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

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-Perfuming 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 standard 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 oftransactions 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	Methodof 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 Computer 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 beingassessed 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.

THE AJARA URBAN CO-OP. BANK LTD., AJARA * DIST. KOLHAPUR * Multi State

SARDA & PAREEK LLP * Chartered Accountants * MUMBAI FRN 109262W/ W100673

SARDA & PAREEK LLP * Chartered Accountants * MUMBAI FRN 109262W/ W100673

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

THE AJARA URBAN CO-OP. BANK LTD., AJARA Multi State DIST. KOLHAPUR

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

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:

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.

Statement of Appropriation 31.03.2026

Particulars	**Amount in Rupees**
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 (10 %)	84,61,527.05
Co-operative Education 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	4,01,51,437.46
Total	**9,96,15,270.51**

ii) Unutilized fund Transfer to Reserve funds:

There areno unutilized fund transfer to Reserve funds in FY2025-2026.

B. Balance with other Banks:

Fixed Deposits with other Banks include deposits aggregating to Rs.139.64Crore. (Previous Year Rs.138.64Crore) 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.7.90Crore).

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.8.08Crore.

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

(Rs in Crores)

Sr. No.	Particulars	Gratuity		
		711000525	711001604	
		Policy Number 1	Policy Number 2	Total
		31-03-26	31-03-26	31-03-26
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	
	Valuation Method	**Projected Unit Method**		
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			

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

THE AJARA URBAN CO-OP BANK LTD. AJARA Multi State DIST. KOLHAPUR

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

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 / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	**Current Year**	**Previous Year**	**Current Year**	**Previous Year**	**Current Year**	**Previous Year**	**Current Year**	**Previous Year**	**Current Year**	**Previous Year**
Revenue	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

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

THE AJARA URBAN CO-OP. BANK LTD. AJARA Multi State DIST. KOLHAPUR

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

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 assets									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 (AS – 18):

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 shareholders (before appropriations) (₹ in crore)	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 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)	Deferred 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
A)	Income Tax 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 assetsin 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 areas 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

Tier 1 Table:

(Amount in ₹ crore)

	Current year	Previous year
Amount of non-equity Tier 1 capital raised during the yearof 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:

THE AJARA URBAN CO-OP. BANK LTD. AJARA DIST. KOLHAPUR Multi State

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

(Amount in ₹ crore)

	Current year	Previous year
Amount of Tier 2 capital raised during the yearof 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:

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	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 to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	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												

THE AJARA URBAN CO-OP. BANK LTD., AJARA Multi-State DIST. KOLHAPUR

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

3.Investments:

i) Composition of Investment Portfolio:

As at 31-03-2026:

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint venture	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint venture	Others	Total Investments outside India	
Held to Maturity												
Gross	130.65						130.65				0	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 depreciation and 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												

Less: Provision for depreciation and NPI												
Net	295.98	0.00	0.98	0.00	0.00	10.00	306.96	0.00	0.00	0.00	0.00	306.96

As at 31-03-2025:

(Amount in ₹ crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and /or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	120.65						120.65				0	120.65
Less: Provision for non-performing investments (NPI)	0						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			0.00			159.37					
Less: Provision for depreciation and 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	25.99	25.99					25.99
Tri Party Lending	0.00	0.00	0.97	0.00	0.00	0.00	0.97					0.97
NUCFDC	0.00	0.00	0.01	0.00	0.00	0.00	0.01					0.01
Coop Shares	0.00	0.00	0.00	2.00	0.00	0.00	2.00					2.00
Bonds	0.00	0.00	0.00	0.00	0.00	25.99	25.99					25.99
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	9.25	7.50
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off/ write back of excess provisions during the year	0.00	0.00
d) Closing balance	9.25	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:

a) 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

b) Issuer composition of non-SLR investments:

(Amount in ₹ crore)

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities

(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 depreciation										
	Total *	**0.00**	**2.00**								

3.v) Repo transactions (in face value and market value terms)

31-03-2026:

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31 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	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
ii)Securities purchased under reverse repo a) Government Securities b) corporate debt securities c)Any other securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

31-03-2025:

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

THE AJARA URBAN CO-OP. BANK LTD. AJARA * DIST. KOLHAPUR *

SARDA & PAREEK LLP * MUMBAI FRN 109262W/ W100673 * Chartered Accountants *

3.vi) Government Security Lending (GSL) transaction (in market value terms):

As at 31-03-2026 (current year balance sheet date)

(Amount in ₹ crore)

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

As at 31-03-2025

(Amount in ₹ crore)

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

4. Asset quality: -

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

(Amount in ₹ crore)

THE AJARA URBAN CO-OP. BANK LTD., AJARA Multi State DIST. KOLHAPUR

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
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	
i) Recoveries (excluding recoveries from upgraded accounts)					3.85	
ii) 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**

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

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
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 recoveries from upgraded accounts)					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)	CurrentYear	PreviousYear
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**						

THE AJARA URBAN CO-OP. BANK LTD. AJARA DIST. KOLHAPUR Multi State

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

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:

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

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

iv) Details of accounts subjected to restructuring:

(Amount in ₹ crore)

		Agriculture and allied activities		**Corporate (excluding MSME)**		**Micro, Small and Medium Enterprises (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	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

THE AJARA URBAN CO-OP. BANK LTD. AJARA Multi State DIST. KOLHAPUR

SARDA & PAREEK LLP MUMBAI FRN 109262W/W100673 Chartered Accountants

THE AJARA URBAN CO-OP. BANK LTD. AJARA Multi State DIST. KOLHAPUR

SARDA & PAREEK LLP MUMBAI FRN 109262W/W100673 Chartered Accountants

4.v_b) Divergence in asset classification and provisioning:

(Amount in ₹ crore)

Sr.No.		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
5.	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	0
6.	**Divergence in Net NPAs (5-4)**	**0**
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**
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	Nil	Nil	Nil
Aggregate principal outstanding of loans transferred	Nil	Nil	Nil
Weighted average residual tenor of the loans transferred	Nil	Nil	Nil
Net book value of loans transferred (at the time of transfer)	Nil	Nil	Nil
Aggregate consideration	Nil	Nil	Nil
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil
Details of loans acquired during the year			
(all amounts 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	Nil	Nil	Nil
Aggregate consideration paid	Nil	Nil	Nil

Weighted average residual tenor of loans acquired	Nil	Nil	Nil

4.vii) Non - Fund Based Credit Facilities:

(Amount in ₹ crore)

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	1.04		0.15	
	i) In India	1.04		0.15	
	ii) Outside India				
II	Acceptances, Endorsements and other Obligations (₹ crore)	0		0	
III	Other NFB Credit facilities (₹ crore)	0		0	

4.viii) Fraud accounts:

(Amount in ₹ crore)

	Current year	Previous year
Number of frauds reported	0.00	1
Amount involved in fraud (₹ crore)	0.00	0.24
Amount of provision made for such frauds (₹ crore)	0.00	0.00
Amount of Unamortizedprovisiondebitedfromother reserves' as at the end of the year. (₹ crore)	0.00	0.00

4.ix) Disclosures related to Project Finance:

Sl. No	Item Description	Number of accounts	Total outstanding (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

THE AJARA URBAN CO-OP. BANK LTD., AJARA * DIST. KOLHAPUR * Multi State

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

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:

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.Exposures:

5.i) 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

THE AJARA URBAN CO-OP. BANK LTD. AJARA * DIST. KOLHAPUR * Multi State

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

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	0
ii. Commercial Real Estate	0	0
ii) Indirect Exposure: Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0	0
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 aboveamount 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	0

5.v) Factoring 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

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ 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**	**50.50%**	**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	
(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)

	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 ofAwards 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 and advances	3	0	-100%	0	0
Others	1	2	100%		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 and 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:

Particular	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 (in ₹crore)	5.03	4.59
viii) Profit per employee (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

iii)	Provision made towards Income tax	2.89	2.09
iv)		0.91	0.10
1)	Investment Depreciation (provision)	0.58	0.00
2)	Provision For STD Assets	0.23	0
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**
i)	Funded	2.17	0.30
ii)	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-Operative Bank Ltd., Ajara

FOR THE AJARA URBAN CO-OP BANK LTD.
AJARA (MULTI-STATE)

CHIEF EXECUTIVE OFFICER

Signatories

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

THE AJARA URBAN CO-OP. BANK LTD. AJARA DIST. KOLHAPUR Multi State

दि आजरा अर्बन को-ऑप बँक लि.(मल्टि- स्टेट)., आजरा

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 Depreciation on Investment	58,25,000.00		-	
	Amortisation of Premium on Securities	10,21,336.00		9,69,350.00	
	Depreciation 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 Operations-	**(10,98,01,883.73)**		**89,79,89,565.47**	
	Income Tax Paid	2,91,89,890.00	**(8,06,11,993.73)**	2,68,60,842.00	**92,48,50,407.47**

THE AJARA URBAN CO-OP. BANK LTD. AJARA Multi State DIST. KOLHAPUR

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants

	Cash Generated from Operating Activities		**5,04,61,859.86**		**1,02,54,15,598.68**
	PARTICULARS	**31-03-2026**		**31-03-2025**	
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 E=(A+B+C+D)**		**8,80,86,459.19**		**50,21,52,069.09**
F	**Cash & Cash Equivalents at the beginning of the year (F)**		**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**

THE AJARA URBAN CO-OP. BANK LTD. AJARA Multi State DIST. KOLHAPUR

FOR THE AJARA URBAN CO-OP BANK LTD
AJARA (MULTI-STATE)

CHIEF EXECUTIVE OFFICER

For SARDA & PAREEK LLP
Chartered Accountants

CA Niranjan Joshi
Partner
Membership No. 102789

SARDA & PAREEK LLP MUMBAI FRN 109262W/ W100673 Chartered Accountants