौकिक कायम राखण्यात बँकेतील माझे सहकारी व्हा.चेअरमन, सर्व संचालक सदस्य, माजी संचालक तसेच बँकेचे आर्किटेक इंजिनीअर व व्हॅल्यूएटर, कायदा सल्लागार, सर्व शाखा मशीनरी व्हॅल्यूएटर सदस्य, आमचे हितचिंतक यांनी सहकार्य दिले त्याबद्दल आभारी आहे.

बँकेचे सन्माननिय सभासद, ठेवीदार, हितचिंतक, कर्जदार, ग्राहक, निरनिराळ्या पत संस्थेचे पदाधिकारी, सर्व दैनिकांचे वार्ताहर, बँकेचे सी.ई.ओ., सहाय्यक सरव्यवस्थापक, विभाग प्रमुख, व्यवस्थापक व सेवकवर्ग यांचे सहकार्य व आत्मीयता यामुळेच बँक प्रगती पथावर राहू शकली. सर्वांनी केलेल्या सहकार्याबद्दल मी त्यांचे आभार मानतो व संचालक मंडळाच्या वतीने ६६वा वार्षिक अहवाल, ताळेबंद, नफा तोटा इत्यादी हिशोब पत्रके आपल्या मंजुरीसाठी सादर करीत आहे. त्यास आपण मंजूरी द्यावी ही विनंती. सर्वांच्या सहकार्याने बँक प्रगती पथावर राहू शकली आहे. ग्रामदैवत श्री रवळनाथ कृपादृष्टी व आपणा सर्वांचे आशीर्वाद व सहकार्य यापुढेही लाभावे अशी प्रार्थना करून अहवाल पूर्ण करत आहे.

श्री. अशोक काशिनाथ चराटी
चेअरमन
दि आजरा अर्बन को. ऑप. बँक लि., आजरा (मल्टी-स्टेट)

जय हिंद जय महाराष्ट्र...!

आजरा

❋ website: www.aucb.bank.in ❋ e-mail: ajarabank@aucb.bank.in
❋ Registration No. : 1) Under MCS Act Regd. No. 24099, Date: 19/10/1960
2) Under MSCS Act 2002 Regd. No.MSCS/CR/1270/2017 Date: 17/2/2017
❋ Bank Opening Date : 26/1/1961 ❋ RBI, Banking License No. : M.H. 458 P. Date:18/4/1986
❋ Head Office(Ajara) : (02323) 246122
❋ Registration Office : 393 B, Main Road Ajara, Tal. Ajara, Dist: Kolhapur- 416 505

BOARD OF DIRECTORS 2025- 2026 (Till 04/01/2026)

Shri. Ashok Kashinath Charati- Chairman M. A.
Shri. Sanjay Vishnu Chavan- Vice Chairman
Smt. Annapurna Kashinath Charati (From 08-01-2025)
Shri. Suresh Ishwarappa Dang
Shri. Vilas Annasaheb Naik B.Com.
Dr. Deepak Keshavrao Satoskar M.B.B.S., D.M.S.
Dr. Anil Madhavrao Deshpande M.B.B.S., D.M.S.
Shri. Ramesh Gurulingappa Kurunkar
Shri. Kishor Kashinath Bhusari B.Sc.
Shri. Basavraj Vishwanath Mahalank
Shri. Maruti Appa More B.Com., G.D.C. & A.
Shri. Ananda Vasudev Phadake
Sou. Pranita Pramod Kesarkar
Smt. Shaila Ramchandra Topale B.Com., G.D.C. & A.
Sou. Asmita Vinay Sabnis B.Com.
Shri. Sunil Shivajirao Magdum
Shri. Suryakant Vishwas Bhoite B.A.
Shri. Kiran Appasaheb Patil B.A.

BOARD OF DIRECTORS 2025- 2026 (From 05/01/2026)

Shri. Ashok Kashinath Charati- Chairman M. A.
Shri. Sanjay Vishnu Chavan- Vice Chairman
Shri. Kishor Kashinath Bhusari B.Sc.
Shri. Basavraj Vishwanath Mahalank
Shri. Ananda Vasudev Phadake
Smt. Shaila Ramchandra Topale B.Com. G.D.C.& A.
Shri. Vijaykumar Laxman Patil Diploma in Civil
Shri. Jaywant Yashwantrao Kharade B.Sc.M.S.W.
Dr. Sunil Madhavrao Deshpande M.E.,Phd in Engineering
Shri. Vinay Bhalchandra Sabnis B.A.
Dr. Sagar Ramesh Kurunkar M.B.B.S.,MS,DNB,Surgical
Shri. Hrishikesh Deepak Satoskar Diploma in Architect
Shri. Siddhesh Vilas Naik B.E. Automobile
Smt. Sandhyatai Prakash Watave
Sou. Kunda Suresh Dang
Shri. Kiran Appasaheb Patil B.A.
Shri. Ashok Devgonda Patil
Shri. Kanhoba Shankar Malve D.Sc,Tech
Adv. Sachin Shivajirao Injal B.Sc., LL.B., M.B.A.

BOARD OF MANAGEMENT

Dr. Deepak Keshavrao Satoskar M.B.B.S., D.M.S.
Smt. Shaila Ramchandra Topale B.Com., G.D.C. & A.
Adv. Sachin Shivajirao Injal B.Sc., LL.B., M.B.A
Shri. Manohar S. Kaveri B.Com., C.A.I.I.B.
Shri. Jaywant Yashwantrao Kharade B.Sc. M.S.W.

BOARD OF MANAGEMENT

Smt. Shaila Ramchandra Topale B.Com. G.D.C.& A
Adv. Sachin Shivajirao Injal B.Sc., LL.B., M.B.A.
Shri. Manohar S. Kaveri B.Com. C.A.I.I.B.
Sou. Snehal Ravindra Karande B.com,MBA
Shri. Atishkumar Ganpatrao Desai B.Sc,MBA

❋ **Chief Executive Officer :**	**Shri. Prashant Yashwant Gambhir** B.Com., G.D.C. & A.
❋ **Statutory Auditor :**	**Sarda and Pareek LLP ,** Chartered Accountants,
❋ **Audit Class :**	Since Inception **'A'** Class

NOTICE OF ANNUAL GENERAL MEETING

(For Members Only)

All the share holders members of the Bank are here by informed that 66th Annual General Meeting for the year 2025-2026 will be held on **Wednesday 9th September 2026 at 2.00 P.M. at "Anna Bhau Sanskrutik Sabhagrah, Ajara High School Ajara".** All members are requested to attend the meeting in time.

MEETING AGENDA

1. To read & confirm proceeding of 65th Annual General Meeting held on 03rd September 2025.
2. To approve and sanction the annual report, profit and loss account for the year ended 31st March 2026, and balance sheet as on that date, inspected by the bank's statutory auditors.
3. To consider and accept Statutory Audit Report for the year 2025-26 and to give approval to the compliance of Statutory Auditors Report for the year ended 2024-25.
4. To approve expenditure incurred in excess of budget in the financial year 2025-2026.
5. To authorise board of directors to appoint Statutory Auditors and fix their remuneration for the financial year 2026-27 subject to approval from the Reserve Bank of India.
6. To give approval to the distribution of Net profit and declare dividend for the year 2025-2026 to shareholders
7. To sanction the budget recommended by the Board of Directors for the year 2026-27 and to take note of proposed capital expenditure
8. To delegate the power to Board of Director for appointing Concurrent Auditors for the year 2027-28, and also give approval to the appointment and remuneration for Concurrent Auditors for the year 2026-27.
9. To sanction the waiver amount towards interest and other recovery expenses etc. under one time settlement and other schemes to sanction technical writeoff of loans and advances having chronic overdues & also sanction the one time settlement scheme formed by the bank.
10. To take note of loans sanctioned to the members of the Board and their relatives.
11. Perusal of employees who are relatives of the Board or the chief executive officer.
12. To Grant leave of absence to those members who have not attended this Annual General Meeting.
13. To Consider any other suggestions with permission of the chairman.

As per order by Board of Director

Ajara
Date: 21/08/ 2026

Shri Prashant Yashwant Gambhir
Chief Executive Officer

SPECIAL NOTE

1. If the meeting is adjourned due to lack of quorum, the meeting will be held on the same day at the same place at 2.30 pm. At that time, there will be no need for a quorum and the business will be conducted as per the agenda. However, it is requested that the members of the bank should be present at the meeting.
2. Members who wish to ask questions regarding the proceedings may do so in writing at the Bank's Head Office/Branch by 5th September 2026 or send it to the bank's mail ID ajarabank@aucb.bank.in.
3. A copy of the annual report has been published on the Bank's website www.aucb.bank.in.
4. Every member has a right to appoint a nominee for the shares held by them. Members should fulfill accordingly.
5. As per the bye-laws of the bank, every member is required to hold shares minimum of Rs. 1000/-. Members should fulfill it accordingly.

II Shree Ravalnath Prassanna II

Year 2025-2026

66th ANNUAL REPORT

Dear Members,

On behalf of the Board of Directors, I extend a warm welcome to all of you at the 66th Annual General Meeting of the Bank. The Board of Directors takes great pleasure in presenting the 66th Annual Report, which comprises the audited balance sheet and profit and loss accounts for the year ended 31st March 2026, as well as a review of the progress made by our Bank during the financial year.

Review of financial situation

In the financial year 2025-26, even in this phase of the global economy, global uncertainty, increased geopolitical risks, high tariff imposed by major economies, disrupted supply chains and the sluggish pace of global trade were all factors that had created a lot of uncertainties in the previous year. In this context, India remained one of the fastest growing major economies despite the global challenges such as the increase in crude oil prices due to the Iran conflict and the appreciation of the US dollar. The main reasons behind this were the growth rate, controlled inflation and strong financial reserves during the financial year 2025-26. In the coming days, there is a possibility of an increase in crude oil prices due to the disruption in the Strait of Hormuz, as a result of which the domestic production in 2026-27 may be affected, posing significant challenges in maintaining the growth rate of the country.

In the financial year 2025-26, the Reserve Bank of India cut the repo rate by 100 basis points between April and December 2025 and reduced the cash reserve ratio (CRR) from 4.00% to 3.00%. Despite this, yields on bonds increased. The main objective of this reduction was to increase liquidity, facilitate credit supply and encourage investment. Due to this, the prices of raw materials such as crude oil, gas, fertilizers have increased. At the same time, the depreciation of the Indian rupee is likely to increase the repo rate, resulting in an increase in interest rates. As interest rates on deposits in the banking sector will rise, bank's margins are likely to feel the pressure.

Currently, the bank has started FCO (Frictionless Customer Onboarding) for new account opening. The account is opened only after verifying Adhar Card and PAN card online through system, so there can be no misuse while opening the account. Bank has adopted many new loan schemes to provide loans to customers at fair and reasonable rates. Direct benefit transfer (DBT) system available for all type of government schemes, bank had provided digital transaction system like Googlepay, PhonePe, PAYTM, Bhimapp, Mobile banking, Whatsapp banking. I request all the customer to take advantage of this by contacting the nearest branches.

The bank has started loan rebate schemes and customers are requested to take advantage of the rebate scheme by repaying their loans on time. From the beginning, the bank is moving on the policies of transparency and trust laid down by the founder directors late Anna and late Bhau. As a result of the trust shown in the bank by all the members, customers and well-wishers of the bank, the strength to overcome all the crises has been given by the grace of the village deity Shri Rawalnath and I pray that it will continue.

Many loan schemes of Central and State Governments have been launched by the bank, such as the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme and the Annasaheb Patil Economic Backward Development Mahamandal Mumbai has been started. The bank's customers should also take advantage of it. I will continue to make sincere efforts to be worthy of the trust shown in me and the entire board of directors of the bank.

SHARE CAPITAL AND OWN FUNDS:-

As of March 2026, the share capital is Rs. 18.77 crores, reserves and other funds are 113.97 crore, which has increased by 2.95 crore. As per the Reserve Bank's rules, the Capital Adequacy Ratio (C. R. A. R.) has to be maintained at 12%, which is maintained at 13.57% by our bank. Similarly, the net worth of the bank is Rs. 83 crore 36 lakhs, which clearly shows that the bank's capital base is strong.

DEPOSITS:-

In the financial year 2025-2026, the bank offered prudent and competitive interest rates on deposits, resulting in a significant increase in deposits during the reporting year. The bank's deposits -which were Rs. 1025.69 crores as of March 2025- stood at Rs. 1162 crores at the end of March 2026. The bank's total deposits have increased by 13.29% compared to the previous year.

The increasing graph of deposits means the transparent management of the bank, the trust of customers in the bank, and excellent service- we believe that this growth will continue. The interest of the depositor will remain our utmost priority in the future as well. As per the provisions of the Income Tax Act, it has become mandatory to deduct TDS on interest on deposits. Accordingly, to ensure appropriate TDS deduction, PAN card and Form 121 should be submitted to the bank as per the provisions of the Income Tax Act. Our bank is a member of the Deposit Insurance and Credit Guarantee Corporation and the deposit insurance premium applicable for the safety of the depositor has been paid by the bank to DICGC within the stipulated time.

LOANS

The loans as of March 31, 2026 are 795.40 Crores, showing a huge increase of 21.28% in the total loans of the bank compared to the previous year. As a result, there has been an increase in profits. The bank has various loan schemes for entrepreneurs such as PMFME, PMEGP, CMEGP, Annasaheb Patil Economic Development Corporation. At the same time, many loan facilities such as Gold Loan, House Construction, and House Purchase are available at low interest rates with the bank. We request all customers to take advantage of this. Our bank has achieved 67.93% of Priority Sector Loans (PSL) as of March 31, 2026 and has maintained these goals.

INVESTMENT AND FUND MANAGEMENT:-

Investments have been made according to the guidelines of the RBI, considering the return on investments, liquidity, risks, etc. The total investment of the bank as on March 31st 2026 is Rs. 446.60 crores. The bank has earned an income of Rs 34.60 Crores. Considering falling interest rates scenario, our bank invested available funds at better yield to improve returns on investment portfolio and to generate improved income on investment. The higher return on investment gives a positive carry on the cost of deposits which helped your bank to post higher net interest income.

NON PERFORMING ASSETS (NPA)

The gross NPA of the bank is Rs 17.52 Crores and its ratio is 2.20%. As a result of the guidance of all the members of the board of directors, time bound review by the recovery committee, remarkable efforts of the branch managers and employees and positive response of the members, I feel proud to state that the net NPA of this year is

APPROPRIATION OF PROFIT:-

The total income received during the reporting year was Rs 11,373.97 lakhs and the total expenditure was Rs 10,147.16 lakhs. After deducting the expenditure, the gross profit was Rs 1,226.81 lakhs, after deducting the provisions of Rs 380.66 lakhs required as per various provisions of Reserve Bank, MSCS Act, and Income Tax etc, the net profit was Rs 846.15 lakhs.

The Board of Directors has recommended the following for the distribution of net profit. As Follows & request your sanction.

Sr.No.	Particulars	Amount (Rupees)
1	Reserve Fund (25%)	2,11,54,000.00
2	Reserve Fund (Unforeseen 10%)	84,61,528.00
3	Co-Operative Educational Fund (1%)	8,46,153.00
4	Dividend to members (10% as per the of Annual General Meeting)	1,81,56,000.00
5	Investment fluctuation fund	1,00,00,000.00
6	Co-Operative Rehabilition, Reconstruction & Development	8,46,153.00
7	Balance C/F	2,51,51,436.51
	Total Amount	**8,46,15,270.51**

TECHNOLOGY

Considering the current challenges in the banking sector and overall competition, the bank has provided innovative digital services like Mobile Banking, POS, E-Commerce, QR Code, UPI Payment System, BHIM App to the customers, to facilitate maximum use of the latest technologies. All members,and Account holders are responding well to these services. There is a significant increase in these transaction day by day. To protect against increasing instances of frauds, the Reserve Bank of India has instructed banks to contact customers only from numbers starting from 1600. Accordingly, our bank has started using these new technologies.

CYBER SECURITY:

There has been a huge increase in transactions conducted through technology and digital tools. Therefore the cyber security capabilities of the bankhave been strengthened to ensure security of financial transactions of the bank and the customers. Various security arrangements are made to further strengthen the cyber security system. Cyber security is being ensured as per the circulars issued by the Reserve Bank from time to time in this regard. In order to protect against the dangers and adverse effects of cyber security threats, the bank has conducted various customer awareness programs as well as the training and education programs for bank employees and the board member. This will assist in protecting the financial interests of the bank and the account holder.

INTERNAL AUDIT:-

The rapid changes and growing challenges in the banking sector, along with the guidelines of the Reserve Bank of India and other regulatory bodies, necessitate the addition of competent audit to the growing scope of activities in the banking sector. In this regard, our bank has an independent internal audit department. Their scope includes various types of audits mainly Risk Based Internal Audit (RBIA). Frequency of concurrent/internal audit has been done on monthly/quarterly basis by classifying the branches in various risk categories such as low/medium risks.

Head office and branch wise concurrent audit was conducted by Prashant Hirwadekar & Associates- Chartered Accountants, SPOC & Associates, S.S.S.S. & Associates, Sandeep Podjale & Associates, who have audited the department-wise and submitted their reports. I am very much thankful to them for their valuable fundamental guidance and contribution to the progress of our bank.

STATUTORY AUDIT:-

The audit was conducted by the statutory auditors approved by the Reserve Bank of India for the year 2025-26, Sarda & Pareek LLP, and I am grateful to them for their suggestions and guidance. I am very happy to inform you that the Bank has maintained its tradition of maintaining its audit category 'A' this year also. The Reserve Bank of India has appointed the audit firm Sarda & Pareek LLP as the statutory auditors for the financial year 2026-2027 and the Board of Directors is requested to give the power to fix their remuneration.

BOARD OF DIRECTORS:-

All the directors are involved in the successful progress of the bank and are always active in terms of the growth of the bank's business. In accordance with the provisions of Section 41(3) of the Multi-State Co-operative Societies Act, 2002, mandatory representation for Scheduled Castes / Scheduled Tribes (SC/ST) and Women directors on the Board has been fully ensured. I am grateful to the board of directors and the management team for the good co-ordination and the work of the bank is being done unanimously.

Sr.	Particulars	Metting Held
1	Board of Directors Committee	29
2	Executive Committee	23
3	Loan Committee	46
4	Board of Management	25
5	Audit Committee	11

Sr.	Particulars	Metting Held
6	Investment Committee	4
7	Recovery Committee	11
8	Compromise Settlement & Technical Write-off Committee	3
9	Construction & Renovation Committee	7
10	Prevention of Sexual Harassment Committee	2

BRANCH CAPITAL EXPENDITURE:-

1) At Ajara, Malvan and Bindu Chowk branches, new building is required to be constructed.
2) Expenditure will have to be incurred to acquire necessary land for housing the branches Bambavade, Gokul Shirgaon, Dombivali, Mudaltitta, Kadgaon, Haliyal, Nipani, Belgudi and Kalyan.
3) Significant expenditure will have to be made for repairing and renovating the branch and computerizing it (24x7) to provide the best service to the customers.

The capital expenditure as above is necessary to be incurred. We request you that these investments and expenditures for the above mentioned new branch buildings, furniture, interiors, computerization, ATM facility, etc., be sanctioned with the permission of the Reserve Bank.

Customer Services:-

Banking is a service industry where customer is central. Your bank focused on this aspect. While ensuring prompt and efficient delivery of services to the customers, the bank has held its customers central to all its activities. Keeping in mind the overall competitiveness of the banking sector, changing customer needs and preferences, the bank is working consistently and relentlessly to provide better customer services and grievance redressal mechanism.

The bank has made a complaint portal available on the bank's website www.aucb.bank.in for the feedback, suggestions, doubts / complaints of the customers. Along with this, a suggestion box has been made available in the branches.

Customers should be careful while making digital transactions. Do not use fraudulent links etc. received through mobile phones and SMS. Be careful of this.

KYC: Know Your Customer.

Our bank has formulated a comprehensive policy regarding KYC and AML, in which KYC related rules, AML standards, measures and restrictions under PMLA 2002 have been implemented in the bank. Accordingly, the transparent instructions issued by the Reserve Bank of India from time to time are being strictly followed in our bank

We are requested our customers please contact the nearest branch with officially valid documents and a current photograph to update their KYC documents. Customers whose C-KYCR has not been done yet. Such customers are requested to cooperate with the bank by providing their current valid documents. As risk classification is mandatory as per the rules of Reserve Bank of India, it is also mandatory for customers to RE-KYC accordingly. Please update your KYC status and cooperate us.

EMPLOYEES AND TRAINING:-

In order to ensure efficiency in the daily operations of the bank and to survive in the current competitive era, the bank has imparted the necessary training its employees from time to time for the progress of the bank. The employees have played a significant role in the bank's 66-year journey of prosperity. I am confident that this institution will continue to reach such heights of progress. At the end of the reporting year, there are a total of 389 employees. In the financial year 2025-2026, training on various subjects was provided by the Reserve Bank of India, Agricultural Banking College, Pune, Kolhapur District Urban Cooperative Association, The Maharashtra Urban Co-op Bankers Federation Ltd. Mumbai LIST Software, Maharashtra Cooperative Development Corporation, Pune and also through the bank's arrangements. A total of 228 employees including the Chief Executive Officer of the bank (1), Assistant General Managers(2), Chief Officers(7), Senior Officers(39), Junior Officers(46) and a total of 133 branch assistants of the bank were trained on various subjects.

During the reporting year and after the reporting year, the officers and employees of the bank have retired after completing their service. They have played a significant role in the progress of the bank. We wish them all the best for their future endeavors.

SOCIAL ACTIVITIES:-

The report of the social activates of the Bank is as follows.

1) 86 students of SSC & HSC were felicitated by giving them cash prizes.

2)The 288 senior citizen members of the bank, who have completed 75 years age, due to the epidemic, were felicitated at their homes

TRIBUTE:-

During the Reporting Year and thereafter martyred soldiers of the Indian Army, sad demise of our bank members, customers, employees as well as civilians who expired in the flood and corona epidemic doctors, health workers, police and other nation towelling personalities from Arts, Sports, literature, scientist, social worker, Co-operative sector and political personation. We wish the departed souls rest in peace.

CONCLUSION:-

A number of dignitaries have extended valuable support to us for the progress of the Bank during the Reporting Year. They include Hon.Chief Minister of Maharashtra, Hon.Guardian Minister & Home and Transport State Minister, Ex.Minister of Revenue, Public works, Minister of Cooperation & Marketing, Hon.Rural Development Minister, Hon.MLA, Hon.Ex Minister, RBI Officers, Commissioner of Election Authority, Hon. Divisional Secretary Government of India & Central Registrar, Agriculture Institute Ministry New Delhi, Hon.Joint Secretary, Hon.Director, Hon.Deputy Commissioner, Hon.Assistant Commissioner, Hon. Deputy Director, Hon.Co-operative Commissioner & Registrar, Co-operative Society, Co-operative Societies Maharashtra State Pune, Hon.Deputy Registrar Legal Department & Urban bank Co-operative Commissioner Pune, Hon. Collector Kolhapur, Hon.Divisional Joint Registrar Cooperative Societies Kolhapur, Divisional Deputy Registrar Co-operative Society Kolhapur, Hon. District Deputy Registrar Co-operative Society Kolhapur, Hon. Deputy Registrar Urban Bank Association Kolhapur, Hon.Assistant Registrar Co-operative Societies Ajara, Hon.President Anna Bhau Shetkari Co-op. Sutgirani Ajara, Hon.President Janata Education Society Ajara &Hon.Anna Bhau Society Group Head, I thank all of them.

I also thank my colleagues Vice-Chairman, Members of the Board of Directors, Former Directors, Law counsellors for their active support in the progress of the Bank and maintaining its reputation. I am also thankful to Branches guide for their Co-operation.

Our Bank remains on the path of progress because of its honourable members, well-wishers, customers and various vendors, office bearers of various credit societies, reporters & employees. I thank all of them for their co-operation. I present the 66th Annual Report, Balance Sheet, Profit & Loss Account before you for your accord. The Bank is making progress with your co-operation and the blessings of the local deity Shree Ravalnath. I hope for your co-operation in the years to come. With this I conclude this report.

Ajara

Shri. Ashok Kashinath Charati
Chairman
The Ajara Urban Co.op. Bank Ltd.,Ajara(Multi-state)

BALANCE SHEET AS ON 31st MARCH 2026

दि. ३१ मार्च २०२६ अखेरचा ताळेबंद पत्रक

Sr. No.	Capital & Liabilities भांडवल व देणी	Schedule परिशिष्ठ	As on 31-03-2026 Rs. Ps.	As on 31-03-2025 Rs. Ps.
1	Capital भाग भांडवल	1	18,76,99,650.00	18,27,43,850.00
2	Reserve & Surplus राखीव निधी व इतर निधी	2	113,96,52,903.71	111,02,14,089.38
3	Deposits ठेवी	3	1161,99,64,539.41	1025,69,12,434.00
4	Borrowings घेतलेली कर्जे	--	0.00	0.00
5	Bills for Collection वसुलीसाठी स्विकारलेली बिले	--	----	----
6	Branch Adjustments शाखा जुळवणी	--	51,736.00	0.00
7	Overdue Interest Reserve थकीत व्याज तरतुद	--	18,83,38,602.85	16,32,96,139.74
8	Interest Payable देणे व्याज	--	27,93,84,531.50	28,38,08,735.50
9	Other Liabilities & Provisions इतर देणी व तरतुदी	4	18,96,04,311.14	16,52,30,374.21
10	Profit & Loss नफा – तोटा	5	9,96,15,270.51	6,00,84,631.72
	Total एकूण		**1370,43,11,545.12**	**1222,22,90,254.55**
	Contingent Liabilities संभाव्य देणी	12	5,00,44,578.23	4,11,60,982.00
	Total एकूण		**5,00,44,578.23**	**4,11,60,982.00**

As per our report of even date

Shri. Prashant Yashwant Gambhir
Chief Executive Officer

Shri Sanjay Vishnu Chavan
Vice Chairman

Shri Ashok Kashinath Charati
Chairman

BOARD OF DIRECTORS

Shri. Kishor Kashinath Bhusari
Shri. Vijaykumar Laxman Patil
Dr. Sagar Ramesh Kurunkar
Sou. Kunda Suresh Dang
Adv. Sachin Shivajirao Injal
Shri. Basavraj Vishwanath Mahalank
Shri. Jaywant Yashwantrao Kharade
Shri. Hrishikesh Deepak Satoskar
Shri. Kiran Appasaheb Patil
Shri. Ananda Vasudev Phadake
Dr. Sunil Madhavrao Deshpande
Shri. Siddhesh Vilas Naik
Shri. Ashok Devgonda Patil
Smt. Shaila Ramchandra Topale
Shri. Vinay Bhalchandra Sabnis
Smt. Sandhyatai Prakash Watave
Shri. Kanhoba Shankar Malve

Board of Management :

Smt. Shaila Ramchandra Topale
Adv. Sachin Shivajirao Injal
Sou. Snehal Ravindra Karande
Shri. Manohar S. Kaveri
Shri. Atishkumar Ganpatrao Desai

Shri. Tanaji Gundu Goilkar
Assistant General Manager

SARDA AND PAREEK LLP
Chartered Accountants

BALANCE SHEET AS ON 31st MARCH 2026

दि. ३१ मार्च २०२६ अखेरचा ताळेबंद पत्रक

Sr. No.	Assets & Debtors जिंदगी व येणी	Schedule परिशिष्ठ	As on 31-03-2026 Rs. Ps.	As on 31-03-2025 Rs. Ps.
1	Cash and Balance with banks रोख व बँकांमधील शिल्लक	6	38,11,65,115.62	33,37,31,718.91
2	Balance with bank & Money at Call & Short Notice इतर बँकातील शिल्लक व मागणी योग्य ठेव, शॉर्ट नोटीस	7	171,37,56,113.95	167,31,03,051.47
3	Investments गुंतवणूक	8	306,95,83,160.00	308,99,35,010.00
4	Advances दिलेली कर्जे	9	795,40,46,245.61	655,83,60,501.02
5	Overdue Interest Reserve थकीत व्याज तरतुद	--	18,83,38,602.85	16,32,96,139.74
6	Bills Receivable वसूलीसाठी पाठविलेली बिले	--	0.00	0.00
7	Branch Adjustments शाखा जुळवणी	--	0.00	560.00
8	Property, plant and equipment स्थावर मालमत्ता	10	20,45,08,117.11	20,98,18,366.52
9	Other Assets इतर येणी	11	18,01,64,989.98	18,12,95,706.89
10	Non Banking Assets acquired in satisfaction of claims कर्ज वसूली पोटी खरेदी केलेल्या मिळकती	--	1,27,49,200.00	1,27,49,200.00
	Total एकूण		**1370,43,11,545.12**	**1222,22,90,254.55**

श्री. प्रशांत यशवंत गंभीर
मुख्य कार्यकारी अधिकारी

श्री. संजय विष्णू चव्हाण
व्हा. चेअरमन

श्री. अशोक काशिनाथ चराटी
चेअरमन

संचालक मंडळ सदस्य

श्री. किशोर काशिनाथ भुसारी
श्री. विजयकुमार लक्ष्मण पाटील
डॉ. सागर रमेश कुरुणकर
सौ. कुंदा सुरेश डांग
ॲड. सचिन शिवाजीराव इंजल
श्री. बसवराज विश्वनाथ महाळंक
श्री. जयवंत यशवंतराव खराडे
श्री. हृषीकेश दीपक सातोसकर
श्री. किरण आप्पासाहेब पाटील
श्री. आनंदा वासुदेव फडके
डॉ. सुनिल माधवराव देशपांडे
श्री. सिद्धेश विलास नाईक
श्री. अशोक देवगोंडा पाटील
श्रीमती शैला रामचंद्र टोपले
श्री. विनय भालचंद्र सबनीस
श्रीमती संध्याताई प्रकाश वाटवे
श्री. कान्होबा शंकर माळवे

व्यवस्थापन मंडळ:-

श्रीमती शैला रामचंद्र टोपले
ॲड. सचिन शिवाजीराव इंजल
सौ. स्नेहल रविंद्र करंडे
श्री.मनोहर एस. कावेरी
श्री.अतिशकुमार गणपतराव देसाई

श्री. तानाजी गुंडू गोईलकर
सहाय्यक सरव्यवस्थापक

SARDA AND PAREEK LLP
Chartered Accountants (वैधानिक लेखापरीक्षक)

SCHEDULES TO THE B/S

SCHEDULE 1- SHARE CAPITAL परिशिष्ठ १ भाग भांडवल

	Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A.	**Authorised Capital** अधिकृत भागभांडवल (2500000"A" Class shares of Rs. 100/- each) (प्रत्येकी रू. १००/- चा भाग)	**25,00,00,000.00**	**25,00,00,000.00**
B.	**Issued, Called up, Subscribed & Paid up Capital** **इश्युड कॉल्ड अप, भरणा झालेले भांडवल**		
	1.Individuals वैयक्तिक	18,25,36,875.00	17,87,61,875.00
	Individuals 5137883 Shares of 25/- each and 540898 shares of 100/- each for year 2025-26 Individuals 5240383 Shares of 25/- each and 477523 shares of 100/- each for year 2024-25		
	2. Co-op Institutions सहकारी संस्था	0.00	0.00
	3.Others इतर Others 32971 Shares of 25/- each and 43385 shares of 100/- each for year 2025-26 Others 33219 Shares of 25/- each and 31515 shares of 100/- each for year 2024-25	51,62,775.00	39,81,975.00
	Total एकूण	**18,76,99,650.00**	**18,27,43,850.00**

SCHEDULE 2- RESERVE FUND & OTHER RESERVES परिशिष्ठ २ राखीव निधी व इतर निधी

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A. Statutory Reserves वैद्यानिक राखीव निधी	29,06,55,343.35	27,20,69,458.10
B. Building Funds इमारत निधी	20,79,,84,141.25	20,31,31,209.53
C. Capital Reserve राखीव भांडवल	14,61,134.00	14,61,134.00
D. Bad & Doubtful Debts Reserve बुडीत व संशयित कर्ज निधी	35,42,03,608.02	36,05,81,670,41
E. Charity Fund धर्मादाय निधी	0.00	1,39,588.00
F. General Reserve सर्व साधारण निधी	1,06,07,445.00	1,04,49,286.00
G. Contingent Fund-Standard Assets उत्तम जिंदगीसाठी तरतुद	3,25,00,000.00	3,02,00,000.00
H. Investment Depreciation Fund गुंतवणूक घसारा फंड	8,08,25,000.00	7,50,00,000.00
I. Investment Fluctuation Reserve गुंतवणूक चढउतार निधी	9,25,00,000.00	9,25,00,000.00
J. Other Reserve इतर निधी	4,03,480.09	20,19,332.34
K. Building Revaluation Reserve इमारत पुनर्मूल्यांकन निधी	1,79,00,852.00	1,80,59,011.00
L. Unforeseen Reserve अकल्पीत निधी	4,56,11,900.00	3,96,03,400.00
M. Provision for Restructured Loan पुर्नरचित कर्जावरील तरतुद	50,00,000.00	50,00,000.00
.		
Total एकूण	**113,96,52,903.71**	**111,02,14,089.38**

SCHEDULE 3- DEPOSITS परिशिष्ट ३ ठेवी

	Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A.	**Fixed Deposits मुदत ठेवी**	**920,75,37,249.00**	**810,72,87,161.80**
	i) Individuals वैयक्तिक	806,33,59,498.00	720,15,68,454.80
	ii) Other societies इतर संस्था	114,41,77,751.00	90,57,18,707.00
B.	**Saving Bank Deposits बचत ठेवी**	**196,49,06,110.27**	**176,42,49,446.55**
	i) Individuals वैयक्तिक	196,44,59,832.72	176,16,96,416,65
	ii) Other societies इतर संस्था	4,46,277.55	25,53,029.90
C.	**Current Deposits चालू ठेवी**	**44,75,21,180.14**	**38,53,75,825.65**
	i) Individuals वैयक्तिक	31,51,23,984.55	27,03,92,310.06
	ii) Other societies इतर संस्था	13,23,97,195.59	11,49,83,515.59
	Total एकूण	**1161,99,64,539.41**	**1025,69,12,434.00**

SCHEDULE 4- OTHER LIABILITIES & PROVISIONS परिशिष्ट ४ इतर देणी व तरतुदी

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A) Other Liabilities इतर देणी		
1. Unclaim Dividend अनक्लेम डिव्हीडंड	0.00	3,51,982.00
2. Sundry Creditors, Tender Bayana & Other Provisions किरकोळ देणे,टेंडर बयाणा व इतर तरतुदी	77,59,855.20	69,30,955.61
3. Locker Security लॉकर सिक्यूरिटी	7,57,500.00	16,10,700.00
4. Audit Fee Payable लेखापरिक्षक फी देणे	14,72,250.00	11,63,250.00
5. D.D/ Pay order Payable डी. डी. पे ऑर्डर पेयेबल	30,65,433.27	20,68,360.52
6. Miscelleneous इतर देणी	8,66,42,501.67	7,48,39,918.08
Total एकूण	**9,96,97,540.14**	**8,69,65,166.21**

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
B) Provisions तरतुदी		
1. Income Tax Provisions आयकर तरतुद	2,80,42,918.00	1,98,94,745.00
2. Leave Salary Provision रजा पगार तरतूद	4,37,62,481.00	4,15,50,554.00
3. Deferred Tax डेफर्ड टॅक्स	1,56,01,372.00	1,43,19,909.00
4. Provision for Advance (Covid) कर्जाची तरतूद (कोविड)	25,00,000.00	25,00,000.00
Total एकूण	**8,99,06,771.00**	**7,82,65,208.00**
Total एकूण (A+B)	**18,96,04,311.14**	**16,52,30,374.21**

SCHEDULE 5- PROFIT & LOSS परिशिष्ठ ५ नफा – तोटा

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A . Appropriations of Profit for the preceding year	**6,00,84,631.72**	**5,13,32,165.52**
1. Statutory Reserve वैधानिक राखीव निधी	1,50,21,200.00	1,28,33,100.00
2. Reserve for unforeseen situations अकल्पित निधी	60,08,500.00	51,33,300.00
3. Co-Operative Educational Fund सहकार शिक्षण निधी	6,01,000.00	5,13,400.00
4. Co-Operative Rehabilitation, Reconstruction & Development fund सहकार पुर्नवसन आणि पुनर्रचना विकास निधी	6,01,000.00	5,13,400.00
5. Investment fluctuation Reserveगुंतवणूक चढउतार निधी	0.00	75,00,000.00
6. Dividend to shareholders subject to approval of AGM /लाभांश	1,80,00,000.00	1,72,00,000.00
7. Building Fund इमारत निधी	48,52,931.72	76,38,965.52
8. Balance C/F पुढील वर्षासाठी शिल्लक नफा	1,50,00,000.00	0.00
B . Profit as per Balance Sheet / नफा– तोटा ताळेबंद पत्रकानुसार	**8,46,15,270.51**	**6,00,84,631.72**
Previous Year Profit/ मागील वर्षाचा नफा	**1,50,00,000.00**	
Total एकूण	**9,96,15,270.51**	**6,00,84,631.72**

SCHEDULE 6- CASH & BALANCES WITH BANKS परिशिष्ठ ६ रोख शिल्लक व बँकातील शिल्लक

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
1. Cash in Hand रोख	21,59,18,054.00	21,43,15,945.00
2. Balance with Reserve Bank of India भारतीय रिझर्व बँक	11,31,50,158.08	8,56,13,191.49
3. Balance with State Bank of India स्टेट बँक ऑफ इंडिया	85,51,989.05	20,61,123.95
4. Balance with State Co-op Bank राज्य सहकारी बँक	65,290,22	66,995.62
5. Balance with District Co-op Bank जिल्हा सहकारी बँक	4,34,79,624.27	3,16,74,462.85
Total एकूण	**38,11,65,115.62**	**33,37,31,718.91**

SCHEDULE 7- BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE
परिशिष्ठ ७ इतर बँकातील शिल्लक व मागणी योग्य ठेव व शॉर्टनोटीस

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A. Current Deposits चालू ठेवी		
1. Balance with Nationalized Bank राष्ट्रीयकृत बँका	5,19,28,286.55	3,63,29,648.29
2. Balance with Other Bank / इतर बँका	26,54,14,578.40	25,03,60,154.18
Total एकूण	**31,73,42,864.95**	**28,66,89,802.47**
B. Fixed Deposits मुदत ठेवी		
1. Fixed Deposits with DCC Bank जिल्हा बँक मुदत ठेवी	86,51,00,000.00	52,00,00,000.00
2. Fixed Deposits with Other Bank इतर बँका मुदत ठेवी	53,13,13,249.00	86,64,13,249.00
Total एकूण	**139,64,13,249.00**	**138,64,13,249.00**
Total एकूण (A+B)	**171,37,56,113.95**	**167,31,03,051.47**

SCHEDULE 8- INVESTMENT परिशिष्ट ८ गुंतवणूक

	Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
I.	Central State Government Securities केंद्र व राज्य सरकारचे रोखे	**295,97,88,775.00**	**280,01,89,111.00**
III.	Shares शेअर्स		
	i) Shares in Co-op Institutions सहकारी संस्थांचे शेअर्स	**98,11,500.00**	**98,11,500.00**
	ii) Shares in other Institution इतर संस्थांचे शेअर्स	--	--
III.	PFC Bonds 2025 पी.एफ.सी.गुंतवणूक	0.00	2,00,00,000.00
IV.	**Other Investment इतर गुंतवणूक**	**9,99,82,885.00**	**25,99,34,399.00**
	i) Tri-Party Lending ट्राय पार्टी लेंडिंग	9,99,82,885.00	25,99,34,399.00
	Total एकूण	**306,95,83,160.00**	**308,99,35,010.00**

SCHEDULE 9 - ADVANCES परिशिष्ट ९ दिलेली कर्जे

	Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A.	**Short Term Loan, Cash Credits, Overdraft & Bills Discounted अल्प मुदत कर्जे, कॅश क्रेडिट, ओव्हरड्राफ्ट व वसुलीची बिले**	**349,43,46,932.51**	**258,32,39,011.79**
	i) Secured against assets इतर नजरगहाण तारण कर्ज	329,66,18,884.51	238,36,91,174.79
	ii) Against two personal sureties विनातारण कर्जे	19,77,28,048.00	19,95,47,837.00
	Of the advances due form individuals वरीलपैकी व्यक्तीकडून येणे	349,43,46,932.51	258,32,39,011.79
	Of the advances amount overdue थकबाकी कर्जे	18,58,05,180.31	17,46,16,892.81
B.	**Medium Term Loan मध्यम मुदत कर्जे**	**295,39,67,742.76**	**264,44,79,100.62**
	i) Secured against assets तारण कर्जे	282,35,37,874.65	264,44,79,100.62
	ii) Against two personal sureties विनातारण कर्जे	13,04,29,868.11	0.00
	Of the advances due form individuals वरीलपैकी व्यक्तीकडून येणे	295,39,67,742.73	264,44,79,100.62
	Of the advances amount overdue थकबाकी कर्जे	22,94,18,598.30	21,60,16,670.31
C.	**Long Term Loan दीर्घ मुदत कर्जे**	**150,57,31,570.34**	**133,06,42,388.61**
	i) Secured against assets तारण कर्जे	150,57,31,570.34	133,06,42,388.61
	ii) Against two personal sureties विनातारण कर्जे	0.00	0.00
	Out of the advances due form individuals वरीलपैकी व्यक्तीकडून येणे	150,57,31,570.34	133,06,42,388.61
	Of the advances amount overdue थकबाकी कर्जे	1,69,93,901.29	1,36,30,753.77
	Total एकूण	**795,40,46,245.61**	**655,83,60,501.02**

SCHEDULE 10- Property, plant and equipment परिशिष्ट १० स्थावर मालमत्ता

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A. Land & Building(Premises) जागा व इमारती	**13,30,43,953.40**	**13,11,33,710.63**
At Cost as on 31 march of the preceding year	13,11,33,710.63	12,23,75,335.63
Addition During the year	49,77,617.77	1,17,72,712.00
Deduction / Depreciation during the year	30,67,375.00	30,14,337.00
B. Dead Stock & Furniture डेड स्टॉक व फर्निचर	**5,05,64,891.39**	**5,40,86,460.21**
At Cost as on 31 march of the preceding year	5,40,86,460.21	5,03,09,494.10
Addition During the year	20,23,251.18	95,49,697.11
Deduction / Depreciation during the year	55,44,820.00	57,72,731.00
C. Computer संगणक	**64,29,726.86**	**1,19,40,534.76**
At Cost as on 31 march of the preceding year	1,19,40,534.76	1,09,33,864.63
Addition During the year	27,01,649.14	1,11,37,875.62
Deduction / Depreciation during the year	82,12,457.04	1,01,31,205.49
D. Software सॉफ्टवेअर	**75,46,961.80**	**68,90,229.26**
At Cost as on 31 march of the preceding year	68,90,229.26	52,69,675.75
Addition During the year	58,93,311.28	66,24,027.51
Deduction / Depreciation during the year	52,36,578.74	50,03,474.00
E. Motor Cars वाहने	**53,94,054.00**	**39,69,162.00**
At Cost as on 31 march of the preceding year	39,69,162.00	49,86,977.00
Addition During the year	35,90,023.00	0.00
Deduction / Depreciation during the year	21,65,131.00	10,17,815.00
G. Plant & Machinery मशिनरी	**15,28,529.66**	**17,98,269.66**
At Cost as on 31 march of the preceding year	17,98,269.66	19,92,965.31
Addition During the year	0.00	1,12,702.35
Deduction / Depreciation during the year	2,69,740.00	3,07,398.00
Total एकूण	**20,45,08,117.11**	**20,98,18,366.52**

SCHEDULE 11- OTHER ASSETS परिशिष्ठ ११ इतर येणी

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
A. Advances Given आगाऊ येणे	**59,25,259.00**	**16,73,063.00**
Festival Advance फेस्टिवल ॲडव्हान्स	4,00,500.00	3,90,500.00
Computer Purchase Advance संगणक खरेदी ॲडव्हान्स	0.00	68,125.00
Architect Fee Advance आगाऊ रक्कम येणे वास्तुविशारद फी	0.00	89,000.00
Battery Purchase Advance आगाऊ येणे बॅटरी खरेदी	3,56,400.00	5,99,400.00
Building Repair Advance आगाऊ रक्कम येणे इमारत दुरूस्ती	50,00,000.00	2,80,000.00
General Advance सामान्य ॲडव्हान्स	1,37,559.00	81,938.00
Staff Mediclaim Advance स्टाफ मेडीक्लेम ॲडव्हान्स	30,800.00	5,100.00
Building Construction Advance इमारत बांधकाम ॲडव्हान्स	0.00	1,59,000.00
B. Interest Receivable on Investments गुंतवणुकीवरील येणे व्याज	**11,31,35,518.00**	**12,64,54,719.00**
C. Stationery Stock स्टेशनरी स्टॉक	**24,79,853.06**	**23,63,170.46**
D. Other Receivable इतर येणी	**5,86,24,359.92**	**5,08,04,754.43**
i) Income Tax Refund आयकर परतावा	73,81,380.00	0.00
ii) Prepaid Expenses आगाऊ खर्च	47,75,713.44	74,11,318.72
iii)Miscellaneous Assets किरकोळ येणी	1,55,92,266.48	1,68,93,435.71
iv) Advance Income Tax आगाऊ आयकर	3,08,75,000.00	2,65,00,000.00
Total एकूण (A+B+C+D)	**18,01,64,989.98**	**18,12,95,706.89**

SCHEDULE 12- CONTINGENT LIABLITIES परिशिष्ठ १२ संभाव्य देणी

Particulars तपशील	As on 31- 03-2026	As on 31- 03-2025
Bank Guarantees बँक हमीपत्रे	1,03,75,000.00	15,13,200.00
Amount Transferred to DEAF डी.ई.ए.एफ.ला जमा केलेली रक्कम	3,96,69,578.23	3,96,47,782.00
Total एकूण	**5,00,44,578.23**	**4,11,60,982.00**

Shri. Prashant Yashwant Gambhir
Chief Executive Officer

Shri Sanjay Vishnu Chavan
Vice Chairman

Shri Ashok Kashinath Charati
Chairman

Shri. Tanaji Gundu Goilkar
Assistant General Manager

SARDA AND PAREEK LLP
Chartered Accountants

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026

दि. ३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षाचे नफा - तोटा पत्रक

Sr. No.	EXPENDITURE / खर्च	Year Ended 31-03-2026 Rs. Ps.	Year Ended 31-03-2025 Rs. Ps.
A	Interest paid on Deposits ठेवीवरील दिलेले व्याज	69,62,88,027.28	61,19,81,338.63
B	Interest paid on Borrowings बँक कर्जावरील दिलेले व्याज	27,900.00	78,800.00
C	Rent, Light, Insurance, Taxes etc.भाडे, लाईट विमा, कर इत्यादी	1,21,01,351.98	1,17,51,763.54
D	Printing Stationery & Advertisment स्टेशनरी छपाई व जाहिरात	37,65,291.08	19,56,489.85
E	Depreciation & Repairs of Property घसारा, झीज, व दुरूस्ती	2,34,46,213.78	2,66,49,069.25
F	Directors Fees Allowances & Exp. संचालक, शुल्क भत्ता व खर्च	46,90,072.87	41,57,278.00
G	Audit Fees & Expenses लेखापरीक्षक शुल्क व खर्च	21,84,480.00	16,28,747.50
H	Law Charges कायदा तज्ञाचे शुल्क	3,21,900.00	3,78,534.00
I	Postage Telegram & Telephone टपाल, तार व दुरध्वनी	63,57,438.76	44,66,768.34
J	Deposit Insurance(DICGC) Premium ठेव विमा प्रिमीयम	1,42,35,039.33	1,24,53,962.00
K	Other Expenses इतर खर्च	5,68,25,214.90	5,11,05,825.43
L	Staff Salaries & Allowances etc. सेवक पगार व भत्ते इ.	19,44,73,380.76	18,29,50,992.00
M	**Provision & Contingencies तरतुदी व संभाव्य देणी**	**91,46,336.00**	**9,69,350.00**
	i) Provision of standard Assets उत्तम जिंदगीवरील तरतुदी	23,00,000.00	0.00
	ii) Investment Depreciation Fund गुंतवणूक घसारा फंड	58,25,000.00	0.00
	iii) Investment Premium (Amortization) गुंतवणूकीवरील प्रिमीयम	10,21,336.00	9,69,350.00
N.	**Profit Before Tax कर पूर्व नफा**	**11,35,34,718.51**	**8,10,02,782.72**
	Income Tax Provision आयकर तरतुद	2,89,19,448.00	2,09,18,151.00
O	**Net Profit निव्वळ नफा**	8,46,15,270.51	6,00,84,631.72
	Total एकूण	**113,73,97,365.25**	**99,15,31,701.26**

As per our report of even date

Shri. Prashant Yashwant Gambhir
Chief Executive Officer

Shri Sanjay Vishnu Chavan
Vice Chairman

Shri Ashok Kashinath Charati
Chairman

BOARD OF DIRECTORS

Shri. Kishor Kashinath Bhusari
Shri. Vijaykumar Laxman Patil
Dr. Sagar Ramesh Kurunkar
Sou. Kunda Suresh Dang
Adv. Sachin Shivajirao Injal
Shri. Basavraj Vishwanath Mahalank
Shri. Jaywant Yashwantrao Kharade
Shri. Hrishikesh Deepak Satoskar
Shri. Kiran Appasaheb Patil
Shri. Ananda Vasudev Phadake
Dr. Sunil Madhavrao Deshpande
Shri. Siddhesh Vilas Naik
Shri. Ashok Devgonda Patil
Smt. Shaila Ramchandra Topale
Shri. Vinay Bhalchandra Sabnis
Smt. Sandhyatai Prakash Watave
Shri. Kanhoba Shankar Malve

Board of Management :

Smt. Shaila Ramchandra Topale
Adv. Sachin Shivajirao Injal
Sou. Snehal Ravindra Karande
Shri. Manohar S. Kaveri
Shri. Atishkumar Ganpatrao Desai

Shri. Tanaji Gundu Goilkar
Assistant General Manager

SARDA AND PAREEK LLP
Chartered Accountants

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026
दि. ३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षाचे नफा - तोटा पत्रक

Sr. No.	INCOME / उत्पन्न	Year Ended 31-03-2026 Rs. Ps.	Year Ended 31-03-2025 Rs. Ps.
A	**Interest Received मिळालेले व्याज**	**106,45,71,743.45**	**93,50,35,831.11**
	i) Loans & Advances कर्जावरील व्याज	74,29,67,052.49	65,39,32,459.10
	ii) Investments गुंतवणुकीवरील व्याज	32,16,04,690.96	28,11,03,372.01
B.	Commission, Exchange, Brokerage etc. कमिशन	2,43,38,948.37	2,04,57,143.11
C.	Profit on Sale of Securities रोख्याच्या उलाढालीवरील नफा	1,34,55,000.00	51,57,500.00
D.	Income from Mutual Fund. म्युचुअल फंडावरील उत्पन्न	1,09,49,622.32	1,01,41,893.13
E.	**Other Income इतर उत्पन्न**	**2,40,82,051.11**	**2,07,39,333.91**
	i) Dividend on Shares शेअर्सवरील लाभांश	10,100.00	10,100.00
	ii) Other Income इतर उत्पन्न	2,40,71,951.11	2,07,29,233.91
	Total एकूण	**113,73,97,365.25**	**99,15,31,701.26**

श्री. प्रशांत यशवंत गंभीर
मुख्य कार्यकारी अधिकारी

श्री. संजय विष्णू चव्हाण
व्हा. चेअरमन

श्री. अशोक काशिनाथ चराटी
चेअरमन

संचालक मंडळ सदस्य

श्री. किशोर काशिनाथ भुसारी
श्री. विजयकुमार लक्ष्मण पाटील
डॉ. सागर रमेश कुरुणकर
सौ. कुंदा सुरेश डांग
ॲड. सचिन शिवाजीराव इंजल
श्री. बसवराज विश्वनाथ महाळंक
श्री. जयवंत यशवंतराव खराडे
श्री. हृषीकेश दीपक सातोसकर
श्री. किरण आप्पासाहेब पाटील
श्री. आनंदा वासुदेव फडके
डॉ. सुनिल माधवराव देशपांडे
श्री. सिद्धेश विलास नाईक
श्री. अशोक देवगोंडा पाटील
श्रीमती शैला रामचंद्र टोपले
श्री. विनय भालचंद्र सबनीस
श्रीमती संध्याताई प्रकाश वाटवे
श्री. कान्होबा शंकर माळवे

व्यवस्थापन मंडळ:-

श्रीमती शैला रामचंद्र टोपले
ॲड. सचिन शिवाजीराव इंजल
सौ. स्नेहल रविंद्र करंडे
श्री.मनोहर एस. कावेरी
श्री.अतिशकुमार गणपतराव देसाई

श्री. तानाजी गुंडू गोईलकर
सहाय्यक सरव्यवस्थापक

SARDA AND PAREEK LLP
Chartered Accountants (वैधानिक लेखापरीक्षक)

SARDA & PAREEK LLP
Chartered Accountants
MUMBAI

Audit Classification

We have audited the Balance Sheet of The Ajara Urban Co-operaitve Bank Ltd; Ajara Multi-State as on 31-03-2026 & Profit & Loss account annexed thereto for the year ended on that date & we report that " A " audit classification has been granted to the bank for the year 2025-26

For SARDA & PAREEK LLP
Chartered Accountants
Firm Registration No. 109262W/W100673

Sd/-
CA Niranjan Joshi
Partner
Membership No. 102789
UDIN:26102789VSHBOJ8354

Place: Ajara

Date: 11.06.2026

INDEPENDENT AUDITOR'S REPORT

To,
The Members
The Ajara Urban Co-op. Bank Ltd; Ajara (Multi State) Ajara, Kolhapur.

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **The Ajara Urban Co Operative Bank Limited, Ajara, Dist. Kolhapur** (hereinafter referred to as “the Bank”), which comprise the Balance Sheet as at 31st March 2026, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the 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, 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 & 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, we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management & 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 Cooperative 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 safe guarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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 judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the 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 auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the 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 Requirements

1. The 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, the Multi State Co-operative Societies Rules, 2002.
2. As required by Section 73(4) of the Multi State Cooperative 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 purpose 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. The transactions of the Bank which came 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 required by Rule 27(2) of the Multi-state Cooperative Societies Rules, 2002,we report that:

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 realisation 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;

4. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, 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 Cooperative Societies Act, 2002, the Rules made there under 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 doubtful of recovery against which a provision of Rs.3542.04 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);

Category	Principal Outstanding on 31-03-2026 Rs in Lakhs
Sub-standard and doubtful assets	1575.44
Loss Assets	177.08

d. As per the information provided to us and to the best of our knowledge, there are credit facilities sanctioned by the Bank to the members of the Board and a sum of Rs.217.13 Lakhs was outstanding as on March 31, 2026;
e. During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India, to the extent applicable to the Bank;
f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

For SARDA & PAREEK LLP
Chartered Accountants
Firm Registration No. 109262W/W100673

Sd/-
CA Niranjan Joshi
Partner
Membership No. 102789
UDIN:26102789VSHBOJ8354

Place: Ajara
Date: 11.06.2026

Notes to Financial Statements for the Year Ended 31st March 2026

I. Overview:

1. Background

The Ajara Co-operative Bank Ltd. was incorporated in 1960 and provides a complete suite of banking and financial Services including retail banking, wholesale banking & treasury operations. The Bank is primarily governed by the Banking Regulation Act, 1949 as amended time to time and the Multistate Co-operative Societies Act, 2002 as amended from time to time and rules made thereunder.

2. Basis of preparation:

The financial statements of the Bank have been prepared 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 with all material respect 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 & Multi State Co-operative Societies Act & Rules, 2002, Circulars and Guidelines issued by the Urban Banking Department of Reserve Bank of India ('RBI') from time to time and current practices prevalent in the Co-operative Banking Sector in India.

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

3. Use of Estimates:

The preparation 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. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future periods.

4. Accounting Convention

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and “ongoing concern” basis.

5. 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 Reserve Bank of India from time to time.

b. The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as “Overdue Interest Reserve” as per RBI directives.

c. 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) sector	1.00 %
Commercial and real estate loans residential housing sector(CRE-RH)	0.75 %
All Other loans and advances not included above	0.40 %

d. For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in fair value of assets to be provided for at the time of restructuring and each balance sheet date thereafter.

6. **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.

7. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5):

The net profit or loss for the period comprises the following components, each of which is disclosed on the face of the profit and loss account statement: (a) profit or loss from ordinary activities; and (b) extraordinary items.

Extraordinary Items

Extraordinary items are disclosed in the profit and loss account statement as a part of net profit or loss for the period. The nature and the amount of each extraordinary item is separately disclosed in the notes to profit and loss account statement in a manner that its impact on current profit or loss can be perceived.

Prior Period Items

The nature and amount of prior period items is separately disclosed in the profit and loss account statement in a manner that their impact on the current profit or loss can be perceived.

Changes in Accounting Estimates

As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation process involves judgments based on the latest information available. Estimates may be required, for example, of bad debts or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability.

Changes in Accounting Policies:

Any change in an accounting policy which has a material effect is disclosed in the Notes to accounts. The impact of, and the adjustments resulting from, such change, if material, have been disclosed in the financial statements of the period in which such change is made, to reflect the effect of such change. Where the effect of such change is not ascertainable, wholly or in part, the fact is appropriately indicated in the notes to accounts. If a change is made in the accounting policies which has no material effect on the financial statements for the current period, but which is reasonably expected to have a material effect in later periods, the fact of such change is appropriately disclosed in the period in which the change is adopted.

8. Revenue recognition (AS- 9):

a. Income from advances As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis as and when the same is earned; income from Non-Performing Assets is recognized on realization and in case of advances with the Recovery Department of the bank, generally the recoveries in the accounts are first appropriated towards charges debited then towards interest and then subsequently towards principal outstanding.

b. Income from Investments Interest and other income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments is recognized on a straight-line basis over the period to maturity. Profit/Loss on sale of securities is recognized as and when the same is realized.

c. All other income is recognized on accrual basis unless specified otherwise the commission on letter of credit / guarantees, locker rent / dividend received from shares of cooperative and other institutions and mutual fund, other service charges levied by the bank are recognized as income in the year is accounted for on 'as and when' received basis.

6. Property, Plant and Equipment (AS- 10):

a. Asset including intangible assets, other than those that have been revalued, are carried at historical cost less amortization / depreciation accumulated thereon. 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, rebates are deducted in arriving at the purchase price.

b. Revalued assets are carried at revalued amounts less amortization / depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet.

c. Gains or Losses arising from de-recognition of fixed assets are measured as difference between the net proceeds on disposal and carrying amount of the assets and recognized in Profit and Loss account when the asset derecognized.

9. Depreciation:

a. The depreciation on PPE is calculated on the basis of methods and rates as mentioned below:

Particulars	Method of Depreciation	Rate of Depreciation
Premises	Written Down Value	2.50%
Dead Stock made of Steel (Safe Deposit Vault)	Written Down Value	10%
Furniture, Fixtures & Dead Stock	Written Down Value	10%
Vehicles	Written Down Value	20%
Computers and Peripherals (Including Comp. Software)	Straight Line	33.33% (As per RBI directives.)
Plant & Machinery	Written Down Value	15%

b. Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss a/c.

c. The depreciation on assets acquired prior to October 1st is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.

d. Computer and Peripherals used for providing technological services are depreciated on a straight-line basis over the period of contract.

e. The depreciation on assets acquired during the year is calculated prorate basis.

f. Assets are capitalized considering the nature of asset and the materiality aspect.

g. Asset are depreciated after they are put to use (note) computer.

h. No depreciation is provided on sold assets during the Year.

10. Investments :

a. Investments other than Term Deposits with Banks / Institutions / Mutual Fund / T-Bills / Certificate of Deposits and Shares of Co-op Institutions are classified into “Available for Sale” (AFS), and “Held to Maturity” (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.

b. For the purpose of Disclosure in the Balance Sheet, Investments have been classified under four groups as required under RBI guidelines – Government Securities, Other Trustee Securities, Shares in Co-operative Institutions, Bonds and NCDs and Other investments.

c. Investments under HTM category are carried at Acquisition cost. 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.

d. Transfers from/to HTM category are done at acquisition cost or book value or market value on the date of transfer, whichever is least or as per the guidelines of Reserve Bank of India issued there for and the difference Is debited to Profit & Loss A/c and appreciation, if any, is ignored.

e. Investment under HFT and AFS category are valued scrip-wise at market value (FBILL). Net depreciation, if any, under each classification is provided for.

f. Investment under AFS category are valued scrip wise at lower of Cost or Market value. Net depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.

g. Broken period interest on investments is treated as a revenue item. Commission, stamp duty etc. pertaining to investments paid at the time acquisition is charged to revenue.

11. Employee Benefits (AS- 15):

a. The retirement benefits in the form of provident fund are a defined contribution scheme. The contribution to the provident fund is charged to the Profit and Loss account for the year when the contributions are due.

b. Leave encashment provision is made as per actuarial valuation as required by AS 15.

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 valuation by LIC Trust at each year-end maintaining fund under trust deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the fair value of plan assets as on 31st March is paid / provided for and recognized as expenses 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.

The Bank has contributed Rs.38,51,296/- (Previous year Rs.35,47,556/-) towards Provident Fund during 2025-26.

The Bank has provided Rs.57,20,071/- (Previous year Rs.52,08,144/-) towards provision for Leave Encashment during 2025-26.

The Bank has debited Rs.78,44,864/- (Previous year Rs.1,09,97,332/-) towards Group Gratuity policy of LIC during 2025-26.

12. New Labour Code:

The new labour code is implemented from November 2025. The bank is still in the process of implementing the changes prescribed. The account impact of the said changes are being assessed and the same will be accounted for in subsequent financial year.

13. Segment Reporting (AS-17):

a. The Banks operating businesses are organized and managed separately according to the nature of services provided, with each segment representing different business units.

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

c. Deposit, interest paid/ payable on deposits, Borrowings and interest paid / payable on borrowings are allocated in the ratio of average investments to average advances in the segment's treasury, corporate / wholesale banking, retail banking and other banking operations respectively.

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

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

14. Related Party Disclosure (AS 18):

There are no related parties which require disclosure under AS 18 other than the Key Management Personnel.

15. Earnings Per Share (AS-20):

a. Earning per share are calculated by dividing the net profit for the period after tax attributable to equity share holders (before appropriation) by the weighted average number of shares outstanding at the end of the year.

16. Taxes on Income (AS 22):

a. Tax expenses comprise of current 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.

b. Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

c. Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

17. Intangible Assets (AS 26):

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. The Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. Computer Software is amortized over the license period where defined. All other computer softwares are amortized equally over the period of three years. The computer software purchased during the year is amortized for the entire year if 180 days or more have elapsed since its purchase; otherwise, it is charged at 50% of the normal amortization.

18. Impairment of Assets (AS 28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognized in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

19. 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 required date 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 since this may result in the recognition of income that may never be realized. Contingent Liabilities are disclosed when there is a possible obligation arising from a past event.

20. Accounting of Goods and Service Tax:

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. Accordingly, GST collected is accounted in GST on Income Account and GST paid to vendor is accounted in GST on expenses account. Out of the GST expenses eligible input tax credit is availed as set off. In case, eligible input tax credit remains unutilized, a same is carry forward and set off subsequently. The input Tax credit on expenses which is not allowable to be set off as per GST law is expensed out.

In case of fixed assets, eligible input tax credit of GST paid to the vendor is utilized against the amount of GST collected from the customer and disallowed portion of Input Tax Credit is added back to the value of the asset i.e. the same is capitalized.

Income and expenses on which GST is applicable are recognized for net of GST.

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

A. Appropriation: -

i) Appropriation of Net Profit

The Bank has given effect for following appropriation of profits for the year ended March 31, 2026 in the financial statement, subject to approval of the shareholders at the AGM.

(Amount In Rs.)

Statement of Appropriation 31/03/2026	
Net profit for the year ended March 31,2026	8,46,15,270.51
Previous year balance	1,50,00,000.00
Total Profit available appropriation	**9,96,15,270.51**
Appropriations	
General reserve (25%)	2,11,54,000.00
Reserve for Unforeseen Situations (10 %)	84,61,527.05
Co-operative Educational Fund (1%)	8,46,153.00
Co-operative Rehabilitation , Reconstruction & Development Fund	8,46,153.00
Dividend to shareholders subject to approval by AGM	1,81,56,000.00
Investment Fluctuation Reserve	1,00,00,000.00
Balance C/F	2,51,51,437.46
Total	**8,46,15,270.51**

ii) Unutilized fund Transfer to Reserve funds :-

There are no unutilized fund transfer to Reserve funds in FY 2025-2026.

B. Balance with other Banks:

Fixed Deposits with other Banks include deposits aggregating to Rs.139.64 Crore. (Previous Year Rs.138.64 Crore) placed as margin to secure overdraft limits/issuance of guarantees in respect of correspondent business. Overdraft limits to meet liquidity risk are secured by fixed deposits of Rs.9.35 Crore (Previous Year Rs.7.90 Crore).

C. Provisioning of Advances:

Provision for Bad and Doubtful Debts (for Non-Performing Assets) is made as prescribed by RBI directives or Section 36 (1) (viia) of the Income Tax Act, whichever is higher. Provisions made in earlier years, along with the additional amount created as BDDR continue to be reflected in the Reserves as in the past.

D. Prior Period Items (AS - 5):

No Prior period expenses / income, debited / credited to Profit & Loss A/c, considering the materiality aspect and the date on which the liability is crystallized.

E. Investments:

The profit on sale of investments during the year 2024-25 was Rs.0.52 Crore. Whereas during the year 2025-26 the profit is Rs.1.35 Crore. Investment under AFS category as on 31.03.2026 is Rs.165.32 Crore and Bank should build up IFR of a minimum of 5% of these investments. The IFR as on 31/03/2026 is Rs. 9.25 Crore. The AFS Securities as on 31/03/2026 were Rs.165.32 Crore. The market value of the AFS Securities as on 31/03/2026 is Rs.157.24 Crore deficit in these securities is Rs.8.08 Crore.

F. Employee Benefits

Salary and allowances include an amount of Rs.6.62 Crore (Previous year Rs.6.36 Crore) contributed by the bank on account of contribution towards provident fund, actuarial assessment of leave encashment and gratuity fund.

Actuarial assessment of Gratuity Fund maintained with LIC is as under

Sr. No.	Particulars	Gratuity Policy No. 1 711000525 31-03-2026	Gratuity Policy No. 2 711001604 31-03-2026	Total 31-3-2026
I	**Actuarial Assumptions**			
	Discount Rate	7.25%p.a.	7.25%p.a.	
	Salary Escalation	7.00%	7.00%	
	Membership Data			
	Number of Members (Numbers)	181	146	327
	Average Age (Years)	42.57	34.38	
	Average Monthly Salary (Rupees)	36947.11	21369.66	
	Average Past Service (Years)	13.79	3.92	
II	**Changes in the present value of obligation**			
	Opening present value of obligation	5.81	0.68	
	Interest Cost	0.19	0.03	
	Current Service Cost	0.37	0.17	
	Benefits Paid			
	Actuarial (gain) / loss on obligations			
	Closing present value of obligation	6.14	0.72	
III	**Changes in fair value of plan assets**			
	Opening fair value of plan assets			
	Expected return on plan assets			
	Contributions			
	Benefits Paid			
	Closing fair value of plan assets	5.81	0.68	
IV	**Amount recognized in Balance Sheet**			
	Closing present value of obligation			
	Closing fair value of plan assets			
	Funded Status			
	(Assets) / Liability recognized in balance sheet			

V	**Expenses recognized in P & L Account** Current Service Cost Interest Cost Expected return on plan assets Actuarial (gain) / loss on obligations Expenses recognized in P & L Account	 0.37 0.19	 0.17 0.03	

Notes: -

1.The Bank has not recognized actuarial loss / gain on obligation / plan assets interest cost / expected return on plan assets.

2.No policy availed for Leave Encashment. Provision for leave balance as on Balance Sheet date is provided.

G. Accounting Standard 17 Segment Reporting

The indicative formats for disclosure under 'AS 17 Segment Reporting' are as below: -

a: Business segments:

(Amount In ₹ Crore)

Business Segments "	Treasury		Corporate Whol-Sale Banking		Retail Banking		Other Banking Business		Total	
Particulars	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
Revenue	34.60	29.64	3.17	4.68	71.13	60.71	4.84	4.12	113.74	99.15
Result	3.73	2.45	0.34	0.39	7.68	5.02	0.52	0.34	12.27	8.20
Unallocated Expenses										
Operating Profit									12.27	8.20
Income Taxes									2.89	2.09
Extraordinary Profit/ loss										
Net Profit									8.46	6.01
other Information Provisions									0.92	0.10
Segment assets	306.96	306.99	125.11	54.34	670.29	601.50	249.24	243.07	1351.60	1205.90
Unallocated assets									18.83	16.33
Total Sssets									**1370.43**	**1222.23**
Segment Liabilities	294.04	294.03	119.85	52.05	642.09	576.11	238.75	232.81	1294.73	1154.99
Unallocated Liabilities									75.70	67.24
Total Liabilities									**1370.43**	**1222.23**

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

H. Related Party Disclosure :

The Bank is 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 ICAI, other than Key Management personnel viz. Mr. Prashant Y. Gambhir, Chief Executive Officer of the Bank for F.Y.2025-26.

I. Earnings Per Share (AS - 20):

(Amount In ₹ Crore)

Particulars	2025-26	2024-25
Net profit after Tax attributable to Equity share holders (Before Profit appropriations)	8.46	6.01
Weighted Average no. of shares outstanding during the period (in crore)	0.18	0.18
Earning per Shares	Rs.47.00	Rs.33.39

J. Deferred Tax Assets/Liabilities (AS - 22):

(i) Tax expense comprises of current and deferred tax.

(ii) Deferred tax for timing difference between books and tax profits for the year is accounted for using the tax rates and laws that have been substantially enacted as of the balance sheet date. No deferred tax assets are recognized in the current year

(iii) Provision for income tax is arrived at as under : (Amount In ₹ Crore)

Sr. No.	Particulars	Balance as on 31/03/2025	For the year ended 31/03/2026	Balance as on 31/03/2026
A.	Defered tax Liability			
	i) Depreciation on fixed assets	1.43	0.13	1.56
	Total (A)	1.43	0.13	1.56
B	Deferred tax assets	Nil	Nil	Nil
C	Deferred tax liability Net (A-B)	1.43	0.13	1.56

Sr. No.	Particulars	For the year ended 31/03/2025	For the year ended 31/03/2026
	Income Tax		
A.	Current Tax	1.95	2.76
B	Deferred Tax	0.14	0.13
	Total (A+B)	2.09	2.89

K. Intangible Assets(AS - 26): There is no intangible assets in the current year.

L. Impairment of Assets (AS - 28):

There is no 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. The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/ external factors. An impairments loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the assets net selling price and value in use.

M. Provisioning, Contingent Liabilities and Contingent Assets (AS - 29):

1. Bank Guarantees, L.C.s 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 Liabilities in these respects are as under: (Amount In ₹ Crore)

Particulars	31/03/2025	31/03/2026
Bank Guarantees	0.15	1.04
L.C.s.	--	--
Total	**0.15**	**1.04**

2. Details of amount transferred to the Depositor Education Awareness Fund (DEAF) :

The following table sets forth, for the periods indicated the movement in amount transferred to the fund.

(Amount In ₹ Crore)

Particulars	F.Y.2024-25	F.Y.2025-26
Opening balance of amounts transferred to DEAF	3.90	3.96
Add : Amounts transferred to DEAF during the year	0.20	0.08
Less : Amounts transferred to DEAF during the year	0.14	0.07
Closing balance of amounts transferred to DEAF during the year	3.96	3.97

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

Bank as a process obtains information from suppliers/ service providers covered under Micro, Small, Medium Enterprises Development Act, 2006, regarding filing of necessary memorandum with the appropriate authority. Accordingly, no delay has been noted and no interest is payable under the said Act.

P. Disclosure as per RBI master direction RBI/DoR/2025-26/289,DoR.ACC.REC.No. 208/21.04.018/2025-26 dated 28/11/2025 (Updated as on April 1, 2026)

1.Regulatory Capital: -

i) Composition of Regulatory Capital:

(Amount In ₹ Crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	73.19	71.76
ii)	Other Tier 1 capital	9.99	4.09
iii)	Tier 1 capital (i + ii)	83.18	75.85
iv)	Tier 2 capital	12.50	12.27
v)	Total capital (Tier 1+Tier 2)	95.68	88.12
vi)	Total Risk Weighted Assets (RWAs)	704.89	575.45
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.80%	13.18%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.77%	2.13%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.57%	15.31%
x)	Amount of paid-up equity capital raised during the year	0.00	0.00
xi)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list* as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	0.00	0.00
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual noncumulative preference shares, perpetual debt instruments, etc.).	0.00	0.00

Tier1 Table

(Amount In ₹ Crore)

	Current Year	Previous Year
Amount of non-equity Tier 1 capital raised during the year of which:	0.00	0.00
a) Perpetual Non-Cumulative Preference Shares	0.00	0.00
b) Perpetual Debt Instruments	0.00	0.00

Tier 2 Table

(Amount In ₹ Crore)

	Current Year	Previous Year
Amount of Tier 2 capital raised during the year of which:	12.50	12.27
(i) General provisions and loss reserves	3.25	3.02
(ii) Investment Fluctuation Reserves / Funds	9.25	9.25

ii) Draw down from Reserves:

Bank has not withdrawn any amount from the reserve funds during current year and previous year.

2. Asset liability management

i) Maturity pattern of certain items of assets and liabilities As On 31-03-2026

(Amount In ₹ Crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and upto 6 months	Over 6 month and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 5 years	Over 5 years	Total
Deposits	7.24	12.39	38.37	31.39	62.92	63.75	163.09	276.44	501.67	4.30	0.44	**1162.00**
Advances	5.45	6.25	2.45	31.16	11.99	22.28	57.12	203.90	85.15	111.41	258.24	**795.40**
Investments	10.98	10.00	14.99	55.07	60.02	64.98	0.00	15.00	16.03	10.02	49.87	**306.96**
Borrowings												
Foreign Currency assets												
Foreign Currency liabilities												

ii) Maturity pattern of certain items of assets and liabilities As On 31-03-2025

(Amount In ₹ Crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and upto 3 months	Over 3 months and upto 6 months	Over 6 month and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 5 years	Over 5 years	Total
Deposits	7.53	7.25	35.01	28.09	57.99	78.75	162.62	288.47	355.59	4.23	0.16	**1025.69**
Advances	15.28	5.06	1.38	23.39	20.83	12.46	58.42	125.52	55.29	129.25	208.96	**655.84**
Investments	26.97	19.92	14.93	59.78	69.13	52.19	0.00	0.00	25.06	6.04	34.97	**308.99**
Borrowings												
Foreign Currency assets												
Foreign Currency liabilities												

3. Investments

a) Composition of Investment Portfolio ***i)*****As at 31-03-2026** (Amount In ₹ Crore)

	Investments in India							Investments outside India				
	Govern-ment Securities	Other Approved Securities	Shares	Debentures and bonds	Subsidiaries and /or joint ventures	Others	Total invest-ment in India	Government securities including local authorities	Subsidiaries and /or joint ventures	Others	Total investments outside india	Total Investment
Held Maturity												
Gross	**130.65**						**130.65**					**130.65**
Less Provision for non performing Investments(NPI)	**0.00**						**0.00**					**0.00**
Net	**130.65**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**130.65**	**0.00**	**0.00**	**0.00**	**0.00**	**130.65**
Available for sale												
Gross	**165.33**						**165.33**					**165.33**
Less Provision for non performing Investments(NPI)												
Net	**165.33**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**165.33**	**0.00**	**0.00**	**0.00**	**0.00**	**165.33**
Held for Trading												
Gross												
Less Provision for depreciation and NPI												
Net												
Other Banks Deposits	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**					**0.00**
Tri Party Lending	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**10.00**	**10.00**					**10.00**
Call Money Lending	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**					**0.00**
NUCFDC	**0.00**	**0.00**	**0.97**	**0.00**	**0.00**	**0.00**	**0.97**					**0.97**
Coop Shares	**0.00**	**0.00**	**0.01**	**0.00**	**0.00**	**0.00**	**0.01**					**0.01**
Net	**0.00**	**0.00**	**0.98**	**0.00**	**0.00**	**10.00**	**10.98**					**10.98**
Total Investments	**295.98**	**0.00**	**0.98**	**0.00**	**0.00**	**10.00**	**306.96**	**0.00**	**0.00**	**0.00**	**0.00**	**306.96**
Less Provision for non-performing investments												
Les Provision for depreciation and NPI												
Net	**295.98**	**0.00**	**0.98**	**0.00**	**0.00**	**10.00**	**306.96**					**306.96**

As at 31-03-2025

(Amount In ₹ Crore)

	Investments in India							Investments outside India				Total Investment
	Government Securities	Other Approved Securities	Shares	Debentures and bonds	Subsidiaries and /or joint ventures	Others	Total investment in India	Government securities including local authorities	Subsidiaries and /or joint ventures	Others	Total investments outside india	Total Investment
Held Maturity												
Gross	**120.65**						**120.65**					**120.65**
Less Provision for non performing Investments(NPI)	**0.00**						**0.00**					**0.00**
Net	**120.65**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**120.65**	**0.00**	**0.00**	**0.00**	**0.00**	**120.65**
Available for sale												
Gross	**159.37**						**159.37**					**159.37**
Less Provision for non performing Investments(NPI)												
Net	**159.37**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**159.37**	**0.00**	**0.00**	**0.00**	**0.00**	**159.37**
Held for Trading												
Gross												
Less Provision for depreciation and NPI												
Net												
Other Banks Deposits	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**					**0.00**
Tri Party Lending	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**25.99**	**25.99**					**25.99**
NUCFDC	**0.00**	**0.00**	**0.97**	**0.00**	**0.00**	**0.00**	**0.97**					**0.97**
Coop Shares	**0.00**	**0.00**	**0.01**	**0.00**	**0.00**	**0.00**	**0.01**					**0.01**
Bonds	**0.00**	**0.00**	**0.00**	**2.00**	**0.00**	**0.00**	**2.00**					**2.00**
Net	**0.00**	**0.00**	**0.98**	**2.00**	**0.00**	**25.99**	**28.97**	**0.00**	**0.00**	**0.00**	**0.00**	**28.97**
Total Investments	**280.02**	**0.00**	**0.98**	**2.00**	**0.00**	**25.99**	**308.99**	**0.00**	**0.00**	**0.00**	**0.00**	**308.99**
Less Provision for non-performing investments												
Less Provision for depreciation and NPI												
Net	**280.02**	**0.00**	**0.98**	**2.00**	**0.00**	**25.99**	**308.99**	**0.00**	**0.00**	**0.00**	**0.00**	**308.99**

3.ii) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount In ₹ Crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	7.50	7.50
b) Add: Provisions made during the year	0.58	0.00
c) Less:Write off/ write back of excess provisions during the year	0.00	0.00
d) Closing balance	8.08	7.50
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	9.25	8.50
b) Add: Amount transferred during the year	0.00	0.75
c) Less: Drawdown	0.00	0.00
d) Closing balance	9.25	9.25
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.60%	5.73%

3.iii) Sale and transfers to/from HTM category:-

There are no investments that belonged to HTM category that are sold/ transferred during the year except for under permissible limit as exercised by bank under the board resolution No.7(6) dated 28-04-2025

3.iv) Non-SLR investment portfolio:-

i) Non-performing non-SLR Investment :-

(Amount In ₹ Crore)

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

ii) Issuer composition of non-SLR investments :-

(Amount In ₹ Crore)

Sr.No.	Issuer	Amount		Extent of Private Placement		Extent of Below Invest. grade Secu		Extent of Unrated Securities		Extent of Unlisted Securities	
1	2	3		4		5		6		7	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	2.00								
b)	FIs	--	--								
c)	Banks	--	--								
d)	Private Corporates	-- --	-- --								
e)	Subsidiaries/ Joint Ventures										
f)	Others	--	--								
g)	Provision held towards deprec.	--	--								
	Total *	**0.00**	**2.00**								

3.v) Repo transactions (in face value and market value terms) 31-03-2026:

(Amount In ₹ Crore)

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

31-03-2025

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on 31 March 2025	
	FV	BV	FV	BV	FV	BV	FV	BV
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	---	---	---	---	---	---	---	---
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	---	---	---	---	---	---	---	---

3.vi) Government Security Lending (GSL) transaction (in market value terms): 31-03-2026

	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 31 March 2026
Securities lent through GSL transactions	----	----	----	----	----
Securities borrowed through GSL transaction	----	----	----	----	----
Securities placed as collateral under GSL transactions	----	----	----	----	----
Securities received as collateral under GSL Transactions	----	----	----	----	----

31-03-2025

	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 31 March 2026
Securities lent through GSL transactions	----	----	----	----	----
Securities borrowed through GSL transaction	----	----	----	----	----
Securities placed as collateral under GSL transactions	----	----	----	----	----
Securities received as collateral under GSL Transactions	----	----	----	----	----

4. Asset quality

a) Classification of advances and provisions held As On 31-03-2026

(Amount In ₹ Crore)

	Standard	Non- Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Perf. Adv.	
Gross Standard Advances and NPAs						
Opening Balance	635.42	1.62	16.38	2.42	20.42	655.84
Add: Additions during the year					1.73	
Less: Reductions during the year*					4.62	
Closing balance	777.87	1.73	14.03	1.77	17.53	795.40
*Reductions in Gross NPAs due to:						
i)Upgradation					0.13	
ii)Recoveries (excluding recov. from upgraded acc.)					3.85	
iii)Technical/Prudential Write Offs					0.00	
iv)Write-offs other than those under(iii) above					0.64	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.02	17.25	16.39	2.42	36.06	39.08
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/ Write-off loans					0.64	
Closing balance of provisions held	3.25	19.62	14.05	1.75	35.42	38.67
Net NPAs						
Opening Balance		0.00	0.00	0.00		
Add: Fresh additions during the year					0.00	
Less: Reductions during the year						
Closing Balance		0.00	0.00	0.00	0.00	
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						7.10
Add. Technical /Prudential write- offs during the year						0.64
Less. Recoveries made from previously technical/ prudential written - off accounts during the year						0.03
Closing Balance						7.71

a) Classification of advances and provisions held As On 31-03-2025

(Amount In ₹ Crore)

	Standard	Non- Performing				
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Perf. Adv.	Total
Gross Standard Advances and NPAs						
Opening Balance	594.25	3.04	20.74	0.50	24.28	618.53
Add: Additions during the year					2.49	
Less: Reductions during the year*					6.35	
Closing balance	635.42	1.62	16.38	2.42	20.42	655.84
*Reductions in Gross NPAs due to:						
i)Upgradation					1.73	
ii)Recoveries (excluding recov. from upgraded acc.)					3.94	
iii)Technical/Prudential Write Offs					0.00	
iv)Write-offs other than those under(iii) above					0.68	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.02	15.50	20.74	0.50	36.74	39.76
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/ Write-off loans					0.68	
Closing balance of provisions held	3.02	17.25	16.39	2.42	36.06	39.08
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		0.00	0.00	0.00	0.00	
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						6.45
Add. Technical /Prudential write- offs during the year						0.68
Less. Recoveries made from previously technical/ prudential written - off accounts during the year						0.03
Closing Balance						7.10

Ratios (in per cent)	**Current Year**	**Previous Year**
Gross NPA to Gross Advances	2.20%	3.11%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	202.05%	176.59%

4.ii) Sector-wise Advances and Gross NPAs:

(Amount In ₹ Crore)

Sr.No	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that Sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	59.02	0.29	0.49	71.19	0.15	0.02
b)	Advances to industries sector eligible as priority sector lending	0.00	0.00	0.00	95.81	4.69	0.72
c)	Services	273.59	12.90	4.72	135.17	10.91	1.66
d)	Personal loans	112.91	0.68	0.60	100.74	0.89	0.14
	Subtotal (i)	**445.52**	**13.87**	**3.11**	**402.91**	**16.64**	**2.54**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	349.88	3.66	1.05	252.93	3.78	0.57
	Sub-total (ii)	**349.88**	**3.66**	**1.05**	**252.93**	**3.78**	**0.57**
	Total (i + ii)	**795.40**	**17.53**	**2.20**	**655.84**	**20.42**	**3.11**

4.iii) Overseas assets, NPAs and revenue:-

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

	Current Year	Previous Year
Total Assets	0	0
Total NPAs	0	0
Total Revenue	0	0

iv) Details of accounts subjected to restructuring:

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enter prises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
Sub Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision held	0	0	0	0	0	0	0	0	0	0
Doubtful	Number of borrowers	0	0	0	0	8	9	0	0	8	9
	Gross Amount	0	0	0	0	4.21	4.37	0	0	4.21	4.37
	Provision held	0	0	0	0	4.21	4.37	0	0	4.21	4.37
Total	**Number of borrowers**	**0**	**0**	**0**	**0**	**8**	**9**	**0**	**0**	**8**	**9**
	Gross Amount	**0**	**0**	**0**	**0**	**4.21**	**4.37**	**0**	**0**	**4.21**	**4.37**
	Provision held	**0**	**0**	**0**	**0**	**4.21**	**4.37**	**0**	**0**	**4.21**	**4.37**

4.v_b) Divergence in asset classification and provisioning:

Sr. No.	Particulars	Amount
1.	Gross NPAs as on March 31, 2025* as reported by the bank	20.42
2.	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	22.20
3.	Divergence in Gross NPAs (2-1)	1.78
4.	Net NPAs as on March 31, 2025 as reported by the bank	0.00
5.	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	0.00
6.	**Divergence in Net NPAs (5-4)**	**0.00**
7.	Provisions for NPAs as on March 31, 2025 as reported by the bank	**36.06**
8.	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	**36.06**
9.	**Divergence in provisioning (8-7)**	0.00
10.	Report Profit before Provisions and Contingencies for the year ended March 31, 2025	8.20
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	6.01
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning.	6.01

4.vi) Disclosure of transfer of loan exposures :-
a)Bank does not transfer loan exposure during previous year and current year.

4.vi-b) In the case of stressed loans transferred or acquired, the following disclosures should be made:
Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA) .

	To ARCs	**To permitted transferees**	**To other transferees (please specify)**
No: of accounts	--	--	--
Aggregate principal outstanding of loans transferred	--	--	--
Weighted average residual tenor of the loans transferred	--	--	--
Net book value of loans transferred (at the time of transfer)	--	--	--
Aggregate consideration	--	--	--
Additional consideration realized in respect of accounts transferred in earlier years	--	--	--

Details of loans acquired during the year (Amount In ₹ Crore)

	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	--	--	--
Aggregate consideration paid	--	--	--
Weighted average residual tenor of loans acquired	--	--	--

4.vii) Non - Fund Based Credit Facilities:

(Amount In ₹ Crore)

		As at March 31, 2026 Secured* Portion	As at March 31, 2026 UnSecured* Portion	Previous Year Secured* Portion	Previous Year UnSecured* Portion
	Outstanding Guarantees	1.04		0.15	
I	i) In India	1.04		0.15	
	ii) Outside India				
II	Acceptances, Endorsements and other Obligations	0.00		0.00	
III	Other NFB Credit facilities	0.00		0.00	

4.viii) Fraud accounts : -

(Amount In ₹ Crore)

	Current Year	Previous Year
Number of frauds reported	0.00	1
Amount Involved in Fraud	0.00	0.24
Amount of Provision made for such frauds	0.00	0.00
Amount of Unamortised provision debited from other reserves as at the end of the year.	0.00	0.00

4.viii)) Disclosures related to Project Finance

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

4.x) Disclosure under resolution framework for COVID -19- related Stress: (Amount In ₹ Crore)

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

5. Exposure :-

5.a) Exposure to real estate sector : - (Amount In ₹ Crore)

Category	Current Year	Previous Year
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. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	140.36	126.16
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	10.21	10.37
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure :- Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	**150.57**	**136.53**

5.ii) Exposure to Capital Market - Nil (Previous Year Nil)

5.iii) Risk category-wise country exposure - NIL

5.iv) Unsecured advances (Amount In ₹ Crore)

Particulars	**Current Year**	**Previous Year**
Total unsecured advances of the bank	32.82	19.95
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

5.v) Factoring exposures - NIL

5.vi) Intra-group exposures - NIL

5.vi) Unhedged foreign currency exposure - NIL

5.vii) Loans against gold and silver collateral:

(a) Details of loans extended against eligible gold and silver collateral (Amount In ₹ Crore)

Category	Loan Outstanding		Average ticket size Rs. in crore	Average LTV ratio	Gross NPA (%)
	Rs. in Crore	As % of total Loans			
1. Opening balance of the FY [(a)+(b)]	**120.66**	**18.40%**	**0.007**	**50.50%**	**0.00%**
(a) Consumption loans	65.46	9.98%	0.006	50.50%	0.00%
of which bullet repayment loans	58.93	8.99%	0.005	50.50%	0.00%
(b) Income generating loans	55.21	8.42%	0.010	50.50%	0.00%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	**153.03**	**19.24%**	**0.009**	**50.50%**	**NA**
(c) Consumption loans	116.68	14.67%	0.008	50.50%	NA
of which bullet repayment loans	109.55	13.77%	0.008	50.50%	NA
(d) Income generating loans	36.35	4.57%	0.011	50.50%	NA
3. Renewals sanctioned and disbursed during the FY	**0.00**	**0.00%**	**0.000**	**0.00%**	**NA**
4. Top-up loans sanctioned and disbursed during the FY	**0.00**	**0.00%**	**0.000**	**NA**	**NA**
5. Loans repaid during the FY [(e)+(f)]	152.64	19.19%	0.007	NA	NA
(e) Consumption loans	90.47	11.37%	0.006	NA	NA
of which bullet repayment loans	84.48	10.62%	0.005	NA	NA
(f) Income generating loans	62.17	7.81%	0.009	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	**0.00**	**0.00%**	**0.000**	**NA**	**NA**
(g) Consumption loans	0.00	0.00%	0.000	NA	NA
of which bullet repayment loans	0.00	0.00%	0.000	NA	NA
(h) Income generating loans	0.00	0.00%	0.000	NA	NA
7. Loans written off during the FY [(i) + (j)]	**0.00**	**0.00%**	**0.000**	**NA**	**NA**
(i) Consumption loans	0.24	0.0003%	0.017	NA	NA
of which bullet repayment loans	0.03	0.00%	0.005	NA	NA
(j) Income generating loans	0.07	0.00%	0.008	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	**155.61**	**19.56%**	**0.009**	**50.50%**	**0.00%**
(k) Consumption loans	119.75	15.06%	0.009	50.50%	0.00%
of which bullet repayment loans	80.32	10.10%	0.008	50.50%	0.00%
(l) Income generating loans	35.86	4.51%	0.012	50.50%	0.00%

5_vii_b) Details of gold and silver collateral and auctions:

Sr.No.	Particulars	Amount
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	410.68
(b)	Number of loan accounts in which auctions were conducted	2
(c)	Total outstanding in loan accounts mentioned in (b)	0.01
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	10.300
(e)	Gold or silver collateral auctioned during the FY (in grams)	10.300
(f)	Recovery made through auctions during the FY (in crore)	0.01
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	196.59%
(i)	as % of outstanding loan	164.42%

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

i) Concentration of deposits:

(Amount In ₹ Crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	79.30	61.63
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.82%	6.01%

ii) Concentration of advances*

(Amount In ₹ Crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	69.27	78.01
Percentage of advances to twenty largest borrowers to total advances of the bank	8.71%	11.90%

iii) Concentration of exposures**

(Amount In ₹ Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	92.30	91.24
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	11.60%	13.91%

iv) Concentration of NPAs:-

(Amount In ₹ Crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	15.19	14.81
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	86.70%	72.50%

7. Derivatives :- Bank does not have transaction in derivatives in the current and previous financial years.

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

(Amount In ₹ Crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	3.96	3.90
ii)	Add: Amounts transferred to DEA Fund during the year	0.08	0.20
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.07	0.14
iv)	Closing balance of amounts transferred to DEA Fund	3.97	3.96

9. Disclosure of complaints :-

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

Sr. No.		Particulars	Current Year	Previous Year
		Complaints received by the bank from its customers	-	-
1.		Number of complaints pending at beginning of the year	4	-
2.		Number of complaints received during the year	12	31
3.		Number of complaints disposed during the year	16	27
	3.1	Of which, number of complaints rejected by the bank	-	-
4.		Number of complaints pending at the end of the year	0	4
		Maintainable complaints received by the bank from OBOs	-	-
5.		Number of maintainable complaints received by the bank from OBOs	0	0
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	0	0
	5.2	Of 5, number of complaints resolved through conciliation /mediation/advisories issued by BOs	-- --	-- --
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs 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 BO Scheme 2006 and covered within the ambit of the Scheme.			--	--

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	**2**	**3**	**4**	**5**	**6**
		Current Year			
Ground 1 Internet / Mobile Banking / Electronic Banking	0	10	100%	0	0
Ground 2 ATM/Debit Cards	0	0	0	0	0
Ground 3 Account Opening / difficulty in Operation of Accounts	0	0	0	0	0
Ground 4 Cheques / drafts bills	0	0	0	0	0
Ground 5 Loans & Advances	3	0	-100%	0	0
Others	1	2	100%	0	0
Total	**4**	**12**	**100%**	**0**	**0**
		Previous Year			
Ground 1 Internet / Mobile Banking / Electronic Banking	0	0	0	0	0
Ground 2 ATM/Debit Cards	0	6	0	0	0
Ground 3 Account Opening / difficulty in Operation of Accounts	0	6	0	0	0
Ground 4 Cheques / drafts bills	0	0	0	0	0
Ground 5 Loans & Advances	0	12	0	3	0
Others	0	7	0	1	0
Total	**0**	**31**	**0**	**4**	**0**

10. Disclosure of penalties imposed by the Reserve Bank of India

No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the year ended 31.03.2026

11. Other Disclosures: -

i) Business ratios:

(Amount In ₹ Crore)

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.63%	8.41%
ii) Non-interest income as a percentage to Working Funds	0.38%	0.45%
iii) Cost of Deposits	6.68%	6.67%
iv) Net Interest Margin	3.11%	2.96%
v) Operating Profit as a percentage to Working Funds	0.97%	0.73%
vi) Return on Assets	0.67%	0.53%
vii) Business (deposits plus advances) per employee (Rs. in crore)	5.03	4.59
viii) Profit per employee (Rs. in crore)	0.02	0.02

11.ii) Banc assurance business: NIL

11.iii) Marketing and distribution: NIL

11.iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs): NIL

11.v) Provisions and contingencies:

(Amount In ₹ Crore)

	Provision debited to Profit and Loss Account	Current Year	Previous Year
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	0.00	0.00
iii)	Provision made towards Income tax	2.89	2.09
iv)	Other Provisions and Contingencies	0.91	0.10
	1) INVESTMENT Depreciation (provision)	0.58	0.00
	2) PROVISION FOR STD ASSETS	0.23	0.00
	3) INVESTMENT PREMIUM (AMORTIZATION)	0.10	0.10

11.vi) Payment of DICGC Insurance Premium:

Deposit insurance premium as applicable was paid to DICGC within the prescribed timelines.

11.vii) Disclosure of facilities granted to directors and their relative:

(Amount In ₹ Crore)

Sr. No.	Directors, their relatives Loans	Current Year	Previous Year
1	Funded	2.17	0.30
2	Non-Funded	0.00	0.00

For SARDA & PAREEK LLP
Chartered Accountants

CA Niranjan Joshi
Partner
M.No.102789
Place: Ajara
Date: 11-06-2026

For The Ajara Urban Co-Op Bank Ltd., Ajara

Signatories

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2026

	PARTICULARS	31-03-2026		31-03-2025	
		Amount Rs.	Amount Rs.	Amount Rs.	Amount Rs.
A	**Cash Flow From Operating Activities**				
	Net Profit Before Tax		11,35,34,718.51		8,10,02,782.72
	Add-		3,25,37,289.78		2,62,69,585.49
	Interest on Borrowings	27,900.00		78,800.00	
	Provision for Bad & Doubtful Debts	--		--	
	Provision Against Standard Assets	23,00,000.00		--	
	Provision for Depr. on Investment	58,25,000.00		--	
	Amortization of Premium on Securities	10,21,336.00		9,69,350.00	
	Deprecation and amortisation on fixed Assets	2,33,63,053.78		2,52,21,435.49	
	Less		**1,49,98,154.70**		**67,07,177.00**
	Foreign Currencies Fluctuation Gain / Loss	--		--	
	Dividend on Shares	10,100.00		10,100.00	
	Profit on Sale of Asset	2,51,591.70		1,11,238.00	
	Profit on Sale of Investments	1,34,55,000.00		51,57,500.00	
	Deferred Tax	12,81,463.00		14,28,339.00	
	Adjustment for-				
	Increase / Decrease in Deposits	1,36,30,52,105.41		1,26,66,21,978.08	
	Increase / Decrease in other Liabilities	1,74,05,947.04		4,57,52,190.28	
	Increase / Decrease in Advances	(1,39,56,85,744.59)		(37,30,39,854.78)	
	Increase / Decrease in other Assets	(5,31,01,076.20)		(8,11,12,911.11)	
	Increase / Decrease in Funds	(4,14,73,115.39)		(4,02,31,837.00)	
	Increase / Decrease in Investments	--		8,00,00,000.00	
	Cash Generated from Operation	**(10,98,01,883.73)**		**89,79,89,565.47**	
	Income Tax Paid	2,91,89,890.00	**(8,06,11,9923.73)**	2,68,60,842.00	**92,48,50,407.47**
	Cash Generated from Operating Activities		**5,04,61,859.86**		**1,02,54,15,598.68**
B	**Cash Flow From Investing Activities**				
	Purchase of fixed Assets	(1,80,52,804.37)		(3,91,71,489.59)	
	Purchase of Investment	2,03,51,850.00		(51,12,51,349.00)	
	Sale of Investment	1,24,33,664.00		41,88,150.00	
	Sale of Fixed Assets	2,51,591.70		1,11,238.00	
	Dividend Received	10,100.00		10,100.00	
	Cash Generated from investing Activities		**1,49,94,401.33**		**(54,61,13,350.59)**
C	**Cash flow from Financing Activities**				
	Share Capital Issued	49,55,800.00		57,67,425.00	
	Dividend Paid	1,77,02,298.00		1,71,61,196.00	
	Increase / Decrease in Borrowings	--		--	
	Interest Paid on Borrowings	(27,900.00)		(78,800.00)	
	Cash Generated from Financing Activities		**2,26,30,198.00**		**2,28,49,821.00**
D	**Foreign Exchange Revaluation**				
E	**Net Increase in Cash & Cash Equivalents (A+B+C+D)**		**8,80,86,459.19**		**50,21,52,069.09**
F	**Cash & Cash Equivalents at the beginning of the year**		**2,00,68,34,770.38**		**1,50,46,82,701.29**
G	**Cash & Cash Equivalents at the end of the year (E+F)**		**2,09,49,21,229.57**		**2,00,68,34,770.38**
	Break up of Cash & Cash Equivalents				
	Cash In Hand		21,59,18,054.00		21,43,15,945.00
	Balances with Banks				
	i) In Current Accounts		48,25,89,926.57		40,61,05,576.38
	ii) In Deposit Accounts		1,39,64,13,249.00		1,38,64,13,249.00
	Total		**2,09,49,21,229.57**		**2,00,68,34,770.38**

गेल्या पाच वर्षाचा बँकेच्या प्रगतीचा आढावा
BANK'S PROGRES IN LAST FIVE YEARS

रूपये लाखात (Rs. In Lakh)

नं No.	तपशील / Particulars	31/03/2022	31/03/2023	31/03/2024	31/03/2025	31/03/2026
1	सभासद संख्या No of Members	36097	37775	39861	43026	46502
2	भाग भांडवल Share Capital	1732.61	1740.30	1769.76	1827.44	1877.00
3	रिझर्व्ह व इतर फंडस् Reserve & other Funds	9606.58	10273.56	10819.53	11102.14	11396.53
4	ठेवी Deposits	72075.68	79857.56	89902.90	102569.12	116199.65
5	कर्जे Loans	44187.04	52732.64	61853.21	65583.61	79540.46
6	गुंतवणूक Investment	34151.76	35487.57	36365.85	44763.48	44659.96
7	खेळते भागभांडवल Working Capital	86506.36	95601.57	106655.37	120409.02	134980.73
8	ढोबळ नफा Gross Profit	1442.05	1202.10	1030.56	819.72	1226.80
9	करपुर्व नफा Profit Before Tax	714.80	757.18	778.87	810.03	1135.34
10	आयकर Income Tax Paid	251.65	254.25	265.55	209.18	289.19
11	निव्वळ नफा Net Profit	463.15	502.93	513.32	600.85	846.15
12	ऑडिट वर्ग Audit Class	A	A	A	A	A
13	शाखा Branches	32	32	32	35	35
14	अग्रक्रम कर्जपुरवठा Priority Sector Advance	63.90%	83.61%	76.05%	65.14%	67.93%
15	दुर्बल घटक कर्ज परवठा Weaker Section Advance	7.70%	13.08%	14.82%	12.41%	13.55%
16	एकूण व्यवसाय Total Business	116262.72	132590.20	151756.11	168152.73	195740.11
17	स्व-भांडवल पर्याप्तता प्रमाण CRAR	19.08%	16.98%	15.52%	15.31%	13.57%
18	प्रती सेवक व्यवसाय Business per employee	321.17	369.33	427.48	464.51	503.19
19	प्रती सेवक नफा Profit per Employee	1.28	1.40	1.45	1.69	2.18
20	ठेवीचा सरासरी व्याजदर Cost of Deposit	5.90%	5.80%	6.09%	6.67%	6.68%
21	भांडवलावरील परतावा Return on Asset	0.60%	0.61%	0.57%	0.53%	0.67%
22	व्याज उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण Interest income as a percentage of working fund	8.29%	7.68%	8.35%	8.41%	7.89%
23	इतर उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण Non Interest Income as a percentage of working fund	0.64%	0.35%	0.35%	0.45%	0.54%
24	ढोबळ नफ्याचे खेळत्या भांडवलाशी प्रमाण Operating profit as a percentage of working fund	1.72%	1.26%	1.04%	0.73%	0.91%
25	सी डी रेशो C. D. Ratio	61.31%	66.03%	68.80%	63.94%	68.45%

Annual Expenses for the Year 2025-2026 and Budget for the Year 2026-2027

सन २०२५-२०२६ चा प्रत्यक्ष खर्च व सन २०२६-२०२७ सालचे उत्पन्न, खर्च, नफा अंदाजपत्रक

रुपये लाखात (Rs. In Lakh)

खात्याचे नाव Name of the Account	सन २०२५-२६ चे अंदाजपत्रक व खर्च Budget for 2025-2026	सन २०२५-२६ चे प्रत्यक्ष उत्पन्न व खर्च Actual Income & Exp 2025-2026	अंदाजापेक्षा जादा झालेला खर्च Expenses more than Budget	जादा खर्चाचे कारण Reason for Extra Expences	सन २०२६-२७ चे अंदाजपत्रक Budget for 2026-2027
अ) जमा Income					
१)मिळालेले व्याज Interest Received	10500.00	10645.72	--		11850.00
२)मिळालेले इतर उत्पन्न Other Income	600.00	728.25	--		750.00
एकूण उत्पन्न (Total Income)	**11100.00**	**11373.97**	**0.00**		**12600.00**
ब) खर्च (Expences)					
१)दिलेले व्याज Interest Paid	6800.00	6963.16	163.16	ठेव वाढ झालेने	7700.00
२)नोकर पगार व भत्ते प्रा. फंड बोनस वगैरे Employes Salary allowance P.F Bonus & other	2000.00	1944.73	-55.27	महागाई निर्देशांक मधील वाढ	2200.00
३) संचालक मंडळ सभा भत्ते व इतर Director Meeting Allowances & other	50.00	46.90	-3.10		55.00
४) भाडे, विमा, लाईट Rent, Insurance, Electricity	280.00	263.36	-16.64		300.00
५) कायदा सल्लागार फी व कोर्ट खर्च Legal Charges	5.00	3.22	-1.78		5.00
६) टपाल, तार, टेलिफोन Postage, Telegram, Telephone	80.00	63.57	-16.43		80.00
७) ऑडीट फी Audit Fee	21.00	21.84	0.84		28.00
८) घसारा झीज व दुरूस्ती Depreciation & Repairs	300.00	234.46	-65.54		275.00
९) स्टेशनरी, छपाई, जाहिरात Stationary,Printing,Advertisment	35.00	37.65	2.65	रु. १००० कोटी ठेवी पूर्ण झालेची जाहिरात दिलेने	40.00
१०) इतर खर्च तरतुद Other Expenses Provisions	550.00	568.25	18.25	संगणक AMC मध्ये वाढ, नियमित हफ्ते/ कर्ज परतफेड कर्जदारांना रिबेटव्याज जमा	600.00
११) इतर तरतूद Other Provision	50.00	91.46	41.46	उत्तम जिंदगी व गुंतवणूक घसारा फंड ची तरतूद केलेने.	95.00
१२) आयकर तरतूद Income Tax Provision	270.00	289.19	19.19	उत्पन्नामध्ये वाढ झालेने आयकर तरतूद रक्कमेमध्ये वाढ झाली आहे.	300.00
क) नफा (Profit)	659.00	846.18	187.18		922.00
एकूण खर्च (Total Expenses)	**11100.00**	**11373.97**			**12600.00**
भांडवली खर्च (Capital Expenditure)					
अ)डेडस्टॉक,सेमी डेडस्टॉक, संगणक,वाहन व इतर भांडवली खर्च Dead Stock, Computer dead Stock, Vehicle & Other capital Expenditure	300.00	142.08			300.00
ब) जागा व इमारत Land & Building	300.00	49.78			500.00

बँकेच्या ग्राहकांसाठी महत्त्वाच्या सूचना (फसवणूक टाळण्यासाठी)

१) आपला ATM PIN, UPI PIN, OTP, CVV, नेटबँकिंग पासवर्ड कोणालाही सांगू नका. बँक कधीही ही माहिती फोन, SMS किंवा ई-मेलद्वारे मागत नाही.
२) अनोळखी व्यक्तीने पाठविलेल्या लिंकवर क्लिक करू नका किंवा कोणतेही ॲप (AnyDesk, TeamViewer इ.) त्यांच्या सांगण्यावरून डाउनलोड करू नका. फक्त अधिकृत बँकिंग ॲप आणि अधिकृत वेबसाइट वापरा.
३) कोणताही व्यवहार करण्यापूर्वी लाभार्थ्याचे नाव, खाते क्रमांक व UPI ID तपासून खात्री करा.
४) आपल्या मोबाईलवर आलेला OTP किंवा UPI Collect Request नीट तपासूनच स्वीकारा.
५) बँक खात्यातील व्यवहारांचे SMS अलर्ट सुरू ठेवा आणि नियमितपणे खाते तपासा.
६) ATM वापरताना PIN टाकताना कीपॅड झाका व संशयास्पद उपकरणे दिसल्यास ATM वापरू नका.
७) सार्वजनिक Wi-Fi वरून आर्थिक व्यवहार टाळा.
८) संशयास्पद कॉल, SMS, Whatspp संदेश किंवा ई-मेलला प्रतिसाद देऊ नका.
९) कोणताही अनधिकृत व्यवहार आढळल्यास तात्काळ बँकेशी संपर्क साधा, कार्ड / UPI ब्लॉक करा आणि राष्ट्रीय सायबर हेल्पलाइन 1930 वर तक्रार नोंदवा. तसेच www.cybercrime.gov.in वर ऑनलाइन तक्रारही करू शकता.
१०) KYC अपडेट, बक्षीस, लॉटरी, नोकरी, गुंतवणूक किंवा कर्जाच्या नावाखाली पैसे किंवा वैयक्तिक माहिती मागणाऱ्यांपासून सावध रहा.

* के. वाय. सी. पूर्तता करणेबाबत सभासदांना आवाहन

बँकेने आपल्या ग्राहकांना ओळखण्या (के. वाय. सी.) संबंधी मानदंडाबाबत भारतीय रिझर्व्ह बँकेच्या मार्गदर्शी सूचना निर्गमीत केल्या आहेत. याची पूर्तता करणेबाबत वेळोवेळी सूचना दिलेल्या आहेत. तथापि अद्यापही काही सभासद व ग्राहकांनी के. वाय. सी. पूर्तता केली नसल्याचे निदर्शनास आले आहे. या जाहीर नोटीसीद्वारे पुन्हा एकदा आम्ही बँकेमार्फत आपणांस के. वाय. सी. पूर्तता करण्याची विनंती करीत आहोत. ज्या शाखेमध्ये आपले खाते आहे, त्या शाखेमध्ये कार्यालयीन कामकाजाच्या वेळेत शाखाधिकारी किंवा संबंधित अधिकारी यांच्याशी संपर्क साधून व के. वाय. सी. साठी खालील कागदपत्रांच्या यादीतील आवश्यक कागदपत्रासह सध्याचा आपला फोटो देऊन पूर्तता करावी.

* के. वाय. सी. करिता खालील पूर्तता करणे आवश्यक *

(१) सध्याचा अद्ययावत फोटो. (२) वैयक्तिक ओळखीसाठी- फोटो ओळखपत्र. (३) पत्त्याचा पुरावा (आर. बी. आय.च्या निकषानुसार के. वाय. सी. साठी ग्राह्य कागदपत्रे) देणे आवश्यक. पार्टनरशिप फर्म, ट्रस्ट, संस्था, कंपनी इत्यादीकरिता आवश्यक असणाऱ्या के. वाय.सी. कागदपत्रांची माहिती संबंधित शाखेतून घेऊन त्याची पूर्तता करावी.भारतीय रिझर्व्ह बँकेच्या के. वाय. सी. मार्गदर्शी मानदंडाप्रमाणे निर्धारित अनुबंध पूर्ण करणे हे खात्यावर व्यवहार करणेसाठी आवश्यक आहे. कृपया ग्राहकांनी के. वाय. सी. पूर्तता करून आपली होणारी गैरसोय टाळावी.

The Depositor Education & Awareness Fund Scheme 2014 (DEAF)

२०१४ च्या रिझर्व्ह बँकेच्या परिपत्रकास अनुसरून जून २०१४ पासून, १० वर्षे किंवा १० वर्षा पेक्षा जास्त दिवस व्यवहार केले नाहीत तर अशा खातेदारांच्या ठेव खात्यावरील रक्कमा सदर योजनेअंतर्गत रिझर्व्ह बँक ऑफ इंडिया यांचेकडे वर्ग केल्या जातात. त्या दिवसापासून परतफेड तारखेपर्यंत ठेवीदारास / खातेदारास त्या रक्कमेवरील व्याज हे रिझर्व्ह बँकेच्या निर्देशाप्रमाणे दिले जाईल. रिझर्व्ह बँकेकडे रक्कम वर्ग केलेल्या खातेदारांची सदर रक्कमेसंदर्भात सत्यता पडताळून (त्या रक्कमेसंदर्भातील खुलासा, केवायसी पूर्तता, सहीचा नमुना व खातेदाराची ओळख) सदरची रक्कम परत मागणी करता येईल. अशावेळी ठेवीदार /खातेदार यांना संबंधीत बँकेच्या शाखेत रीतसर अर्ज करून बँकेमार्फत अशी वर्ग केलेली रक्कम रिझर्व्ह बँकेकडून परत मागविता येईल. सदर योजनेअंतर्गत काही अडचणी किंवा तक्रार असलेस त्यांचे निराकरण करणेकरिता आपले खाते असलेल्या शाखेमध्ये शाखाधिकारी यांची भेट घ्यावी.

* ठेवीदारांच्या व्याजावरील कर कपातीबाबत (TDS)

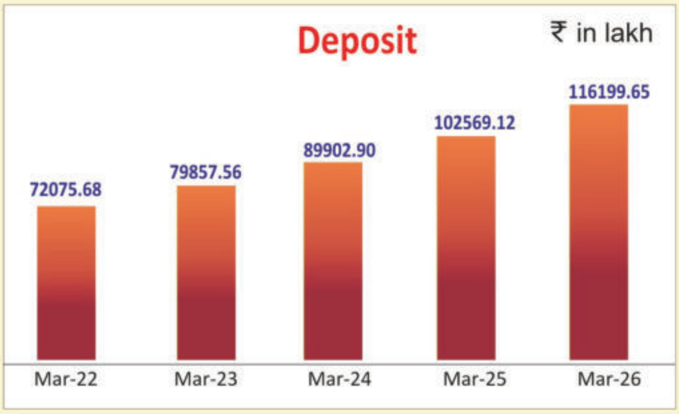
Finance Bill 2019 (आर्थिक वर्ष २०१९-२० पासून लागू) मधील तरतुदीनुसार ज्या ठेवीदारांच्या ठेवीवरील व्याजाचे उत्पन्न आर्थिक वर्षात रु. ५०,०००/- (रुपये पन्नास हजार फक्त) वा त्यापेक्षा अधिक (जेष्ठ नागरिकांसाठी रु. १,००,०००/- किंवा त्यापेक्षा अधिक) आहे अशा सर्व ठेवीदारांना कर कपात (TDS) लागू आहे.

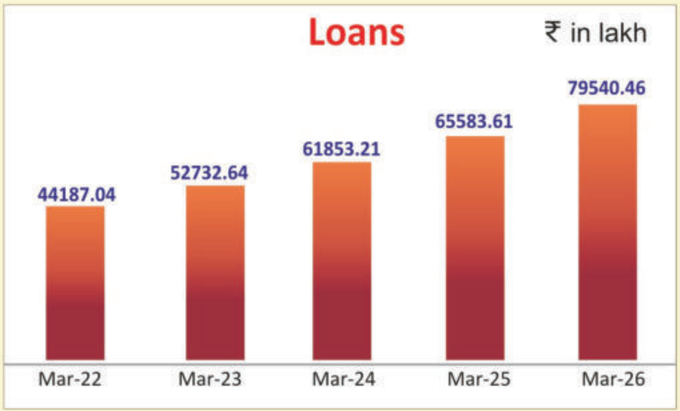
सर्व ठेवीदारांना कळवण्यात येते की नवीन आयकर कायद्यातील बदलानुसार (आयकर कायदा २०२५) 15G/15H फॉर्म च्या ऐवजी नवीन फॉर्म १२१ लागू करण्यात आलेला आहे. तरी सर्व ठेवीदारांना विनंती करण्यात येते की, जे ठेवीदार कर कपात करू इच्छित नाहीत अशा ठेवीदारांनी फॉर्म १२१ व मागील दोन वर्षा चे आयकर विवरण पत्र (आयकर विवरण पत्र भरले असल्यास) ठेव असणाऱ्या शाखेत देवून सहकार्य करावे. आपल्या उत्पन्नाबाबत आवश्यकतेनुसार कर सल्लागारांच्या सल्लयाने याबाबत निर्णय घेणे योग्य राहील.

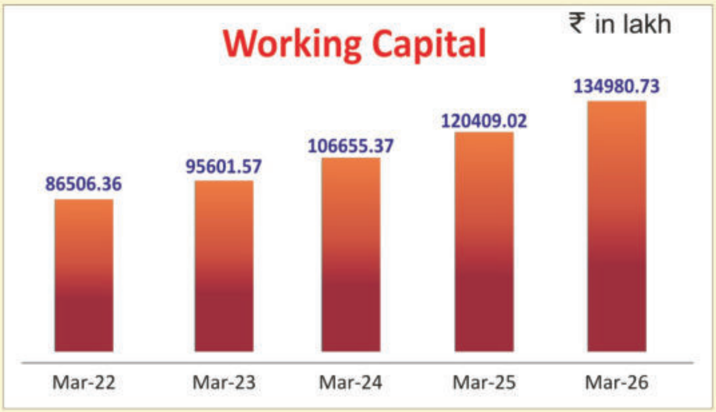
ज्याचे व्याज रु. ५०,०००/- किंवा त्यापेक्षा अधिक (जेष्ठ नागरिकांसाठी रु. १,००,०००/- किंवा त्यापेक्षा अधिक) असेल व जे फॉर्म १२१ व आयकर विवरण पत्र (भरले असल्यास) देणार नाहीत त्यांचे मिळणाऱ्या व्याजातून १०% (पॅन कार्ड नसल्यास २०%) कर कपात (TDS) होईल, याची नोंद घ्यावी.

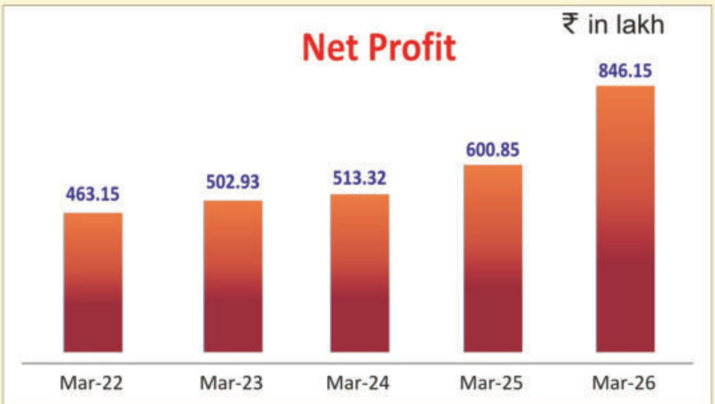
दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)

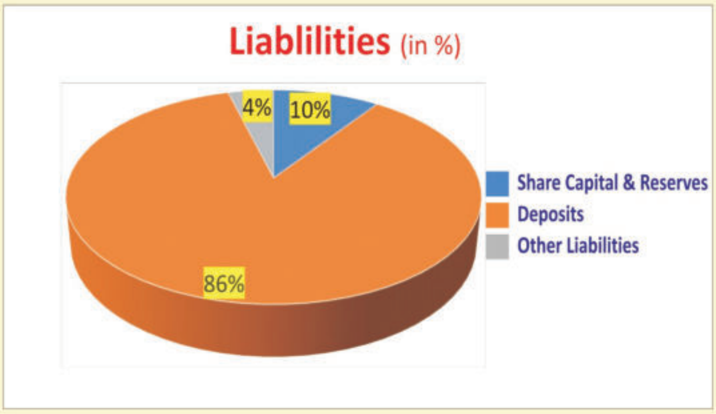
The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)

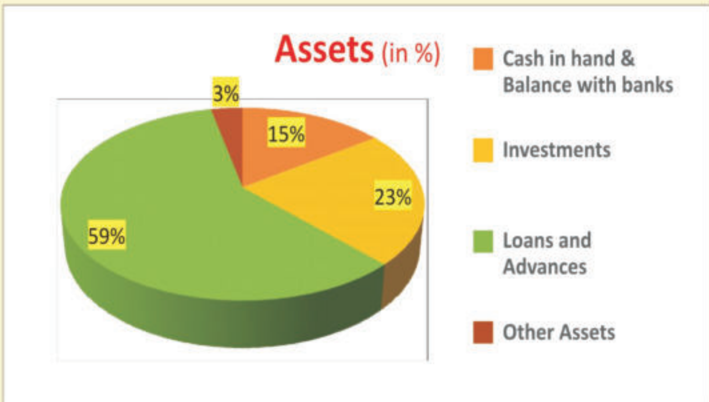






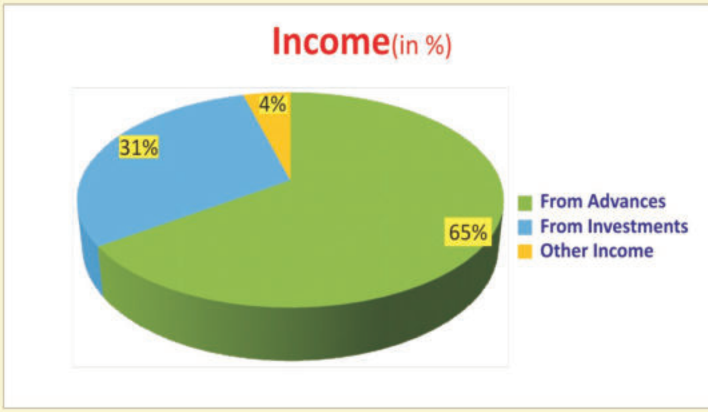


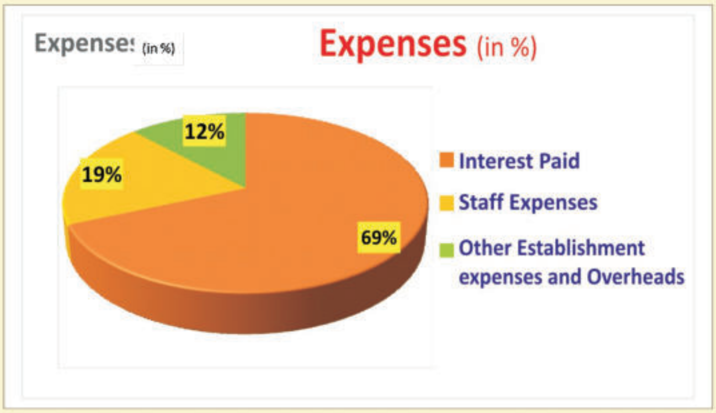


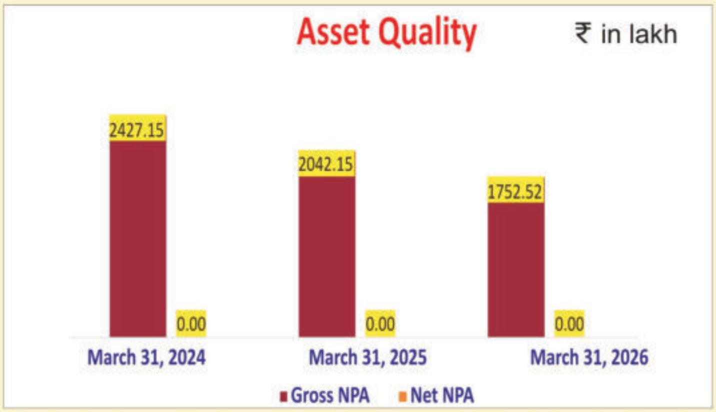


दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)

The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)







The Ajara Urban Co-Operetive Bank Ltd; Ajara (Multi-State)

Sr. No.	Branch Name	Telephone/ Mobile No.	Ifsc Code	Sr. No.	Branch Name	Telephone/ Mobile No.	Ifsc Code
	Head Office	(02323) 246122	AJAR0000001	18	Karve	8380057822	AJAR0000018
1	Ajara	8380065912	AJAR0000099	19	Malvan	8380057842	AJAR0000019
2	Uttur	8380057840	AJAR0000002	20	Thane	8380057851	AJAR0000020
3	Gargoti	8380057846	AJAR0000003	21	Koparkhairane	8380057831	AJAR0000021
4	Nesari	9527003151	AJAR0000004	22	Dombivali	8380057852	AJAR0000022
5	N.M.Joshi Marg, Mumbai	8380057832	AJAR0000005	23	Chinchwad	8380057857	AJAR0000023
6	Chandgad	9112215835	AJAR0000006	24	Rankala	8380065918	AJAR0000024
7	Malkapur	8380057834	AJAR0000007	25	Gokul Shirgaon	8380057809	AJAR0000025
8	Kapshi	8380057836	AJAR0000008	26	Karad	8380065922	AJAR0000026
9	Pratibhanagar	8380057820	AJAR0000009	27	Mudhal Titta	8380057826	AJAR0000027
10	Radhanagari	8380062443	AJAR0000010	28	Dhanakwadi	8380057817	AJAR0000028
11	Kabnur	8380057837	AJAR0000011	29	Kadgaon	8380059810	AJAR0000029
12	Gadhinglaj	8380057819	AJAR0000012	30	Belgavi	9022906890	AJAR0000030
13	Binduchowk, Kolhapur	8380057810	AJAR0000013	31	Haliyal	9112215836	AJAR0000031
14	Tarle	8380057823	AJAR0000014	32	Nipani	9112215837	AJAR0000032
15	Sangaon	8380057824	AJAR0000015	33	Belgundi	9356072367	AJAR0000033
16	Gorai Road, Borivali	8380057844	AJAR0000016	34	Kalyan	8329789760	AJAR0000034
17	Bambavade	8380057850	AJAR0000017	35	Phulewadi	7822933931	AJAR0000035

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)

वार्षिक सर्वसाधारण सभेमध्ये ७५ वर्ष पूर्ण झालेल्या ज्येष्ठ
महिला सभासदांचा सत्कार करताना संचालक मंडळ

बँकेमार्फत हळदी कुंकू कार्यक्रमात उपस्थित
महिला वर्ग व संचालिका

बँकेच्या शाखा मुंबई सुवर्ण महोत्सव
कार्यक्रमात उपस्थित मान्यवर

Vision & Mission Scheduled Bank अभ्यासवर्ग बँकिंग तज्ञ
श्री.अतुल खिरवाडकर यांच्या उपस्थितीत

बँकेचे विद्यमान चेअरमन मा. श्री. अशोक काशिनाथ चराटीसो यांना
सामाजिक आणि शैक्षणिक कार्यक्षेत्रात उत्कृष्ठ कार्याबद्दल डॉक्टरेट
पदवी मिळाल्याने संचालक मंडळाकडून सत्कार

बँकेचे विकास कार्यातील योगदान असल्याने
दैनिक सकाळ मार्फत सकाळ गौरवगाथा
पुरस्कार प्रदान

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा (मल्टी-स्टेट)

The Ajara Urban Co-Operative Bank Ltd., Ajara (Multi State)

मा. निवडणूक निर्णय अधिकारी तथा जिल्हाधिकारी यांच्या कार्यालयात नवनिर्वाचित संचालक मंडळ

शाखा चंदगड स्थलांतर प्रसंगी उपस्थित मा. ना. श्री. प्रकाश आबिटकर, आमदार शिवाजी पाटील, मा.श्री.भरमु अण्णा पाटील, मा.चेअरमन व संचालक

६५ व्या वार्षिक सर्वसाधारण सभेस उपस्थित सभासदांना मार्गदर्शन करताना बँकेचे मा.चेअरमन- श्री.अशोक काशिनाथ चराटी

प्रेषक :

श्री. अशोक काशिनाथ चराटी

चेअरमन

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा. (मल्टी स्टेट)

३९३, बी, मेन रोड आजरा, ता. आजरा, जि. कोल्हापूर.

बुक-पोस्ट

प्रति,

मुद्रक : गुरुकृपा प्रिंटर्स, मोबा. ९९२१० ७३१०१

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