भगिनी निवेदिता
सहकारी बँक मर्यादित, पुणे

स्वप्न अर्थपूर्ण करणारी बँक

सुवर्ण महोत्सवी वर्ष 2023-24

सुस्थिर · सुरक्षित · समावेशक

महिलांनी सर्वांसाठी चालविलेली अग्रेसर बँक

५३ वा वार्षिक अहवाल २०२५–२६

स्थापना: चैत्र शुद्ध प्रतिपदा, दि.२४ मार्च १९७४

रजि. नं. पीएनए / बीएनके/३४

संस्थापक: कै. सीए. विवेक गणेश दाढे

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

''निवेदिता भवन'', सीटीएस नं.३४/७, फायनल प्लॉट नं.३५/७ बी, प्रभात रोड, लेन नं.८, एरंडवणा, पुणे ४११ ००४
फोन : ०२०-२५४४७६२०/२५४४७६२१
Email : ho@bhagininiveditabank.com | Website : www.bhagininiveditabank.com

संचालक मंडळ (Board of Directors)

(२०२२-२०२७)

सीए. डॉ. रेवती पैठणकर	अध्यक्षा
सीएमए डॉ. नेत्रा आपटे	उपाध्यक्षा
सुनंदा करमरकर	संचालिका
जयश्री काळे	संचालिका
ॲड. जयश्री कुरुंदवाडकर	संचालिका
जयश्री लष्करे	संचालिका
ॲड. सुनीता रानडे	संचालिका
मीना गायकवाड	संचालिका
ॲड. सुप्रिया जोशी	संचालिका
स्वाती काळे	संचालिका
जयश्री रावळ	संचालिका
प्राची डोळे	संचालिका
लक्ष्मी दाढे	संचालिका
स्नेहा फडके	स्वीकृत संचालिका
सीए. स्मिता भिडे	स्वीकृत संचालिका

व्यवस्थापन मंडळ (Board of Management)

सीएमए डॉ. नेत्रा आपटे	अध्यक्षा
सीए. डॉ.रेवती पैठणकर	सदस्या
जयश्री काळे	सदस्या
ॲड. जयश्री कुरुंदवाडकर	सदस्या
ॲड. राजश्री करे	सदस्या
डॉ. मंगल कुलकर्णी	सदस्या
सीएमए डॉ. सोनाली धर्माधिकारी	सदस्या
सविता केणी	सदस्या

मुख्य कार्यकारी अधिकारी
महानंदा अल्याळमठ

वर्षा बुधकर - जनरल मॅनेजर	वंदना राजेशिर्के - असिस्टंट जनरल मॅनेजर
पल्लवी तेंडुलकर - असिस्टंट जनरल मॅनेजर	वैशाली हेब्बळ्ळी - असिस्टंट जनरल मॅनेजर

अनुप्रिता भट - सेवक प्रतिनिधी

वैधानिक लेखापरिक्षक : एस डी मेडदकर ॲण्ड कंपनी, चार्टर्ड अकौंटंटस्

प्रकाशक : महानंदा अल्याळमठ, मुख्य कार्यकारी अधिकारी, भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे, ''निवेदिता भवन'', सीटीएस नं. ३४/७, फायनल प्लॉट नं. ३५/७ बी, प्रभात रोड, लेन नं.८, एरंडवणा, पुणे ४११ ००४
मुद्रक : भालचंद्र कुलकर्णी, एकवीरा पब्लिसिटी, ऑफिस नं. १५, विष्णूप्रिया अपार्टमेंट, ५वा मजला, इशान रेस्टॉरंटच्यावर, गणेशमळा, सिंहगड रोड, पुणे ४११ ०३०. मो. : ९८२२८८२५०९ ईमेल : ekvirapublicity@gmail.com

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

स्वप्न अर्थपूर्ण करणारी बँक

महाराष्ट्र शासनाच्या तीन प्रतिष्ठित पुरस्कारांची मानकरी

सहकारनिष्ठ पुरस्कार	सहकारभूषण पुरस्कार	सहकारनिष्ठ पुरस्कार
२०१२	२०१४	२०१८

भांडवल पर्याप्तता (CRAR) **26.21%**

ढोबळ अनुत्पादित कर्ज (Gross NPA) **0.79%**

निव्वळ अनुत्पादित कर्ज (Net NPA) **0.00%**

निव्वळ नफा (Net Profit) **रु. 747.01 लाख**

निवेदिता भवन, CTS No.३४/७, फायनल प्लॉट नं.३५/७ बी, प्रभात रोड,
लेन नं.८, एरंडवणा, पुणे ४११००४.
संपर्क: ०२० - २५४४७६१९, २५४४७६२०, २५४४७६२१
ho@bhagininivedita.bank.in | www.bhagininivedita.bank.in

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

''निवेदिता भवन'', सीटीएस नं.३४/७,फायनल प्लॉट नं.३५/७ बी, प्रभात रोड, लेन नं.८,एरंडवणा, पुणे ४११००४

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे या बँकेच्या सर्व सभासद बंधू-भगिनींना विनंतीपूर्वक कळविण्यात येते की, बँकेची चोपन्नावी वार्षिक सर्वसाधारण सभा **शुक्रवार, दि.२१/०८/२०२६ रोजी दुपारी २.०० वाजता, टिळक स्मारक मंदिर, टिळक रोड, पुणे ४११०३०** येथे आयोजित करण्यात आलेली आहे. सभेत खालील विषयांचा विचार केला जाईल. तरी सभेस आपण उपस्थित राहावे, ही विनंती.

सभेपुढील विषय

१) दि. २०/०८/२०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.

२) बँकेच्या आर्थिक वर्ष २०२५-२०२६ च्या कार्याबद्दलच्या अहवालाची माहिती घेणे व स्वीकृत करणे. तसेच बँकेचे दूरगामी धोरण व वार्षिक ध्येयधोरण यास मान्यता देणे.

३) दि. ३१/०३/२०२६ अखेर संपलेल्या आर्थिक वर्षाचे लेखा परीक्षित ताळेबंद व नफा-तोटा पत्रकाचा विचार करणे व स्वीकृत करणे.

४) आर्थिक वर्ष २०२५-२०२६ च्या वैधानिक लेखा परीक्षण अहवालावर व आर्थिक वर्ष २०२४-२०२५ च्या वैधानिक लेखा परीक्षण दोषदुरुस्ती अहवालावर विचार करणे व स्वीकृत करणे.

५) मा. संचालक मंडळाने केलेल्या शिफारशींनुसार आर्थिक वर्ष २०२५-२०२६ च्या नफा वाटणीस मान्यता देणे तसेच लाभांश जाहीर करणे.

६) मा. संचालक मंडळाने तयार केलेल्या आर्थिक वर्ष २०२६-२०२७ च्या उत्पन्न-खर्चाच्या अंदाजपत्रकास मान्यता देणे व मागील ३ वर्षांच्या प्रगतीची माहिती घेणे.

७) बँकेचे मा. संचालक व त्यांचे नातेवाईक यांच्या दि.३१/०३/२०२६ अखेरील कर्जाची, महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५(२) नुसार माहिती देणे.

८) रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक तत्वास अनुसरुन, मा. संचालक मंडळाने केलेल्या शिफारसीनुसार आर्थिक वर्ष २०२६-२०२७ साठी करावयाच्या वैधानिक लेखापरीक्षकांच्या पुनर्नेमणूकीस व त्यांना द्यावयाच्या मेहनतान्यास मान्यता देणे. (रिझर्व्ह बँक ऑफ इंडियाच्या मंजुरीस अधीन राहून)

९) आर्थिक वर्ष २०२७-२०२८ साठी अंतर्गत लेखापरीक्षकांची नियुक्ती करण्याचे व त्यांचा मेहनताना ठरविण्याबाबतचे अधिकार मा. संचालक मंडळास देण्याबाबत निर्णय घेणे.

१०) मा. संचालक मंडळाने शिफारस केलेल्या स्टाफिंग पॅटर्नला मान्यता देणे.

११) बँकेच्या सभासदांचे शिक्षण व प्रशिक्षण यांकरिता बँकेने केलेल्या प्रयत्नांची आणि पुढील वर्षाच्या योजनांची नोंद घेणे.

१२) वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यानुसार बुडीत व संशयित कर्जखात्यांची नावे बाकी वसुलीचा हक्क अबाधित ठेवून निर्लेखित करण्यास मान्यता देणे.

१३) सदर वार्षिक सर्वसाधारण सभेतील अनुपस्थित सभासदांची रजा क्षमापित करणे.

१४) मा. अध्यक्षांच्या अनुज्ञेने ऐन वेळी येणाऱ्या विषयांचा विचार करणे.

मा.संचालक मंडळाचे आज्ञेवरून
सही/-
महानंदा अल्याळमठ
मुख्य कार्यकारी अधिकारी

दिनांक : ३०/०६/२०२६
ठिकाण : पुणे

टीप :-

१) गणसंख्येअभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी दुपारी २.३० वाजता घेण्यात येईल व अशा तहकूब झालेल्या सभेस गणपूर्तीचा नियम लागू होणार नाही.

२) वरील वार्षिक सर्वसाधारण सभेत होणाऱ्या विषयांसंबंधी काही सूचना करावयाच्या असल्यास किंवा प्रश्न विचारावयाचे असल्यास त्या सूचना किंवा प्रश्न बँकेच्या मुख्य कार्यालयात/शाखेत दि.१३/०८/२०२६ संध्याकाळी ५ वाजेपर्यंत लेखी पाठवावेत.

३) ज्या सभासदांनी मागील लाभांशाची रक्कम नेली नसेल, त्यांनी ती त्वरित नेण्याची व्यवस्था करावी. अन्यथा तीन वर्षांनी ती रक्कम बँकेच्या रिझर्व्ह फंडात जमा केली जाते.

४) पोटनियम क्र.१८/४ नुसार संयुक्त भागधारकांचे बाबतीत प्रथम नाव असलेल्या भागधारकासच सभेस उपस्थित राहता येईल.

BHAGINI NIVEDITA SAHAKARI BANK LTD., PUNE

''Nivedita Bhavan", CTS No.34/7,Final Plot No.35/7 B, Prabhat Road, Lane No.8, Erandwana, Pune 411 004.

Notice of Annual General Meeting

(For Members Only)

Notice is hereby given that the 54th Annual General Meeting of the members of Bhagini Nivedita Sahakari Bank Ltd., Pune will be held on **Friday, 21st August 2026 at 2.00 pm at Tilak Smarak Mandir, Tilak Road, Pune 411030** to transact the following business. Members are requested to kindly attend the meeting.

AGENDA FOR THE MEETING

1. To approve and confirm the minutes of Annual General Meeting held on 20th August 2025.
2. To consider and adopt annual report of the Board of Director on working and activities of bank for the financial year 2025-2026 and approve bank's long term perspective plan and Annual Business Plan.
3. To consider and adopt audited financial statement of accounts as of 31st March 2026.
4. To consider and adopt the report of the Statutory Auditors for the financial year 2025-2026 and compliance report of the Statutory Auditors for the financial year 2024-2025.
5. To approve appropriation of Net Profit and to declare dividend for the financial year 2025-2026 as recommended by the Board of Directors.
6. To approve Annual Budget of Income and expenditure for the financial year 2026-2027 prepared by Board of Directors and review the performance of the bank for last 3 years.
7. To provide information about loans and advances of Directors of the bank and their relatives, as on 31st March 2026 w.r.t. Maharashtra Co-Operative Societies Act, 1960 Sec. 75(2).
8. To approve re-appointment and remuneration of Statutory Auditors for financial year 2026-2027, recommended by Board of Directors as per RBI guidelines. (Subject to approval from RBI for the proposal)
9. To authorize the Board of Directors to appoint Internal Auditors for the financial year 2027-2028 and to fix their remuneration.
10. To approve staffing pattern recommended by the Board of Directors.
11. To take note of the efforts made by the bank regarding education and training of its members and the plan for the next year.
12. To approve the write off amount outstanding in bad and doubtful loan accounts as certified by Statutory Auditors keeping the right of recovery intact.
13. To grant leave of absence to the members of the bank who are not present in the Annual General Meeting.
14. To consider any other subject, with the permission of Hon. Chairperson.

By order of the Board of Directors
Sd/-
Mahananda Alyalmath
Chief Executive Officer

Date : 30/06/2026
Place : Pune

Note :

1. If the quorum of the meeting is not present at the appointed time, the meeting shall stand adjourned and shall be held at 2.30 pm. on the same day and venue. The adjourned meeting shall not require quorum.
2. Members are requested to send their queries, if any, in writing regarding the agenda items to be considered at the Annual General Meeting, so as to reach the Head Office / Branch on or before close of working hours of the bank 13th August 2026, upto 5.00 pm.
3. Members are requested to collect their unclaimed dividend from Head Office, otherwise the amount will be transferred to Reserve Fund after three years.
4. In case shares are held in joint names, only first named share holder will be authorized to attend the meeting in terms of clause no.18/4 of the bye-laws of the bank.

संचालक मंडळाचा अहवाल

सन्माननीय सभासद,

आपल्या बँकेचा ५३ वा वार्षिक अहवाल आणि दि. ३१ मार्च २०२६ अखेरची लेखापरीक्षित आर्थिक पत्रके आपणा समोर सादर करताना संचालक मंडळाला आनंद होत आहे.

जागतिक आणि भारतीय आर्थिक परिस्थितीचा आढावा :

वर्ष २०२५-२६ मध्ये जागतिक अर्थव्यवस्थेवर भूराजकीय तणाव, संरक्षणवादी व्यापारी धोरणे, पुरवठा साखळीतील व्यत्यय आणि कच्च्या तेलाच्या किमतीतील चढ-उतार यांचा परिणाम झाला. या घडामोडींमुळे जागतिक वित्तीय बाजारपेठांमध्ये अनिश्चितता निर्माण झाली असून त्याचा परिणाम भारतीय अर्थव्यवस्था व बँकिंग क्षेत्रावरही झाला.

जागतिक आर्थिक भूराजकीय परिस्थिती अजूनही आव्हानात्मक आहे. विविध देशांची धोरणात्मक अनिश्चितता, परस्पर अविश्वास आणि युद्ध स्थिती अजूनही कायम आहे. अखाती प्रदेशातील संघर्ष दीर्घकाळ सुरू राहिल्यास कच्च्या तेलाच्या किमती वाढण्याची शक्यता असून त्याचा परिणाम देशांतर्गत उत्पादन, पुरवठा साखळी आणि आर्थिक विकासावर होऊ शकतो.

भारतीय बँकिंग क्षेत्र :

वर्ष २०२५-२६ मध्ये कच्च्या तेलाच्या किमतीत होणाऱ्या वाढी मुळे उद्भवणाऱ्या महागाई वाढीचा धोका, डॉलर च्या तुलनेत घसरणारा रुपया अशा परिस्थितीमुळे भारतीय रिझर्व्ह बँकेने तरलता वाढवणे, कर्ज पुरवठा सुलभ करणे व गुंतवणुकीला प्रोत्साहन देणे यासाठी एप्रिल ते डिसेंबर २०२५ दरम्यान रेपो दरात तसेच रोख राखीव प्रमाणात कपात केली. या उपाय योजनांमुळे अशा कठीण काळातही भारतीय बँकिंग क्षेत्राने अर्थव्यवस्थेला पाठींबा आणि उभारी देण्याचे आपले काम चोखपणे पार पाडले.

आर्थिक वर्ष २०२५-२६ मधील बँकेच्या कामकाजाची ठळक वैशिष्ट्ये :

दि.३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षात आपल्या बँकेचा एकूण व्यवसाय रु. १७१६ कोटी झाला. गत वर्षाच्या तुलनेत बँकेच्या एकूण व्यवसायात ६.११% वाढ झाली.

बँकेची आर्थिक स्थिती : (रु.कोटीत)

तपशील	आर्थिक वर्ष २०२५-२६	आर्थिक वर्ष २०२४-२५
एकूण ठेवी	११११.३१	१०२९.६६
एकूण कर्जे	६०४.२३	५८७.१२
एकूण व्यवसाय	१७१५.५४	१६१६.७८
निव्वळ नफा	७.४७	१३.२७
वसूल भागभांडवल	६.०४	६.०९
स्वनिधी	२८२.२५	२७१.८२
ढोबळ अनुत्पादित कर्ज	०.७९%	१.००%
निव्वळ अनुत्पादित कर्ज	०.००%	०.००%
भांडवल पर्याप्तता	२६.२१%	२७.१५%

ठेवी :

वर्ष २०२५-२६ या वर्षात आपल्या बँकेच्या एकूण ठेवींमध्ये गत वर्षाच्या तुलनेत ७.९३% म्हणजेच रु. ८१.६५ कोटींची वाढ झाली. बँकेला शेड्युल्ड बँकेचा दर्जा मिळवून देण्याच्या उद्दिष्टाने वर्ष २०२४-२५ अखेरपासून रु १००० कोटींपेक्षा अधिक ठेवी बँकेने राखल्या आहेत आणि त्यात समाधानकारक वाढ होत आहे. ग्राहकांचा वाढता विश्वास, बँकेने सादर केलेल्या स्पर्धात्मक व्याजदराच्या वैशिष्ट्यपूर्ण ठेव योजना, शाखास्तरीय ग्राहक संपर्क मोहिमा, आणि बँकेच्या प्रगत डिजिटल सुविधांचा लाभ ग्राहकांना मिळत असल्याने ठेवींमध्ये वृद्धी झाली आहे.

कर्जे :

या आर्थिक वर्षात बँकेने एकूण सुमारे रु.३०० कोटींचे नवीन कर्जवितरण केले, तर बँकेच्या अत्यंत प्रभावी वसुली यंत्रणेमुळे वर्षभरात रु.२८३ कोटींची कर्ज वसुली होऊन वर्ष अखेरीला मागील वर्षाच्या तुलनेत कर्जामध्ये रु.१७ कोटींची निव्वळ वाढ नोंदविली गेली. ग्राहक केंद्रित कर्ज योजना, जलद मंजुरी आणि वितरण आणि कर्मचाऱ्यांमधील सकारात्मक वातावरण यामुळे बँकेच्या कर्जांमध्ये हि वाढ दिसून येत आहे. रिझर्व्ह बँकेने सहकारी बँकांना कर्ज वाटपामध्ये लहान कर्ज वाटपाचे ठरवून दिलेले प्रमाण आपल्या बँकेने पूर्ण केले आहे.

निव्वळ नफा:

व्यवसाय वाढ होऊनही बँकेच्या निव्वळ नफ्या मध्ये गत वर्षीच्या तुलनेत रु ५.८० कोटींची घट झाली. अहवाल वर्षात लागू करण्यात आलेल्या नवीन कामगार संहितेतील (Labour Code) तरतुदींमुळे सेवकांच्या वेतन व निवृत्तीवेतनाशी संबंधित दायित्वामध्ये बदल झाले. बँकेने या सुधारित तरतुदींची तात्काळ अंमलबजावणी केल्यामुळे सेवकांच्या सेवानिवृत्ती वेतनासंबंधीच्या तरतुदीत लक्षणीय वाढ झाली. अहवाल वर्षात सेवकांबरोबर वेतन वाढीच्या कराराचे नुतनीकरण करण्यात आले व सेवकांना आगामी तीन वर्षासाठी उत्तम वेतन वाढ देण्यात आली या दोन्हीचा एकत्रित परिणाम होऊन पगार खर्चात रु.६.२१ कोटींची वाढ झाली. तसेच ठेवींवरील व्याज खर्चातही लक्षणीय वाढ झाली या सर्वांचा एकत्रित परिणाम नफ्यावर झाला.

अनुत्पादित कर्जे (NPA):

अहवाल वर्षात अनेक आव्हाने असतानाही मागील सलग २१ वर्षांप्रमाणेच ढोबळ अनुत्पादित कर्जाचे एकूण कर्जांशी असलेले प्रमाण कमीत कमी राखण्यात बँकेला यश आले. दि.३१/०३/२०२६ रोजी आपल्या बँकेच्या ढोबळ अनुत्पादक कर्जाचे प्रमाण ०.७९% होते. हे दि.३१/०३/२०२५ रोजी असलेल्या १.००% या प्रमाणापेक्षा कमी होते. दि.३१/०३/२०२६ रोजी अनुत्पादित कर्जाची येणेबाकी रु.४.७९ कोटी होती ज्यासाठी रु.३.७२ कोटींची तरतूद आवश्यक होती. प्रत्यक्षात बँकेने दि.३१/०३/२०२६ पर्यंत यापेक्षा जास्त रकमेची तरतूद केली असल्याने निव्वळ अनुत्पादित कर्जाचे (Net NPA) एकूण कर्जांशी प्रमाण शुन्य % राहिले आणि प्रोव्हिजन कव्हरेज रेशो १००% पेक्षा जास्त राहिला. सुयोग्य कर्जवितरण तसेच दिलेल्या कर्जांवर सातत्यपूर्ण आणि कालबध्द देखरेख आणि कर्ज वसुलीचे सर्व स्तरांवर करण्यात येणारे अथक प्रयत्न, यांमुळेच हे शक्य झाले आहे.

निर्लेखित (written off) कर्जाची वसुली :

या आधीच्या वर्षामध्ये निर्लेखित केलेल्या कर्ज खात्यांमधून रु.०.१६ लाख वसुली अहवाल वर्षात करण्यात आली. वसुलीची शक्यता कमी असूनही आपल्या बँकेने ही वसुली केली आहे. इतरही निर्लेखित केलेल्या खात्यांच्या वसुलीचे प्रयत्न सुरू आहेत.

वसूल भाग भांडवल :

अहवाल वर्षात बँकेच्या सभासदांमध्ये १०५३ सभासदांची वाढ होऊन दि.३१/०३/२०२६ रोजी एकूण सभासद संख्या ६३७६८ झाली. दि.३१/०३/२०२६ रोजी बँकेचे वसूल भागभांडवल रु.६.०४ कोटी इतके होते.

स्वनिधी :

वर्ष २०२५-२६ अखेर बँकेच्या स्वनिधीमध्ये रु.१०.४३ कोटींची वाढ होऊन दि.३१/०३/२०२५ च्या रु.२७१.८२ कोटींच्या तुलनेत एकूण स्वनिधी रु.२८२.२५ कोटी झाला. बँक आपल्या स्वनिधीमध्ये दर वर्षी स्थिर वाढ नोंदवीत आहे.

गुंतवणूक :

आर्थिक वर्ष २०२५-२६ अखेर बँकेची एकूण गुंतवणूक रु.५७४.०४ कोटी होती. रिझर्व्ह बँकेच्या नियमानुसार बँकेने आवश्यक ते CRR व SLR चे प्रमाण राखले आहे. बँकेने इतर गुंतवणूकीचे प्रमाणही रिझर्व्ह बँकेने ठरवून दिलेल्या मर्यादेत राखले आहे. अहवाल वर्षात बँकेच्या गुंतवणुकीवर मिळालेल्या उत्तम परताव्याचा सकारात्मक परिणाम होऊन बँकेच्या निव्वळ व्याज उत्पनात वाढ झाली.

भांडवल पर्याप्तता :

बँकेची भांडवल पर्याप्तता अहवाल वर्षात २६.२१% होती जी वर्ष २०२४-२५ मध्ये २७.१५% होती. आपल्या बँकेची भांडवल पर्याप्तता बँकिंग क्षेत्रातील सरासरीपेक्षा खूपच जास्त आहे. ही आकडेवारी आपल्या बँकेची वित्तीय क्षमता समाधानकारक असल्याचे दर्शवते.

लाभांश :

आपल्या बँकेने गेली २८ वर्षे सातत्याने भागधारकांना कायद्यानुसार देता येणारा जास्तीत जास्त १५% लाभांश दिला असून, वर्ष २०२५-२६ या वर्षासाठी सुद्धा संचालक मंडळाने १५% लाभांशाची शिफारस केली आहे.

बँकेच्या डिजिटल सेवा:

आपली बँक सर्व प्रकारच्या डिजिटल सेवा देत आहे. बँकेच्या युपीआय सेवेला उत्तम प्रतिसाद मिळत आहे. अहवाल वर्षात बँकेच्या युपीआयच्या माध्यमातून वर्षाला एक कोटींपेक्षा जास्त व्यवहार होत आहेत, तसेच बँकेच्या मोबाईल ॲप च्या माध्यमातून ग्राहक त्यांच्या घरून किंवा कामाच्या ठिकाणाहून अत्यंत सोयीस्करपणे बँकिंग व्यवहार करत आहेत. बँकेने आपल्या ग्राहकांसाठी वैयक्तिक तसेच कॉर्पोरेट इंटरनेट सुविधा उपलब्ध करुन दिल्या आहेत. बँकेच्या क्युआर कोड आधारित पेमेंट स्वीकृती सेवांचा लाभ अनेक ग्राहक घेत असून त्यात सातत्याने वाढ होत आहे.

व्यावसायिक अनुशासन:

आपली बँक पारदर्शकता, उत्तरदायित्व, नैतिक व्यावसायिक मूल्ये आणि नियामक अनुपालन या सुशासनाच्या मूलभूत तत्त्वांचे काटेकोरपणे पालन करते. संचालक मंडळ, त्यांअंतर्गत कार्यरत विविध समित्या आणि वरिष्ठ व्यवस्थापन यांच्या सक्रिय सहभागातून बँकेच्या सर्व धोरणात्मक व कार्यकारी निर्णयप्रक्रिया रिझर्व्ह बँक, सहकार विभाग तसेच लागू असलेल्या सर्व कायदे, नियम व मार्गदर्शक सूचनांच्या अधीन राहून पार पाडल्या जातात. बँकेमध्ये प्रभावी जोखीम व्यवस्थापन, अंतर्गत नियंत्रण व्यवस्था, माहिती व सायबर सुरक्षा, अंतर्गत लेखापरीक्षण तसेच तक्रार निवारण यंत्रणा कार्यरत असून त्यांचे नियमितपणे पुनरावलोकन करण्यात येते. ग्राहक, सभासद, ठेवीदार व इतर सर्व हितधारकांचा विश्वास अधिक दृढ करण्यासाठी जबाबदार, पारदर्शक आणि शाश्वत बँकिंग पद्धतींचा अवलंब करण्यास बँक कटिबद्ध आहे.

जोखीम व्यवस्थापन :

बँकेने पतजोखीम, बाजारजोखीम, तरलता जोखीम, कार्यात्मक जोखीम तसेच माहिती व सायबर सुरक्षेशी संबंधित जोखमींचे प्रभावी व्यवस्थापन करण्यासाठी आवश्यक धोरणे व कार्यपद्धती अंमलात आणल्या आहेत. संचालक मंडळाच्या विविध समित्यांमार्फत जोखमींचे नियमितपणे पुनरावलोकन करण्यात येते आणि बदलत्या नियामक व व्यावसायिक वातावरणानुसार आवश्यक सुधारणा करण्यात येतात.

लेखापरीक्षण व सायबर सुरक्षा:

वर्ष २०२५-२६ चे वैधानिक लेखापरिक्षण मे. एस. डी. मेडदकर ॲन्ड कंपनी, चार्टर्ड अकौंटंटस् यांनी पूर्ण केले असून बँकेस 'अ' ऑडिट वर्ग दिला आहे.

सदर वर्षात बँकेच्या सर्व शाखा, मुख्यकचेरी आणि गुंतवणूकीचे कंकरंट ऑडिट निरनिराळ्या चार्टर्ड अकौंटंट फर्म्स मार्फत पूर्ण करण्यात आले. सर्व ऑडिटरांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले आहे.

सदर वर्षात बँकेच्या शाखा, DC/DR या सगळ्यांचे सिस्टीम ऑडिट त्या क्षेत्रातील अनुभवी व तज्ञ फर्म्स कडून करण्यात आले.

वेळोवेळी रिझर्व्ह बँकेने दिलेल्या आदेशानुसार सायबर सुरक्षा मजबूत करण्याच्या दृष्टीने आवश्यक असणाऱ्या सर्व प्रकारच्या तपासण्या रिझर्व्ह बँकेचे नेमणूकीबाबतचे निकष पूर्ण करणाऱ्या CERT-In नोंदणीकृत फर्म्स मार्फत केल्या गेल्या. कोणत्याही प्रकारच्या तपासणीमध्ये कोणत्याही गंभीर त्रुटी आढळून आल्या नाहीत. आपली बँक रिझर्व्ह बँकेच्या सायबर सुरक्षा विषयक सर्व नियम व दंडकांचे काटेकोर पणे पालन करीत असल्याचे पुन:श्च अधोरेखित झाले.

रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार व बँकेने तयार केलेल्या जोखीम व्यवस्थापन धोरण व जोखीम आधारित अंतर्गत लेखापरिक्षण (Risk Based Internal Audit) धोरणानुसार आपल्या बँकेत जोखीम आधारित अंतर्गत लेखापरिक्षण कार्यान्वित करण्यात आले आहे. अहवाल वर्षात बँकेच्या अंतर्गत लेखापरिक्षण विभागातील अनुभवी व प्रशिक्षित सेवकांद्वारे सर्व शाखा, मुख्यकचेरी, गुंतवणूक विभाग व संगणक विभागाचे रिस्क बेस्ड इंटर्नल ऑडिट पूर्ण करण्यात आले आहे.

ठेवींचा विमा :

बँकेने डिपॉझिट इन्शुरन्स व क्रेडिट गॅरेंटी कॉर्पोरेशन या संस्थेकडे ठेवींच्या विम्याचा संपूर्ण हप्ता वेळेत भरलेला आहे.

सभासद शिक्षण व प्रशिक्षण :

बँकेकडून दि.२०/०८/२०२५ रोजी सभासद व खातेदारांकरीता सायबर सुरक्षा विषयक जागृती करण्याच्या उद्देशाने प्रशिक्षण कार्यक्रमाचे आयोजन करण्यात आले. यामध्ये सायबर सुरक्षा बाबत जागृती साठी समाज माध्यमांतून, टेलिफोन तसेच इमेल्स मधून बनावट फोन कॉल्स, लिंक्स द्वारे पसरत असणाऱ्या धोक्यांबाबत उपस्थितांना अवगत करण्यात आले.

तसेच अशा प्रकारच्या धोक्यांपासून स्वत:ला व आपल्या आप्तजनांना सुरक्षित ठेवण्याच्या दृष्टीने समाज माध्यमात वावरताना घ्यायची काळजी, पासवर्ड व्यवस्थापन, इमेल्स बाबत घ्यायची काळजी अशा अत्यंत महत्वाच्या विषयांवर तज्ज्ञांद्वारे मार्गदर्शन करण्यात आले.

दि.०९/०२/२०२६ ते दि.१३/०२/२०२६ या कालावधीत रिझर्व्ह बँक ऑफ इंडियाच्या प्रसिध्दीपत्रकानुसार आर्थिक साक्षरता सप्ताह साजरा करण्यात आला. बँकेच्या सर्व शाखा, एटीएम, बँकेची वेबसाईट या माध्यमांतून अर्थसाक्षरतेचा प्रचार आणि प्रसार करण्यात आला. बँकेच्या सेवकांनी विविध ऑफिसेस, कंपन्या, संस्था, शाखेच्या परिसरातील दुकाने यांच्याकडे प्रत्यक्ष भेटी देऊन आर्थिक साक्षरतेबाबतची माहिती जास्तीत जास्त ग्राहकांना दिली.

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार दि.०९/०३/२०२६ ते १३/०३/२०२६ हा आठवडा डिजिटल पेमेंट जागृती सप्ताह म्हणून साजरा करण्यात आला. शाखांमध्ये याबाबत खातेदारांना माहिती देण्यात आली. कॅालेज, ऑफिसेस , दुकाने येथे प्रत्यक्ष भेट देऊन माहिती देण्यात आली. तसेच सोशल मिडिया, बँकेच्या वेबसाईट, मोबाईल ॲप च्या माध्यमातून जागरुकता निर्माण करण्यासाठी प्रयत्न करण्यात आले.

सामाजिक बांधिलकी :

आपली बँक सर्व समावेशक वृद्धी आणि सामाजिक बांधिलकी या तत्वांवर विश्वास ठेवते व त्या दृष्टीने सतत प्रयत्नशील असते. त्यासाठी वेळोवेळी गरजेनुसार विविध उपक्रम व देणग्यांच्या माध्यमातून समाजासाठी जास्तीत जास्त योगदान देत असते. वर्ष २०२५ मध्ये महाराष्ट्र राज्याच्या काही जिल्ह्यात अतिवृष्टी झाली. ज्यात शेतकरी, व्यावसायिक व नागरिकांचे मोठे नुकसान झाले. या आस्मानी संकट काळात राज्य शासनाच्या नुकसानग्रस्तांना आधार देण्यासाठी जाहीर झालेल्या मदतीस हातभार लावण्याच्या दृष्टीने बँकेने महाराष्ट्र राज्याच्या मुख्यमंत्री सहायता निधीस रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांच्या आधीन राहून रु २० लाखांची देणगी देऊन हातभार लावला. या देणगी बाबत महाराष्ट्र राज्य सहकार आयुक्तांकडे कार्यपश्चात मंजुरी बाबत योग्य ती प्रक्रिया पूर्ण करण्यात आली.

याव्यतिरीक्त समाजाभिमुख काम करणाऱ्या संस्थांना आपल्या बँकेने दरवर्षीप्रमाणे यावर्षी सुद्धा देणगीच्या स्वरुपात मदत केली आहे. बँकेच्या गरजु सभासदांना बँकेतर्फे रु.२.७५ लाख वैद्यकीय मदत देण्यात आली. तसेच बँकेने आपल्या सेवकांच्या वैद्यकीय खर्चासही रु.१.५१ लाख सहाय्य करून हातभार लावला. बँक नेहमीच आपल्या महिला खातेदारांच्या उद्यमशीलतेला प्रोत्साहन देण्याचा व त्यांना व्यवसायाभिमुख होण्यास, स्वावलंबी बनवण्यास उत्तेजन देत असते. याचाच एक भाग म्हणून यशस्वी उद्योजिकांचे उदाहरण इतर महिलांसमोर यावे या हेतूने बँकेतर्फे दरवर्षी बँकेच्या खातेदार असणाऱ्या व उल्लेखनीय कामगिरी करणाऱ्या महिला उद्योजिकांना निवेदिता पुरस्काराने सन्मानित करण्यात येते. अहवाल वर्षातही दोन उद्योजिकांना निवेदिता पुरस्काराने सन्मानित करण्यात आले.

बँकेची दूरगामी ध्येयधोरणे:

आपली बँक सुरक्षित, सक्षम, तंत्रज्ञानाभिमुख आणि ग्राहककेंद्रित बँक म्हणून आपले स्थान अधिक भक्कम करण्यासाठी कटिबद्ध आहे. आगामी काळात अनुसूचित (Scheduled) बँकेचा दर्जा प्राप्त करणे, ठेवी व कर्ज व्यवसायात संतुलित व शाश्वत वाढ साध्य करणे, प्राथमिकता प्राप्त क्षेत्र व सूक्ष्म, लघु व मध्यम उद्योगांना (MSME) अधिक प्रभावी वित्तपुरवठा करणे, तसेच गृह, वाहन व इतर किरकोळ कर्ज व्यवसायाचा विस्तार करणे यावर विशेष भर दिला जाईल. डिजिटल बँकिंग सेवांचा अधिक व्यापक प्रसार, सायबर सुरक्षेची अधिक बळकटी, जोखीम व्यवस्थापनातील सर्वोत्तम पद्धतींचा अवलंब, नियामक अनुपालनाची उच्च मानके कायम राखणे आणि ग्राहकांना जलद, सुरक्षित व दर्जेदार सेवा उपलब्ध करून देणे ही बँकेची प्रमुख उद्दिष्टे राहतील. सभासद, ठेवीदार, ग्राहक आणि इतर सर्व हितधारकांचा विश्वास अधिक दृढ करत दीर्घकालीन मूल्यनिर्मिती आणि शाश्वत विकास साध्य करण्यासाठी बँक सातत्याने प्रयत्नशील राहील.

बँकेची वार्षिक ध्येयधोरणे:

आपली बँक भक्कम आर्थिक स्थितीच्या बळावर आगामी वर्षात व्यवसायवृध्दी करण्याच्या दृष्टीने पूर्ण प्रयत्न करेल. ठेवीदारांच्या ठेवींची सुरक्षितता, खातेदारांचे हित, अत्याधुनिक आणि सुरक्षित सेवा-सुविधा उपलब्ध करणे या बाबी विचारात घेऊन व्यवसायवृध्दीचे आगामी वर्षाचे ध्येयधोरण आखण्यात आले आहे. आपली बँक अनुसूचित (Scheduled) बँकेच्या दर्जासाठी आवश्यक सर्व निकष पूर्ण करीत असून, रिझर्व्ह बँकेकडून मान्यता प्राप्त करण्यासाठी प्रयत्नशील राहील. नवीन उद्योगांना प्रोत्साहन देण्याच्या उद्देशाने मध्यम, छोटे व्यावसायिक, लघू उद्योजक तसेच प्राथमिकता प्राप्त क्षेत्रातील कर्जदारांसाठी, दुर्बल घटकांना कर्ज वाटप करण्यासाठी योजना राबविण्यात येतील. गृह कर्ज, वाहन कर्ज यासारख्या दीर्घकालीन तारणी कर्जांमध्ये जास्तीत जास्त वाढ करण्यात येईल. बँकेच्या जास्तीत जास्त खातेदारांना बँकेच्या डिजिटल सेवांशी जोडून घेण्यात येईल.

श्रध्दांजली:

अहवाल वर्षात निधन पावलेले बँकेचे सभासद, खातेदार, माजी कर्मचारी व हितचिंतक यांना विनम्र श्रध्दांजली.

ऋणनिर्देश :

बँकेची आतापर्यंतची वाटचाल यशस्वी झाली केवळ आपल्या सारख्या असंख्य भागधारक, खातेदार आणि हितचिंतकांनी बँकेवर विश्वास दाखवला आणि पाठिंबा दिला त्यामुळेच. आपण सर्वांनी बँकेवर दाखविलेल्या विश्वासाबद्दल आणि बँकेच्या प्रगतीला हातभार लावल्याबद्दल संचालक मंडळाच्यावतीने मी कृतज्ञता व्यक्त करते.

भारतीय रिझर्व्ह बँक, सहकार खाते यांच्या वेळोवेळी मिळणाऱ्या मार्गदर्शनाबाबत संचालक मंडळ आभारी आहे. अहवाल वर्षात विविध मान्यवरांनी कार्यक्रमांच्या व अन्य निमित्ताने बँकेस भेटी दिल्या त्या सर्वांचे संचालक मंडळाच्या वतीने आभार मानते. बँकेचे लेखापरीक्षक, वकील, सल्लागार, विविध सेवा पुरविणारे व्यावसायिक या सर्वांचे संचालक मंडळातर्फे आभार मानते. बँकेला सतत प्रगतीपथावर ठेवण्यासाठी संचालक मंडळाच्या तसेच व्यवस्थापन मंडळाच्या सदस्यांनी केलेल्या मार्गदर्शनाचा व दिलेल्या योगदानाचा मी कृतज्ञतापूर्वक उल्लेख करते. बँकेचा समस्त सेवक वर्ग ज्यांच्या प्रामाणिक आणि अथक परिश्रमाच्या जोरावर बँक आपल्या ग्राहकांना उत्तम सेवा पुरवित आहे आणि प्रगती करीत आहे, त्यांच्या निष्ठेचा आणि कामकाजाचा गौरव करते.

संचालक मंडळाच्या वतीने मी सर्व सभासद व ठेवीदारांना पुन्हा एकदा सांगू इच्छिते की, आपली बँक भक्कम आर्थिक पायावर उभी आहे आणि सर्व प्रकारची आव्हाने पेलण्यास सक्षम आहे. आपणा सर्वांच्या पाठिंब्याच्या बळावर बँकेसाठी आगामी वर्षे प्रगतीची असतील आणि बँक सर्व ग्राहकांना उत्तम, आधुनिक आणि सुरक्षित सेवा देत राहील. भविष्यातही आपली एकत्रित वाटचाल अशीच चालू राहील आणि बँकेशी असणारे आपले नाते अधिकाधिक दृढ होईल हीच सदिच्छा !

धन्यवाद !

संचालक मंडळाच्या वतीने,
सीए डॉ रेवती पैठणकर
अध्यक्षा

दिनांक : ३०/०६/२०२६

Report of Board of Directors

Respected Members,

The Board of Directors is pleased to present the 53rd Annual Report of our Bank together with the audited financial statements for the year ended 31st March 2026.

Review of the Global and Indian Economic Environment:

During the financial year 2025–26, the global economy was impacted by geopolitical tensions, protectionist trade policies, supply chain disruptions, and volatility in crude oil prices. These developments created uncertainty in global financial markets, which also had an impact on the Indian economy and the banking sector.

The global geopolitical environment, however, continues to remain challenging. Policy uncertainties, mutual distrust among nations, and ongoing conflicts persist. Any prolonged conflict in the Gulf region could lead to higher crude oil prices, adversely affecting domestic production, supply chains, and overall economic growth.

Indian Banking Sector

During 2025–26, rising crude oil prices, inflationary pressures, and depreciation of the Indian Rupee against the US Dollar prompted the Reserve Bank of India to reduce the Repo Rate and the Cash Reserve Ratio (CRR) between April and December 2025. These measures aimed at improving liquidity, facilitating credit flow, and encouraging investments. As a result of these measures, despite the challenging conditions, the Indian banking sector effectively supported the economy and continued to play a significant role in sustaining economic growth.

Highlights of the Bank's Performance during FY 2025–2026

As on 31st March 2026, the Bank's total business reached ₹1716 crore, registering a growth of 6.11% over the previous year.

Financial Position of the Bank

Particulars	FY 2025–26 (₹ Crore)	FY 2024–25 (₹ Crore)
Total Deposits	1111.31	1029.66
Total Loans	604.23	587.12
Total Business	1715.54	1616.78
Net Profit	7.47	13.27
Paid-up Share Capital	6.04	6.09
Owned Funds	282.25	271.82
Gross NPA	0.79%	1.00%
Net NPA	0.00%	0.00%
Capital Adequacy Ratio (CRAR)	26.21%	27.15%

Deposits

During FY 2025–26, the Bank's total deposits increased by 7.93%, amounting to ₹81.65 crore over the previous year. In line with the objective of obtaining Scheduled Bank status, the Bank has steadily maintained deposits exceeding ₹1,000 crore, while continuing to achieve satisfactory growth.

The increase in deposits was driven by growing customer confidence, attractive deposit schemes offering competitive interest rates, branch-level customer outreach programmes, and the Bank's advanced digital banking services.

Loans

During the year, the Bank sanctioned fresh loans aggregating approximately ₹.300 crore, while recovering ₹.283 crore through its effective recovery mechanism. Consequently, loans registered a net increase of ₹17 crore over the previous year.

Customer-centric loan products, speedy sanction and disbursement, and a positive work environment contributed significantly to this growth. The Bank also complied with the RBI's prescribed lending targets for small-ticket loans by cooperative banks.

Net Profit

Despite growth in business, the Bank's net profit declined by ₹5.80 crore compared to the previous year.

This decline was primarily attributable to Increased employee salary and retirement benefit liabilities arising from implementation of the provisions of the new Labour Code. These provisions were implemented immediately by our bank resulting in a substantial increase in actuarial liabilities. During the year under review, employees wage agreement was renewed for next three years and salaries of the employees were substantially revised upwards. These two major changes caused an increase of approximately ₹.6.21 crore in salary expenses. Besides these two reasons, there was Significant increase in interest expenses on deposits.

The combined impact of these factors affected the Bank's profitability during the year.

Non-Performing Assets (NPA)

Despite various challenges, the Bank successfully maintained one of the lowest Gross NPA ratios for the 21 consecutive years. The Gross NPA ratio declined from 1.00% as on 31 March 2025 to 0.79% as on 31 March 2026.

As on 31 March 2026, The outstanding balance in corresponding Non performing loan accounts stood at ₹4.79 crore, against which a provision of ₹3.72 crore was required. Since the Bank maintained provisions exceeding the regulatory requirement, the Net NPA ratio remained Nil, and the Provision Coverage Ratio exceeded 100%.
This achievement was made possible because of prudent credit appraisal, continuous monitoring of loan accounts, and persistent recovery efforts at all levels.

Recovery from Written-off Accounts
During the year, the Bank recovered ₹0.16 lakh from loans written off in previous years. Although the chances of recovery were minimal, the Bank continued its recovery efforts. Recovery proceedings in respect of other written-off accounts are also continuing.

Paid-up Share Capital
During the year, the Bank added 1,053 new members, taking the total membership to 63,768 as on 31 March 2026.The paid-up share capital stood at ₹6.04 crore.

Owned Funds
The Bank's owned funds increased by ₹10.43 crore, from ₹271.82 crore as on 31 March 2025 to ₹282.25 crore as on 31 March 2026. The Bank continues to register steady growth in its owned funds year after year.

Investments
As on 31 March 2026, the Bank's total investments stood at ₹574.04 crore. The Bank maintained the prescribed CRR and SLR as per RBI regulations and kept all other investments within the prescribed limits. Better returns on investments during the year contributed positively to the Bank's net interest income.

Capital Adequacy
The Bank's Capital Adequacy Ratio stood at 26.21% during FY 2025–26 as against 27.15% in the previous year. The Bank's capital adequacy remains significantly higher compared to the industry average, reflecting its strong financial resilience.

Dividend
The Bank has consistently declared the maximum permissible dividend of 15% for the past 28 consecutive years. For FY 2025–26, the Board has recommended a 15% dividend.

Digital Banking Services
The Bank continues to provide a comprehensive range of digital banking services.
The Bank's UPI services have received an excellent response, with over one crore UPI transactions recorded during the year. Customers are increasingly using the Bank's Mobile Banking App to conveniently conduct banking transactions from their homes and workplaces.
The Bank also provides both Personal and Corporate Internet Banking facilities. Usage of QR Code-based merchant payment acceptance services has continued to grow steadily.

Corporate Governance and Regulatory Compliance
The Bank remains committed to transparency, accountability, ethical business practices, and strict regulatory compliance.
The Board of Directors, its various committees, and senior management ensure that all strategic and operational decisions are taken in accordance with the regulations, guidelines, and directions issued by the Reserve Bank of India, the Cooperative Department, and other applicable laws.
Robust risk management systems, internal controls, information and cyber security frameworks, internal audit mechanisms, and grievance redressal systems exist and are regularly reviewed and strengthened to reinforce the confidence of members, depositors, customers, and other stakeholders.

Risk Management
The Bank has implemented appropriate policies and procedures for managing credit risk, market risk, liquidity risk, operational risk, and information and cyber security risks.
The Board's various committees periodically review these risks and ensure that the Bank's risk management framework is continuously strengthened in line with evolving regulatory and business requirements.

Audit and Cyber Security
The statutory audit for FY 2025–26 was conducted by M/s. S. D. Medadkar & Company, Chartered Accountants, and the Bank received an 'A' Audit Classification.
Concurrent audits of all branches, Head Office, and investment operations were conducted through various Chartered Accountant firms, all of whom expressed satisfaction with the Bank's operations.
System audits covering all branches, the DC/DR were carried out by experienced specialist firms.
Further, all cyber security assessments prescribed by the RBI were conducted by RBI-approved CERT-In empanelled firms. No major deficiencies were observed, reaffirming that the Bank fully complies with RBI's cyber security guidelines.
In accordance with RBI guidelines and the Bank's Risk Management Policy and Risk-Based Internal Audit (RBIA) Policy, Risk-Based Internal Audit (RBIA) has been fully implemented in our bank. During the year, trained and experienced internal audit staff completed RBIA of all branches, Head Office, Investment Department, and IT Department.

Deposit Insurance
The Bank has paid the entire premium towards deposit insurance to the Deposit Insurance and Credit Guarantee Corporation (DICGC) within the prescribed time.

Member Education and Training
On 20/08/2025, the Bank organized a Cyber Security Awareness Programme for members and customers. Experts educated participants about cyber frauds through fake calls, phishing links, emails, and social media scams, while also providing guidance on safe social media usage, password management, and email security.
In accordance with RBI's press release, the Bank observed Financial Literacy Week from 09/02/2026 to 13/02/2026. Financial literacy awareness was promoted through branches, ATMs, the Bank's website, and direct outreach by staff to offices, companies, institutions, and commercial establishments.
Further, Digital Payments Awareness Week was observed from 09/03/2026 to 13/03/2026, during which awareness programmes were conducted through branches, colleges, offices, commercial establishments, social media platforms, the Bank's website, and mobile application.

Corporate Social Responsibility
The Bank firmly believes in inclusive growth and social responsibility.
During 2025, severe floods affected several districts of Maharashtra, causing extensive losses to farmers, businesses, and citizens. In support of the State Government's relief efforts, the Bank donated ₹20 lakh to the Chief Minister's Relief Fund, subject to RBI guidelines. Necessary post-facto approval procedures with the Commissioner for Cooperation, Maharashtra State, were duly completed.
The Bank continued its annual tradition of extending financial assistance to institutions engaged in social welfare activities.
Medical assistance of ₹2.75 lakh was provided to needy members of our bank. Financial assistance amounting to ₹ 1.51 lakh was also extended towards employees' medical expenses.
The Bank continues to encourage women entrepreneurs. Under its annual Nivedita Award, two outstanding women entrepreneurs who are customers of the Bank were honoured during the year.

Long-term Perspective Plan
The Bank remains committed to strengthening its position as a safe, financially sound, technology-driven, and customer-centric institution.
Its long-term priorities include obtaining Scheduled Bank status, achieving balanced and sustainable growth in deposits and advances, enhancing credit to priority sectors and MSMEs, expanding housing, vehicle, and retail lending, strengthening digital banking and cyber security,adopting best practices in risk management,maintaining the highest standards of regulatory compliance, and delivering fast, secure, and quality banking services.
The Bank will continue to create long-term value while strengthening the confidence of members, depositors, customers, and all stakeholders.

Annual Business Strategy
Building on its strong financial position, the Bank will strive to achieve higher business growth during the coming year. The Bank will continue to focus on safeguarding depositors' interests, providing modern and secure banking services, and expanding its business. As the Bank satisfies the eligibility criteria for Scheduled Bank status, it will continue its efforts to obtain RBI approval.
Special emphasis will be placed on financing MSMEs, small businesses, priority sector borrowers, and weaker sections of society. The Bank also aims to substantially expand its housing and vehicle loan portfolio and increase customer adoption of digital banking services.

Obituary
The Board pays its respectful homage to members, customers, former employees, and well-wishers of the Bank who passed away during the year.

Acknowledgements
The successful journey of the Bank has been possible only because of the trust and support extended by thousands of shareholders, members, depositors, customers, and well-wishers.
On behalf of the Board of Directors, I sincerely express my gratitude to all stakeholders for their continued confidence and valuable support.
The Board also gratefully acknowledges the guidance received from the Reserve Bank of India and the Cooperative Department from time to time.
We thank all dignitaries who visited the Bank during the year, as well as our statutory auditors, legal advisors, consultants, and professional service providers for their valuable support.
I also place on record my appreciation for the guidance and contribution of the members of the Board of Directors and the Board of Management.
Finally, I wholeheartedly commend the dedication, integrity, and untiring efforts of all our employees whose commitment continues to enable the Bank to deliver excellent customer service and achieve sustained growth.
On behalf of the Board of Directors, I wish to reassure all members and depositors that our Bank stands on a strong financial foundation and is fully capable of meeting future challenges.
With your continued support and confidence, the Bank is confident of achieving greater growth and progress in the years ahead. The Bank shall continue to provide modern, secure, and customer-centric banking services while further strengthening its relationship with all stakeholders.
Thank you.

For and on behalf of the Board of Directors
CA.Dr.Rewati Paithankar
Chairperson

Date: 30/06/2026

(संपूर्ण अहवाल मूळ मराठी भाषेत असून सभासदांचे सोयीकरिता इंग्रजी स्वैर अनुवाद दिलेला आहे.)

ANNEXURE A

Name of the Bank	Bhagini Nivedita Co-op. Bank Ltd.,Pune
Head Office Address	'Nivedita Bhavan', CTS.No.34/7, Final Plot No.35/7B, Prabhat Road, Lane No.8, Erandwana, Pune 411 004
Date of Registration	19th February 1974 (PNA/BNK/34)
Date & No. of RBI Licence	26th March 1974 (ACD MH 36P)
Jurisdiction	Maharashtra State
Items	As on 31st March 2026
No.of Branches including H. O.	20

(₹ In lakhs)

सभासदत्व	**Membership**	
नियमीत सभासद	Regular Member	63768
नाममात्र सभासद	Nominal Member	3597
वसूल भागभांडवल	Paid up Share Capital	603.84
एकूण निधी	Total Reserve and Funds	28224.63
ठेवी	**Deposits**	
सेव्हिंग्ज	Savings	29781.54
चालू	Current	2936.93
मुदत ठेवी	Fixed Deposits	78412.23
कर्जे	**Advances**	
तारणी	Secured	47809.03
विनातारणी	Unsecured	12614.39
अग्रक्रम क्षेत्र टक्केवारी (पी.एस.एल.सी. सह)	Total % of Priority Sector (including PSLC)	64.26
दुर्बल घटक टक्केवारी	Total % of Weaker Section	3.48
देणी	**Borrowings**	
जिल्हा मध्यवर्ती सह. बँक	D.C.C Bank	-
राज्य सहकारी बँक	M.S.C Bank	-
गुंतवणूक	**Investments**	57403.93
थकबाकी टक्केवारी	**Overdues %**	0.57%
लेखापरिक्षण वर्ग	**Audit Classification**	'A'
निव्वळ नफा	**Profit for the year(Net Profit)**	747.01
सेवक संख्या	**Total Staff**	
अधिकारी	Other than Sub-Staff	241
इतर	Sub staff	45
खेळते भांडवल	Working Capital	141583.91

विषय क्र.५ चा तपशील : नफ्याची वाटणी :

सन २०२५-२०२६ या वर्षात उत्तम नफा बँकेने मिळवला असून आयकर व निधी तरतूद वजा जाता नफा वाटणीस रु.७,४७,०१,०२८.४८ रक्कम उपलब्ध आहे.

मा. संचालक मंडळाने शिफारस केलेली नफ्याची वाटणी पुढीलप्रमाणे.

Details of Topic No.5 : Profit Appropriation :

The Bank has earned excellent Profit for the financial year 2025-2026. After provision and tax, distributable profit is ₹.7,47,01,028.48. The following appropriations are recommended by the Board of Directors for approval.

अ क्र.	तपशील	Particulars	Amount Rs.
१	विधीविहित राखीव निधी	Statutory Reserve Fund	२,००,००,०००.००
२	सर्व साधारण निधी	General Reserve Fund	२,०२,७६,०२८.००
३	तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी	Technology Development Fund & Cyber Security Fund	३५,००,०००.००
४	गुंतवणूक चढउतार निधी	Investment Fluctuation Reserve	१,१०,००,०००.००
५	शैक्षणिक निधी	Education Fund	१०,००,०००.००
६	निवडणूक निधी	Election fund	७५,०००.००
७	तंत्रज्ञान जोखीम संरक्षण निधी	Technology Risk Protection Fund	१,००,००,०००.००
८	लाभांश १५%	Dividend 15%	८८,५०,०००.००
	एकूण नफा २०२५-२०२६	Total Profit 2025-2026	७,४७,०१,०२८.००

(आकडेवारी पूर्ण रुपयात) (Rounded off to nearest rupee)

विषय क्र.६ चा तपशील : प्रगतीचा तक्ता : Details of Topic No.6 : Performance Report : (रुपये लाखात) (₹ In Lakhs)

तपशील	Particulars	31/03/2024	31/03/2025	31/03/2026
वसूल भाग भांडवल	Paid up Share Capital	610.84	608.78	603.84
ठेवी	Deposits	97,188.02	1,02,965.69	1,11,130.70
कर्जे	Loan & Advances	60,033.51	58,711.56	60,423.42
गुंतवणूक (इतर बँकेतील मुदत ठेवीसह)	Investments (Including fixed deposits with other banks)	56,515.61	64,424.72	71,884.93
एकूण व्यवसाय	Total Business	1,57,221.53	1,61,677.25	1,71,554.12
नक्त मूल्य	Net Worth	17,722.59	18,146.59	18,561.08
खेळते भांडवल	Working Capital	1,25,441.76	1,32,577.32	1,41,583.91
निव्वळ नफा	Net Profit	1,479.21	1327.18	747.01
ढोबळ अनुत्पादित कर्ज	Gross NPA	791.01	584.78	478.82
ढोबळ अनुत्पादित कर्ज प्रमाण	Gross NPA %	1.32%	1.00%	0.79%
निव्वळ अनुत्पादित कर्ज प्रमाण	Net NPA %	0.00%	0.00%	0.00%
सी.डी.रेशो	C.D.Ratio %	61.77%	57.02%	54.37%
भांडवल पर्याप्तता प्रमाण	CRAR %	26.76%	27.15%	26.21%
शाखा (मुख्यकचेरीसह)	Branches (Including HO)	19	20	20

विषय क्र.६ चा तपशील :२०२६-२०२७ चे उत्पन्नाचे अंदाजपत्रक :

Details of Topic No. 6 : Annual Budget for 2026-2027 Income : (रुपये लाखात) (₹ In Lakhs)

अ. क्र.	तपशील	Particulars	Budget for 31 March 2026 (₹)	Actual Income (₹)	Budget for 31 March 2027 (₹)
१	व्याज कर्जावरील	Interest on loan	5,930.00	5,185.57	5,600.00
२	व्याज गुंतवणुकीवरील	Interest on Investment	4,280.00	4,464.36	4,950.00
३	कमिशन व हुंडणावळ	Commission & Brokerage	50.00	31.44	60.00
४	इतर उत्पन्न	Other Receipts	800.00	707.19	800.00
	एकूण उत्पन्न	**Total Income**	**11,060.00**	**10,388.56**	**11,410.00**
	तरतूद परत	**Provision Written Back**	**0.00**	**269.61**	**0.00**
	एकूण	**Total**	**11,060.00**	**10,658.17**	**11,410.00**

विषय क्र.६ चा तपशील : २०२६-२०२७ चे खर्चाचे अंदाजपत्रक :

Details of Topic No.6 : Annual Budget for 2026-2027 Expenses : (रुपये लाखात) (₹ In Lakhs)

अ. क्र.	तपशील	Particulars	Budget for 31 March 2026 (₹)	Actual Expenses (₹)	Budget for 31 March 2027 (₹)
१	ठेवी व कर्जावरील व्याज	Int. On Deposits and Borrowings	5,280.00	5,884.90	5,650.00
२	पगार, प्रॉव्हिडंट फंड वर्गणी व भत्ते	Salary, Provident Fund contribution & Allowances	2,150.00	2,387.38	2,100.00
३	संचालक मंडळ भत्ता व प्रवास भत्ता	Director fees and Allowances	40.00	34.94	40.00
४	भाडे, कर, वीज, विमा इ.	Rent, Taxes, Electricity, Insurance etc.	320.00	310.32	320.00
५	कायदे सल्ला खर्च	Legal Charges	20.00	7.05	15.00
६	टपाल व दूरध्वनी	Postage and Telephone	60.00	32.35	40.00
७	हिशेब तपासणी शुल्क	Audit Fee	60.00	63.44	70.00
८	घसारा व दुरुस्ती	Depreciation and Repairs	200.00	151.88	200.00
९	स्टेशनरी, छपाई, जाहिरात	Stationary, Printing, Advertisement	150.00	100.37	150.00
१०	इतर खर्च	Other Expenses	680.00	701.95	800.00
११	गुंतवणुकीच्या अधिमुल्याचा घसारा	Ammortisation of Premium on Investment	0.00	4.10	176.00
१२	बुडीत व संशयित कर्ज निरस्त रक्कम	Bad Debts Written Off	0.00	4.64	0.00
	एकूण खर्च (अ)	**Total Expenses (A)**	**8,960.00**	**9683.32**	**9,561.00**
१३	कर,इतर तरतूदी पूर्वीचा नफा	Profit Before Tax, Other Provisions & contingencies	2,100.00	705.24	1,849.00
	एकूण	**Total**	**11,060.00**	**10,388.56**	**11,410.00**
१४	**निधी तरतूद व आयकर तरतूद (ब)**	**Provision for Reserves & Income Tax (B)**	**600.00**	**227.84**	**465.00**
१५	**निव्वळ नफा कर पश्चात (क)**	**Net Profit After Tax (C)**	**1,500.00**	**747.01**	**1,384.00**
	एकूण (अ+ब+क)	**Total (A+B+C)**	**11,060.00**	**10,658.17**	**11,410.00**

विषय क्र.७ चा तपशील : मा. संचालकांना व त्यांचे नातेवाइकांना दिलेली कर्जे

Details of Topic No.7 : Loan & Advances To Directors & Their Relatives (रुपये लाखात) (₹ In Lakhs)

तपशील	तारणाचा तपशील	कर्ज खाती	३१/०३/२०२५ अखेर येणेबाकी (₹)	२०२५-२०२६ मध्ये दिलेली कर्जे (₹)	२०२५-२०२६ मध्ये वसुल झालेली कर्जे (₹)	दि.३१/०३/२०२६ अखेर येणेबाकी (₹)	थकीत रक्कम (₹)	एकूण कर्जाशी प्रमाण
Particulars	Details of Security	No. of Loan A/c	Outstanding as on 31/03/2025 (₹)	Loan Disbursed During 2025-2026 (₹)	Loan Recovered During 2025-2026 (₹)	Outstanding as on 31/03/2026 (₹)	Overdue Amt. (₹)	% to Total Loan
संचालक Director	**तारणी**/Secured (मुदतठेवी)/ (F.D.R.)	2	3.52	11.00	14.52	0.00	NIL	0.00
	विनातारणी Unsecured	-	-	-	-	-	-	-
नातेवाईक Relatives	**तारणी**/Secured (मुदतठेवी)/ (F.D.R.)	2	1.11	1.00	1.11	1.00	NIL	0.00
	विनातारणी Unsecured	-	-	-	-	-	-	-
एकूण		**4**	**4.63**	**12.00**	**15.63**	**1.00**	**NIL**	**0.00**

विषय क्र. ८ चा तपशील : वैधानिक लेखापरिक्षकांच्या पुनर्नेमणुकीबाबत

रिझर्व्ह बँक ऑफ इंडियाच्या DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated 27/04/2021 रोजीच्या मार्गदर्शक तत्वानुसार भगिनी निवेदिता सहकारी बँकेच्या मा. संचालक मंडळाने आर्थिक वर्ष २०२६-२०२७ साठी वैधानिक लेखापरिक्षकाची नेमणूक करण्यासाठी पुढील वैधानिक लेखापरिक्षक फर्मच्या पुनर्नेमणुकीचा प्रस्ताव मंजुरीसाठी रिझर्व्ह बँक ऑफ इंडियाकडे पाठविला आहे.

१. मे.एस.डी.मेडदकर ॲण्ड कंपनी, चार्टर्ड अकौंटंटस

Details of Topic No. 8 : Reappointment of Statutory Auditor

Reserve Bank of India's guidelines, Ref. No. DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated 27/04/2021. The Board of Directors of Bhagini Nivedita Sahakari Bank Ltd., Pune has proposed following Chartered Accountant Firm, to reappointment as Statutory Auditor of the Bank, for the financial Year 2026-2027, and the same proposal has been send to Reserve Bank of India for approval.

1. M/s. S. D. Medadkar and Co., Chartered Accountants

विषय क्र.१० चा तपशील : स्टाफिंग पॅटर्न

मा. सहकार आयुक्त व निबंधक सहकारी संस्था, महाराष्ट्र राज्य, पुणे यांच्या दि.१७/०३/२०११ रोजीच्या परिपत्रकानुसार ज्या नागरी सहकारी बँकेचे लेखापरिक्षण वर्ग 'अ' किंवा 'ब' आहे व रिझर्व्ह बँक ऑफ इंडियाचे ग्रेडेशन वर्ग 'I' किंवा 'II' आहे अशा नागरी सहकारी बँकांना स्टाफिंग पॅटर्न तयार करून त्यास वार्षिक सर्वसाधारण सभेत मंजूरी घेतल्यानंतर नोकर भरतीसाठी बँकेच्या स्तरावर निर्णय घेता येतील व त्यास रिझर्व्ह बँक ऑफ इंडियाच्या पूर्व परवानगीची आवश्यकता राहणार नाही.

परिपत्रकात नमूद केलेल्या निकषांपैकी म्हणजेच निकष क्र.१ प्रति कर्मचारी व्यवसाय रू.४.०० कोटींपेक्षा अधिक, निकष क्र.२ प्रति कर्मचारी नफा क्षमता रू.२.२० लाखांपेक्षा अधिक व निकष क्र.३ कर्मचाऱ्यांवरील खर्चाचे खेळत्या भांडवलाशी प्रमाण १.५०% पेक्षा कमी, या ३ निकषांना अधीन राहून तयार केलेला स्टाफिंग पॅटर्न निश्चित करणे आवश्यक आहे. आपल्या बँकेने वरीलपैकी दोन निकष पूर्ण केले आहेत त्यानुसार तयार केलेला स्टाफिंग पॅटर्न मंजूरीसाठी ठेवत आहोत.

Details of Topic No. 10 : Staffing Pattern

According to the circular dated 17.03.2011 of the Honorable Commissioner of co-operation and Registrar of Co-operative societies, Maharashtra State, Pune, the Urban Co-Operative banks with Audit Class 'A' / 'B' and Reserve Bank of India's grade 'I' / 'II', can prepare their own staffing pattern after prior approval for it in the Annual General Meeting. Bank can then take decision for recruitment at their level without prior permission of Reserve Bank of India.

The staffing pattern has to be decided subject to three criteria as mentioned in the above referred circular on criterion no.1 per employee business to be more than ₹4.00 crores, criterion no.2 per employee profitability to be more than ₹ 2.20 Lakh and criterion no.3 ratio of staff expenses to working capital to be less than 1.50%. Two of the above criteria have been fulfilled by our bank. The staffing pattern prepared accordingly is kept for approval.

विषय क्र. १२ चा तपशील: कर्ज खात्यांचे निर्लेखिकरण :
सर्व कायदेशीर मार्गाचा अवलंब व सततचा पाठपुरावा करूनही ज्या कर्ज खात्यांची वसूली होत नाही, अशी खाती निर्लेखित करण्याचा प्रस्ताव आपल्यापुढे ठेवलेला आहे. थकीत कर्जखात्यांची रक्कम रू.६.४६ लाख व त्यावरील व्याज निर्लेखित करण्यास मान्यता द्यावी ही विनंती. ही खाती निर्लेखित करण्यासाठी अंतर्गत लेखापरिक्षक व वैधानिक लेखापरिक्षक यांनी मान्यता दिली आहे. ही रक्कम निर्लेखित करताना बँकेचा वसुलीचा कायदेशीर हक्क अबाधित राहील.

Details of Topic No.12: Write off advances accounts :
We are proposing to write off the accounts where, despite following all legal means and continuous follow-up, no recovery is forthcoming. We request approval to write off amount of ₹ 6.46 Lakh and interest thereon from such accounts. Our Internal Auditors and Statutory Auditors have given their approval to write off these accounts. However Bank's legal right to recover the amounts from these accounts in future would remain unattached.

५३ वा वार्षिक अहवाल
२०२५-२०२६

CERTIFICATE

We have completed the statutory audit of accounts of Bhagini Nivedita Sahakari Bank Ltd., Pune, Nivedita Bhavan, Pune 411004 for the year ended March 31, 2025 and submitted our report on June 26, 2025.

As required U/S 82 of the Maharashtra State Co-operative Societies Act. 1960, the Bank has complied with the remarks / points raised in our above referred report and submitted the Rectification Report in prescribed form 'O' to the office of District Deputy Registrar (CS) and District Special Auditor (CS) Pune on August 14, 2025.

We confirm that the explanations / justification submitted by the Bank are satisfactory and in order.

This confirmation letter is issued on the specific request of the Bank to place before the Annual General Meeting (AGM) for information of members.

Place : Mumbai
Date : 14th August, 2025.
UDIN :25032523BMIIAP7682

For CVK & Associates.,
Chartered Accountants

(Shriniwas Y. Joshi)
Partner
Membership No.:032523

INDEPENDENT AUDITOR'S REPORT

FOR THE YEAR ENDED MARCH 31, 2026

To
The Members
Bhagini Nivedita Sahakari Bank Ltd., Pune

Report on Financial Statements

Opinion

We have audited the accompanying financial statements of Bhagini Nivedita Sahakari Bank Ltd., Pune ("the Bank"), which comprise the Balance sheet as at March 31, 2026, the Statement of Profit and Loss and the Cash Flow Statement for the year ended on March 31, 2026 and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of bank along with its nineteen branches audited by us for the period from April 01, 2025 to March 31, 2026.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with notes thereon give the information required by the Banking Regulation Act, 1949 (AACS), the Maharashtra Cooperative Societies Act, 1960 and rules made there under and other applicable acts and the guidelines and circulars issued by the Reserve Bank of India (RBI) and Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2026 and its Profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the Financial Statements in accordance with the Standards on Auditing (SAs), issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the independence requirements that are relevant to our audit of the Financial Statements under the provisions of the Banking Regulation Act, 1949 and the rules made there under, provisions of Maharashtra Cooperative Societies Act, 1960 and rules made there under and we have fulfilled our ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Information Other Than Financial Statements and Auditor's Report

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

When, we read the Director's Report including other explanatory information, if we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and determine the actions under the applicable laws and regulations.

Management's Responsibility for the Financial Statements

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

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

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

Auditor's Responsibility

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism 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 financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in;

(i) planning the scope of our audit work and in evaluating the results of our work; and
(ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those 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.

Our responsibility is to express an opinion on these financial statements based on our audit.

Other Matter

The Financial Statements of the Bank as at and for the year ended March 31, 2025 were audited by C V K & Associates, Chartered Accountants (FRN: 101745W), who have expressed an unmodified opinion on those Financial Statements vide their audit report dated May 7, 2025. This report has been relied upon by S. D. Medadkar & Co., Chartered Accountants (FRN: 106128W) for the purpose of the audit of the financial statements.

Our opinion on the Financial Statements is not modified in respect of the above matter.

Report on Other Legal and Regulatory Requirements

As required by Rule 69 of the Maharashtra Co-operative Societies Rules, 1961, read with section 30 of the Banking Regulation Act, 1949 (AACS), we report that:

a. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the section 29 of the Banking Regulation Act, 1949 (AACS) read with the provisions of the Maharashtra Co-operative Societies Act, 1960 and rules there under and Guidelines issued by RBI.
b. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and found them to be satisfactory;
c. In our opinion proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books;
d. The transactions of the Bank which came to our notice have been within the powers of the Bank;
e. The Balance Sheet, Statement of Profit and Loss and Cash Flow Statement dealt with by this Report are in agreement with the books of account and the returns of the Bank;
f. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Urban Cooperative Banks;
g. Based on our examination of the books of accounts and other records and as per the information and explanations given to us, we have not come across material instances which are required to be reported under Rule 69 (6) of the Maharashtra Co-operatives Rules, 1961, except the monies belonging to the Bank which appears to be bad and doubtful of recovery, amounting to Rs. 478.82 Lakhs, for which adequate provision has been made by the Bank in terms of RBI guidelines on Income Recognition, Asset Classification and Provisioning.
h. For the Financial Year 2025-26 under audit, the Bank has been awarded "A" classification.

For S. D. Medadkar & Co.
Chartered Accountants
Firm Registration No: 106128W

Surendra Waikar
Partner
Membership No: 040590
UDIN: 26040590EXJJPZ2045
Place: Pune
Date: May 12, 2026.

३१ मार्च २०२६ रोजी संपलेल्या वर्षाकरिता स्वतंत्र लेखापरीक्षकांचा अहवाल

प्रति,
सभासद,
भगिनी निवेदिता सहकारी बँक लि., पुणे

वित्तीय विवरणपत्रांवरील अहवाल

मत

आम्ही भगिनी निवेदिता सहकारी बँक लि., पुणे (''बँक'') यांच्या संलग्न वित्तीय विवरणपत्रांचे लेखापरीक्षण केले आहे. या वित्तीय विवरणपत्रांमध्ये ३१ मार्च २०२६ रोजीचा ताळेबंद पत्रक, त्या तारखेस संपलेल्या वर्षाचा नफा-तोटा पत्रक आणि रोख प्रवाह विवरणपत्र, तसेच महत्त्वपूर्ण लेखा धोरणांचा सारांश आणि इतर स्पष्टीकरणात्मक माहिती यांचा समावेश आहे. बँकेच्या या वित्तीय विवरणपत्रांमध्ये ०१ एप्रिल २०२५ ते ३१ मार्च २०२६ या कालावधीकरिता आमच्याकडून लेखापरीक्षित बँक आणि तिच्या एकोणीस शाखांचा समावेश आहे.

आमच्या मते, आणि आम्हाला उपलब्ध झालेल्या माहिती व दिलेल्या स्पष्टीकरणांच्या आधारे, वरील वित्तीय विवरणपत्रे व त्यावरील टिपणे बँकिंग रेग्युलेशन ॲक्ट, १९४९ (एएसीएस), महाराष्ट्र को-ऑपरेटिव्ह सोसायटीज ॲक्ट, १९६० व त्याअंतर्गत करण्यात आलेले नियम, इतर लागू कायदे, तसेच रिझर्व्ह बँक ऑफ इंडिया (आरबीआय) आणि रजिस्ट्रार ऑफ को-ऑपरेटिव्ह सोसायटीज यांनी जारी केलेल्या मार्गदर्शक सूचना व परिपत्रकांनुसार आवश्यक माहिती योग्य पद्धतीने देतात. तसेच, भारतात सर्वसाधारणपणे स्वीकारलेल्या लेखा तत्त्वांनुसार, ३१ मार्च २०२६ रोजी बँकेची आर्थिक स्थिती, त्या तारखेस संपलेल्या वर्षाचा नफा आणि रोख प्रवाह यांचे खरे व योग्य चित्र दर्शवितात.

मतासाठी आधार

आम्ही वित्तीय विवरणपत्रांचे लेखापरीक्षण इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडिया (आयसीएआय) यांनी जारी केलेल्या स्टँडर्ड्स ऑन ऑडिटिंग (एसए) नुसार केले आहे. या मानकांनुसार आमच्या जबाबदाऱ्या या अहवालातील ''वित्तीय विवरणपत्रांच्या लेखापरीक्षणाबाबत लेखापरीक्षकांची जबाबदारी'' या विभागात अधिक स्पष्ट केल्या आहेत. बँकिंग रेग्युलेशन ॲक्ट, १९४९ आणि त्याअंतर्गत करण्यात आलेले नियम, महाराष्ट्र को-ऑपरेटिव्ह सोसायटीज ॲक्ट, १९६० आणि त्याअंतर्गत करण्यात आलेले नियम, तसेच आयसीएआय यांनी जारी केलेल्या आचारसंहितेमधील लागू स्वातंत्र्यविषयक आवश्यकतांनुसार बँकेपासून स्वतंत्र आहोत. आम्ही आमच्या नैतिक जबाबदाऱ्या पूर्ण केल्या आहेत. आम्हाला प्राप्त झालेले लेखापरीक्षण पुरावे आमच्या मतासाठी आधार देण्यास पुरेसे आणि योग्य आहेत, असा आमचा विश्वास आहे.

वित्तीय विवरणपत्रे आणि लेखापरीक्षकांचा अहवाल याव्यतिरिक्त इतर माहिती

बँकेचे व्यवस्थापन आणि संचालक मंडळ हे इतर माहितीसाठी जबाबदार आहेत. इतर माहितीमध्ये बँकेच्या वार्षिक अहवालातील माहिती, संचालकांचा अहवाल आणि इतर स्पष्टीकरणात्मक माहिती यांचा समावेश आहे; मात्र त्यामध्ये वित्तीय विवरणपत्रे आणि त्यावरील आमचा लेखापरीक्षकांचा अहवाल समाविष्ट नाही. संचालकांचा अहवाल हा या लेखापरीक्षकांच्या अहवालाच्या तारखेनंतर आम्हाला उपलब्ध होणे अपेक्षित आहे.

वित्तीय विवरणपत्रांवरील आमचे मत या इतर माहितीवर लागू होत नाही आणि आम्ही त्या माहितीबाबत कोणत्याही प्रकारचा आश्वासनपर निष्कर्ष व्यक्त करत नाही.

वित्तीय विवरणपत्रांच्या लेखापरीक्षणाच्या अनुषंगाने, आमची जबाबदारी ही इतर माहिती वाचण्याची आणि ती वाचताना ती वित्तीय विवरणपत्रांशी किंवा लेखापरीक्षणादरम्यान आम्हाला प्राप्त झालेल्या माहितीसोबत महत्त्वपूर्णरीत्या विसंगत आहे का, अथवा अन्यथा महत्त्वपूर्णरीत्या चुकीची वाटते का, याचा विचार करण्याची आहे. आम्ही केलेल्या कामाच्या आधारे अशा इतर माहितीत महत्त्वपूर्ण चुकीचा उल्लेख असल्याचा निष्कर्ष निघाल्यास, त्या बाबीचा अहवाल देणे आमच्यावर आवश्यक आहे. या संदर्भात अहवाल देण्यासारखी कोणतीही बाब आमच्या निदर्शनास आलेली नाही.

संचालकांचा अहवाल व इतर स्पष्टीकरणात्मक माहिती वाचल्यानंतर त्यात महत्त्वपूर्ण चुकीचा उल्लेख असल्याचा निष्कर्ष निघाल्यास, ती बाब प्रशासनाची जबाबदारी असलेल्या व्यक्तींना कळविणे आणि लागू कायदे व नियमांनुसार पुढील कार्यवाही निश्चित करणे आमच्यावर आवश्यक असेल.

वित्तीय विवरणपत्रांबाबत व्यवस्थापनाची जबाबदारी

या वित्तीय विवरणपत्रांची तयारी आणि सादरीकरण करण्याची जबाबदारी बँकेच्या संचालक मंडळाची आहे. ही वित्तीय विवरणपत्रे भारतात सर्वसाधारणपणे स्वीकारलेल्या लेखा तत्त्वांनुसार, दि इंस्टीट्यूट ऑफ चार्टर्ड अकाऊंटंटस् यांनी जारी केलेल्या लेखा मानकांनुसार, बँकिंग रेग्युलेशन ॲक्ट, १९४९ (एएसीएस) व त्याअंतर्गत नियम, महाराष्ट्र को-ऑपरेटिव्ह सोसायटीज ॲक्ट, १९६० व त्याअंतर्गत नियम, इतर लागू कायदे, तसेच रिझर्व्ह बँक

ऑफ इंडिया (आरबीआय) आणि रजिस्ट्रार ऑफ को-ऑपरेटिव्ह सोसायटीज यांनी वेळोवेळी जारी केलेल्या मार्गदर्शक सूचना व परिपत्रकांनुसार बँकेची आर्थिक स्थिती, आर्थिक कामगिरी आणि रोख प्रवाह यांचे खरे व योग्य चित्र दर्शवतील अशा पद्धतीने तयार केली जाणे अपेक्षित आहे.

या जबाबदारीमध्ये बँकेच्या मालमत्तेचे संरक्षण करण्यासाठी आणि फसवणूक व इतर अनियमितता प्रतिबंधित करण्यासाठी व शोधण्यासाठी कायद्याच्या तरतुदींनुसार पुरेशा लेखा नोंदी राखणे; योग्य लेखा धोरणांची निवड आणि अंमलबजावणी करणे; वाजवी आणि विचारपूर्वक निर्णय व अंदाज करणे; तसेच वित्तीय विवरणपत्रांच्या तयारी आणि सादरीकरणाशी संबंधित लेखा नोंदींची अचूकता व पूर्णता सुनिश्चित करण्यासाठी पुरेशी अंतर्गत वित्तीय नियंत्रणे तयार करणे, लागू करणे आणि प्रभावीपणे कार्यरत ठेवणे यांचा समावेश आहे. अशी वित्तीय विवरणपत्रे फसवणूक किंवा चूक यांमुळे होणाऱ्या महत्त्वपूर्ण चुकीच्या मांडणीपासून मुक्त असणे अपेक्षित आहे.

वित्तीय विवरणपत्रे तयार करताना, बँक पुढे चालू राहू शकते का (Going Concern) याचे मूल्यमापन करणे, आवश्यक असल्यास गोइंग कन्सर्नशी संबंधित बाबी उघड करणे, आणि व्यवस्थापनाचा बँक अवसायन करण्याचा किंवा कामकाज बंद करण्याचा हेतू नसल्यास किंवा तसे करण्याव्यतिरिक्त वास्तववादी पर्याय नसल्यास गोइंग कन्सर्नच्या आधारावर लेखांकन करणे, ही व्यवस्थापनाची जबाबदारी आहे.

बँकेच्या वित्तीय अहवाल प्रक्रियेवर देखरेख ठेवण्याची जबाबदारीही संचालक मंडळाची आहे.

लेखापरीक्षकांची जबाबदारी

वित्तीय विवरणपत्रे एकूणच फसवणूक किंवा चूक यांमुळे होणाऱ्या महत्त्वपूर्ण चुकीच्या मांडणीपासून मुक्त आहेत का याबाबत वाजवी आश्वासन प्राप्त करणे आणि आमचे मत समाविष्ट असलेला लेखापरीक्षकांचा अहवाल जारी करणे हे आमचे उद्दिष्ट आहे. वाजवी आश्वासन हे उच्च पातळीचे आश्वासन असले तरी, लेखापरीक्षण मानकानुसार केलेल्या लेखापरीक्षणात अस्तित्वात असलेली प्रत्येक महत्त्वपूर्ण चुकीची मांडणी नेहमीच आढळेल याची हमी नसते. चुकीची मांडणी फसवणूक किंवा चूक यांमुळे होऊ शकते. स्वतंत्रपणे किंवा एकत्रितरीत्या अशा चुकीच्या मांडणीमुळे वित्तीय विवरणपत्रांच्या आधारे निर्णय घेणाऱ्या वापरकर्त्यांच्या आर्थिक निर्णयांवर वाजवीरीत्या परिणाम होऊ शकतो, असे वाटल्यास ती महत्त्वपूर्ण मानली जाते.

लेखापरीक्षण मानकानुसार लेखापरीक्षण करताना, आम्ही संपूर्ण लेखापरीक्षणादरम्यान व्यावसायिक निर्णयक्षमता वापरतो आणि व्यावसायिक शंकाशीलता राखतो. यासोबत आम्ही पुढील बाबीही करतो:

- फसवणूक किंवा चूक यांमुळे वित्तीय विवरणपत्रांमध्ये महत्त्वपूर्ण चुकीची मांडणी होण्याच्या जोखमी ओळखणे आणि त्यांचे मूल्यमापन करणे; त्या जोखमींना प्रतिसाद देणाऱ्या लेखापरीक्षण कार्यपद्धती आखणे आणि पार पाडणे; तसेच आमच्या मतासाठी आधार देण्यास पुरेसे व योग्य लेखापरीक्षण पुरावे प्राप्त करणे. फसवणुकीमुळे होणारी महत्त्वपूर्ण चुकीची मांडणी न आढळण्याचा धोका चुका झाल्यास त्यापेक्षा अधिक असतो, कारण फसवणुकीमध्ये संगनमत, बनावट कागदपत्रे, जाणूनबुजून वगळणे, चुकीचे निवेदन किंवा अंतर्गत नियंत्रणाचे उल्लंघन यांचा समावेश असू शकतो.
- परिस्थितीनुरूप योग्य लेखापरीक्षण कार्यपद्धती आखण्यासाठी लेखापरीक्षणाशी संबंधित अंतर्गत वित्तीय नियंत्रणांची समज प्राप्त करणे.
- वापरलेल्या लेखा धोरणांची योग्यतता आणि व्यवस्थापनाने केलेल्या लेखा अंदाजांची तसेच संबंधित खुलाशांचा वाजवीपणा तपासणे.
- व्यवस्थापनाने दीर्घकाळ कार्यरत राहाणारी संस्था (Going Concern) आधार वापरणे योग्य आहे का याचा निष्कर्ष काढणे आणि प्राप्त लेखापरीक्षण पुराव्यांच्या आधारे बँक पुढे चालू राहण्याच्या क्षमतेबाबत महत्त्वपूर्ण शंका निर्माण करणाऱ्या घटना किंवा परिस्थितींशी संबंधित महत्त्वपूर्ण अनिश्चितता अस्तित्वात आहे का हे ठरवणे. अशी महत्त्वपूर्ण अनिश्चितता असल्याचा निष्कर्ष निघाल्यास, वित्तीय विवरणपत्रांतील संबंधित खुलाशांकडे आमच्या अहवालात लक्ष वेधणे किंवा ते खुलासे अपुरे असल्यास आमचे मत सुधारित करणे आवश्यक असते. आमचे निष्कर्ष लेखापरीक्षकांच्या अहवालाच्या तारखेपर्यंत प्राप्त झालेल्या लेखापरीक्षण पुराव्यांवर आधारित असतात. तथापि, भविष्यातील घटना किंवा परिस्थितीमुळे बँक पुढे चालू राहू शकणार नाही अशी स्थिती निर्माण होऊ शकते.
- वित्तीय विवरणपत्रांचे एकूण सादरीकरण, रचना आणि मजकूर, त्यातील खुलासे यांचे मूल्यमापन करणे; तसेच वित्तीय विवरणपत्रे मूलभूत व्यवहार आणि घटनांचे उचित सादरीकरण साध्य होईल अशा पद्धतीने प्रतिनिधित्व करतात का हे पाहणे.

महत्त्वपूर्णता म्हणजे वित्तीय विवरणपत्रांतील चुकीच्या मांडणीचे असे प्रमाण, जे स्वतंत्रपणे किंवा एकत्रितरीत्या वित्तीय विवरणपत्रांचा वापर करणाऱ्या समंजस आणि माहितीपूर्ण वापरकर्त्यांच्या आर्थिक निर्णयांवर परिणाम करू शकते. आम्ही प्रमाणात्मक महत्त्वपूर्णता आणि गुणात्मक घटकांचा विचार पुढील बाबींमध्ये करतो:

(i) आमच्या लेखापरीक्षण कार्याच्या व्याप्तीचे नियोजन करताना आणि आमच्या कामाच्या परिणामांचे मूल्यमापन करताना; आणि

(ii) वित्तीय विवरणपत्रांमध्ये ओळखलेल्या चुकीच्या मांडणींचा परिणाम तपासताना.

आम्ही प्रशासनाची जबाबदारी असलेल्या व्यक्तींशी लेखापरीक्षणाची नियोजित व्याप्ती व वेळापत्रक, महत्त्वपूर्ण लेखापरीक्षण निष्कर्ष आणि लेखापरीक्षणादरम्यान ओळखलेल्या अंतर्गत नियंत्रणातील महत्त्वपूर्ण त्रुटी यांसह इतर बाबींविषयी संवाद साधतो.

आम्ही प्रशासनाची जबाबदारी असलेल्या व्यक्तींना हे निवेदनही देतो की स्वातंत्र्याशी संबंधित लागू नैतिक आवश्यकतांचे आम्ही पालन केले आहे.

तसेच आमच्या स्वायत्ततेवर वाजवीरीत्या परिणाम करू शकतील अशा सर्व संबंध व इतर बाबी, आणि लागू असल्यास संबंधित संरक्षणात्मक उपाय, यांची माहिती आम्ही त्यांना देतो.

या वित्तीय विवरणपत्रांवर आमचे मत व्यक्त करणे ही आमची जबाबदारी आहे.

इतर बाब

३१ मार्च २०२५ रोजी व त्या तारखेस संपलेल्या वर्षाकरिता बँकेच्या वित्तीय विवरणपत्रांचे लेखापरीक्षण सी. व्ही. के. अँड असोसिएट्स, चार्टर्ड अकाउंटंट्स (एफआरएन: १०१७४५डब्ल्यू) यांनी केले होते. त्यांनी ०७ मे २०२५ दिनांकाच्या त्यांच्या लेखापरीक्षण अहवालाद्वारे त्या वित्तीय विवरणपत्रांवर बदल न केलेले मत व्यक्त केले होते. वित्तीय विवरणपत्रांच्या लेखापरीक्षणासाठी एस. डी. मेडदकर अँड कंपनी, चार्टर्ड अकाउंटंट्स (एफआरएन: १०६१२८डब्ल्यू) यांनी त्या अहवालावर अवलंबून राहिले आहे.

वरील बाबीच्या संदर्भात आमचे वित्तीय विवरणपत्रांवरील मत सुधारित केलेले नाही.

इतर कायदेशीर आणि नियामक आवश्यकतांवरील अहवाल

महाराष्ट्र को-ऑपरेटिव्ह सोसायटीज रुल्स, १९६१ च्या नियम ६९ नुसार, बँकिंग रेग्युलेशन अ‍ॅक्ट, १९४९ (एएसीएस) च्या कलम ३० सह वाचून, आम्ही पुढीलप्रमाणे अहवाल देतो:

अ. ताळेबंद पत्रक आणि नफा-तोटा खाते हे बँकिंग रेग्युलेशन अ‍ॅक्ट, १९४९ (एएसीएस) च्या कलम २९ नुसार, महाराष्ट्र को-ऑपरेटिव्ह सोसायटीज अ‍ॅक्ट, १९६० व त्याअंतर्गत नियमांच्या तरतुदींसह तसेच आरबीआयने जारी केलेल्या मार्गदर्शक सूचनांनुसार तयार करण्यात आले आहेत.

ब. आमच्या लेखापरीक्षणासाठी आमच्या सर्वोत्तम माहिती व विश्वासानुसार आवश्यक असलेली सर्व माहिती आणि स्पष्टीकरणे आम्ही मागितली व प्राप्त केली असून ती समाधानकारक आढळली.

क. आमच्या मते, कायद्याने अपेक्षित योग्य लेखा पुस्तके बँकेने ठेवली आहेत, आमच्या त्या पुस्तकांच्या तपासणीतून तसे दिसून आले आहे.

ड. आमच्या निर्दशनास आलेले बँकेचे व्यवहार बँकेच्या अधिकारांच्या मर्यादेत झालेले आहेत.

इ. या अहवालात विचारात घेतलेले ताळेबंद पत्रक, नफा-तोटा पत्रक आणि रोख प्रवाह विवरणपत्र हे बँकेच्या लेखा पुस्तकांशी आणि रिटर्न्सशी जुळतात.

फ. बँकेने स्वीकारलेली लेखा मानके ही नागरी सहकारी बँकांना लागू होईल त्या प्रमाणात भारतात सर्वसाधारणपणे स्वीकारलेल्या लेखा तत्त्वांशी सुसंगत आहेत.

ग. लेखा पुस्तके आणि इतर नोंदींच्या आमच्या तपासणीवर तसेच आम्हाला दिलेल्या माहिती व स्पष्टीकरणांच्या आधारे, महाराष्ट्र को-ऑपरेटिव्ह सोसायटीज रुल्स, १९६१ च्या नियम ६९(६) अंतर्गत अहवाल देणे आवश्यक असलेल्या महत्त्वपूर्ण बाबी आमच्या निर्दशनास आलेल्या नाहीत; मात्र बँकेची थकित व संशयास्पद वसुली असलेली रक्कम रुपये ४७८.८२ लाख असून, रिजर्व बँक ऑफ इंडिया इनकम रिकग्निशन, ॲसेट क्लासिफिकेशन आणि प्रोव्हिजनिंग मार्गदर्शक सूचनांनुसार बँकेने त्यासाठी पुरेशी तरतूद केली आहे.

ह. लेखापरीक्षणाखालील आर्थिक वर्ष २०२५-२६ करिता बँकेस ''अ'' वर्गीकरण देण्यात आले आहे.

एस. डी. मेडदकर अँड कंपनी करिता
चार्टर्ड अकाउंटंट्स
फर्म रजिस्ट्रेशन क्रमांक: १०६१२८डब्ल्यू

सुरेंद्र वाईकर
भागीदार
मेंबरशिप क्रमांक: ०४०५९०
UDIN: 26040590EXJJPZ2045

ठिकाण: पुणे
दिनांक: १२ मे २०२६

टीप: ही मराठी आवृत्ती मूळ इंग्रजी स्वतंत्र लेखापरीक्षकांच्या अहवालाचा अनुवाद आहे. कोणत्याही शंका, संदर्भ किंवा वादाच्या प्रसंगी मूळ इंग्रजी अहवाल ग्राह्य धरण्यात येईल.

BHAGINI NIVEDITA SAHAKARI BANK LTD.,PUNE
BALANCE SHEET AS ON 31/03/2026

31/03/2025 Rs. Ps.	भाग भांडवल व देणी	CAPITAL AND LIABILITIES	31/03/2026 Rs. Ps.	31/03/2026 Rs. Ps.
	१.भागभांडवल	**1. Capital**		
10,00,00,000.00	**१) अधिकृत भागभांडवल**	**i) Authorised Capital**		10,00,00,000.00
	(४०,००,००० भाग रु. २५/- प्रमाणे)	(40,00,000 Shares of Rs. 25/- each)		
6,08,77,750.00	**२) अभिदत्त, कॉल्ड अप, आणि वसुल भागभांडवल**	**ii) Subscribed, Called up & Paid up Capital**		6,03,84,175.00
	अ) व्यक्तिश:२४,१५,३६७ (भाग रु. २५/- प्रमाणे) (२४,३५,११० मागील वर्षाचे)	a) Individuals –24,15,367 (Shares of Rs. 25/- each) (24,35,110 Previous Year)	6,03,84,175.00	
0.00	ब) सहकारी संस्था	b) Co-operative Institutions	0.00	
0.00	क) राज्य शासन	c) State Government	0.00	
	२. राखीव निधी व इतर निधी	**2. Reserve Fund & Other Reserves**		282,24,62,505.10
76,80,13,440.34	विधीविहित राखीव निधी	Statutory Reserve Fund	80,21,35,072.34	
31,08,32,165.48	इमारत निधी	Building Fund	31,08,32,165.48	
32,52,15,087.61	बुडीत व संशयित कर्ज निधी	Bad & Doubtful Debts Reserve	33,10,51,186.41	
1,000.00	रोखे घसारा निधी	Investment Depreciation Reserve	1,000.00	
1,05,00,000.00	धर्मादाय निधी	Charity Fund	85,00,000.00	
3,50,00,000.00	नियमित कर्ज निधी	Standard Asset Reserve	3,50,00,000.00	
8,80,69,827.42	आकस्मिक निधी	Emergency Fund	9,21,55,722.91	
6,26,05,827.00	सभासद कल्याण निधी	Members Welfare Fund	6,23,59,827.00	
2,33,52,951.00	सेवक कल्याण निधी	Staff Welfare Fund	2,31,53,470.00	
5,21,23,807.97	विकास निधी	Development Fund	5,21,23,807.97	
10,38,50,029.23	तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी	Technology Development Fund & Cyber Sec.Fund	10,49,22,252.23	
81,63,286.64	शैक्षणिक निधी	Education Fund	90,39,286.64	
50,86,37,967.00	गुंतवणूक चढ-उतार निधी	Investment Fluctuation Reserve	51,36,37,967.00	
5,30,00,000.00	विशेष निधी	Special Reserve	5,36,50,000.00	
7,17,958.00	निवडणूक निधी	Election Fund	7,92,958.00	
18,39,03,009.12	सर्वसाधारण निधी	General Reserve	21,39,03,009.12	
14,98,69,780.00	तंत्रज्ञान जोखीम संरक्षण निधी	Technology Risk Protection Fund	17,48,69,780.00	
3,43,35,000.00	बुडित व संशयित कर्ज निधी २०२४	Bad & Doubtful Debt Reserve 2024	3,43,35,000.00	
0.00	**३. भागभांडवलाची शासनाची प्रमुख अथवा सहाय्यकारी भागीदारी**	**3. Principal / Subsidiary State Partnership Fund Account**		0.00
	४. ठेवी	**4. Deposits**		1111,30,69,617.24
730,84,87,738.54	**१) मुदत ठेवी**	**i) Fixed Deposits**	**784,12,22,619.99**	
(703,26,57,451.54)	पैकी व्यक्तिश:	Of which Individuals	(761,57,65,942.99)	
(27,58,30,287.00)	पैकी इतर संस्था	Of which other societies	(22,54,56,677.00)	
(3,72,16,233.74)	पैकी मुदत संपलेली	Of which matured deposits	(5,21,60,975.69)	
272,48,52,138.14	**२) सेव्हिंग्ज**	**ii) Savings**	**297,81,54,186.87**	
(269,76,55,931.49)	पैकी व्यक्तिश:	Of which Individuals	(297,68,52,876.03)	
(2,71,96,206.65)	पैकी इतर संस्था	Of which other societies	(13,01,310.84)	
26,32,29,365.24	**३) चालू**	**iii) Current**	**29,36,92,810.38**	
(25,55,57,974.06)	पैकी व्यक्तिश:	Of which Individuals	(27,14,85,157.22)	
(76,71,391.18)	पैकी इतर संस्था	Of which other societies	(2,22,07,653.16)	
0.00	**४) मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी**	**iv) Money at call and short notice**	0.00	
0.00	**५. बाहेरील कर्ज**	**5. Borrowings**		0.00
0.00	**६. वसुलीस स्वीकारलेली बिले (दुबेरजी नोंदीनुसार)**	**6. Bills for Collection (As per contra)**		0.00
0.00	**७. शाखांतर्गत खाते जुळवणी**	**7. Branch Adjustment**		0.00
	८. थकबाकी व्याज निधी	**8. Overdue Interest Reserve**		
2,85,58,720.61	अनुत्पादित कर्जावरील व्याज	Interest on N.P.A		2,95,73,328.41
13,41,981.54	**९. मुदत संपलेल्या ठेवीवरील व्याज देणे**	**9. Interest Payable On Matured Deposits**		14,65,765.00
1310,55,38,830.88	पुढील पानावर	C/f		1402,69,55,390.75

31/03/2025 Rs. Ps.	मालमत्ता व येणी	PROPERTY AND ASSETS	31/03/2026 Rs. Ps.	31/03/2026 Rs. Ps.
	१. रोख शिल्लक	**1. Cash**		7,31,99,878.50
6,62,25,044.50	**अ) रोख शिल्लक**	**A) Cash In Hand**	7,31,99,878.50	
	ब) बँकेतील शिल्लक	**B) Current Accounts with**		24,41,32,857.63
25,78,17,963.86	१. रिझर्व्ह बँक ऑफ इंडिया	i) Reserve Bank of India	24,06,62,112.40	
3,37,054.90	२. स्टेट बँक ऑफ इंडिया	ii) State Bank of India	34,64,501.90	
6,143.33	३. महाराष्ट्र राज्य सहकारी बँक लि.	iii) Maharashtra State Co-op. Bank Ltd.,	6,243.33	
	२. इतर बँकेतील शिल्लक	**2. Balances with Other Banks**		170,86,21,938.07
29,56,89,567.45	१. चालू ठेव खाती	i) Current Deposit	26,05,21,938.07	
103,86,00,000.00	२. मुदतठेव खाती	ii) Fixed Deposit	144,81,00,000.00	
-	पैकी राखीव निधी गुंतवणूक	Of which Reserve Fund Investment	0.00	
0.00	**३.मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी**	**3. Money at call and short notice**	0.00	0.00
	४. गुंतवणूक	**4. Investments**		574,03,92,663.00
	अ) केंद्र व राज्य शासनाचे कर्ज रोखे	**A) Central & State Govt. Securities**		
465,42,84,320.00	**१) सरकारी कर्ज रोखे**	**1) Govt. Securities**	**492,69,41,748.00**	
(478,00,00,000.00)	दर्शनी मूल्य	Face Value	(504,57,10,000.00)	
(482,53,27,520.00)	बाजारभाव मूल्य	Market Value	(493,40,36,274.14)	
(76,81,73,720.00)	पैकी राखीव निधी गुंतवणूक	Of which Reserve Fund Investment	(80,48,97,500.00)	
13,80,113.00	**२) अनअॅमॉर्टाइज्ड प्रिमियम अकाऊंट**	**2) Unammortised Premium A/c**	**39,20,215.00**	
44,81,26,450.00	**३) विश्वस्त कर्जरोख्यातील गुंतवणूक**	**3) Treasury Bills**	**14,89,49,200.00**	
(45,00,00,000.00)	दर्शनी मूल्य	Face Value	(15,00,00,000.00)	
(44,81,26,450.00)	बाजारभाव मूल्य	Market Value	(14,89,49,200.00)	
0.00	**ब) इतर मान्यताप्राप्त गुंतवणूक**	**B) Other Approved Securities**	0.00	
81,500.00	**क) शेअर्स**	**C) Shares**	5,81,500.00	
0.00	**ड) डिबेंचर्स आणि रोखे**	**D) Debentures and Bonds**	0.00	
	इ) इतर	**E) Others**		
30,00,00,000.00	**१) म्युच्युअल फंड**	**1. Mutual Fund**	66,00,00,000.00	
(6,98,67,767.20)	दर्शनी मूल्य	Face Value	(22,35,87,725.71)	
(30,06,52,924.07)	बाजारभाव मूल्य	Market Value	(66,67,63,260.82)	
0.00	**५. शासनाच्या प्रमुख अथवा सहाय्यकारी निधीतून गुंतवणूक**	**5. Investment Out of the Principal Subsidiary State Partnership Funds**		0.00
	६. कर्जे	**6. Advances**		604,23,42,100.22
	अ) अल्पमुदत	**A) Short Term Loans**		
0.00	सरकारी तारण	Govt. Securities	12,62,894.00	
11,34,48,918.84	अन्य मूर्त तारण	Other Tangible Securities	14,00,36,949.62	
6,47,602.73	विनातारण	Unsecured	6,56,545.42	
(2,72,48,472.13)	पैकी व्यक्तिश:	Of which Individuals	(6,84,22,054.72)	
(25,26,591.96)	पैकी थकबाकी	Of which Overdue	(26,08,153.64)	
(25,19,094.73)	पैकी अनुत्पादित कर्ज	Of which NPA	(24,94,094.73)	
	ब) मध्यममुदत	**B) Medium Term Loans**		
22,99,696.00	सरकारी तारण	Govt. Securities	31,56,425.00	
131,27,21,259.64	अन्य मूर्त तारण	Other Tangible Securities	122,87,67,235.70	
13,73,01,718.53	विनातारण	Unsecured	13,71,47,532.63	
(139,16,64,684.19)	पैकी व्यक्तिश:	Of which Individuals	(128,80,14,814.89)	
(1,52,62,365.73)	पैकी थकबाकी	Of which Overdue	(1,34,32,782.45)	
(2,25,71,508.36)	पैकी अनुत्पादित कर्ज	Of which NPA	(1,88,14,998.91)	
	क) दीर्घ मुदत	**C) Long Term Loans**		
35,19,172.00	सरकारी तारण	Govt. Securities	0.00	
322,80,61,302.25	अन्य मूर्त तारण	Other Tangible Securities	340,76,79,270.75	
107,31,56,749.60	विनातारण	Unsecured	112,36,35,247.10	
(406,95,84,695.06)	पैकी व्यक्तिश:	Of which Individuals	(423,90,48,125.06)	
(2,20,84,228.72)	पैकी थकबाकी	Of which Overdue	(1,81,24,563.90)	
(3,33,87,420.27)	पैकी अनुत्पादित कर्ज	Of which NPA	(2,65,72,679.52)	
1293,37,04,576.63	पुढील पानावर	C/f		1380,86,89,437.42

५३ वा वार्षिक अहवाल
२०२५-२०२६

BHAGINI NIVEDITA SAHAKARI BANK LTD.,PUNE
BALANCE SHEET AS ON 31/03/2026

31/03/2025 Rs. Ps.	भाग भांडवल व देणी	CAPITAL AND LIABILITIES	31/03/2026 Rs. Ps.	Rs. Ps.
1310,55,38,830.88	मागील पानावरून	B/f		1402,69,55,390.75
	१०. इतर देणी व तरतूदी	**10. Other Liabilities and Provisions**		8,63,07,971.68
22,30,875.00	ऑडिट फी देणे	Audit Fee Payable	18,21,375.00	
95,95,759.00	सेवकांना द्यावयाची रक्कम	Payable to Employees	1,05,72,237.00	
6,54,703.00	लाभांश देणे	Dividend Payable	4,69,391.00	
57,16,624.40	अनामत	Suspense	49,87,415.81	
29,27,463.00	डी.डी. पेऐबल	Demand Drafts Payable	1,08,83,988.56	
1,05,07,681.72	अन्य देणी	Other Payable	4,48,53,491.00	
3,16,561.00	टी.डी.एस.देणे	T.D.S. Payable	2,41,917.00	
9,92,678.00	प्रॉव्हिडंट फंड देणे	Provident Fund Payable	10,69,660.00	
35,00,000.00	आयकर देणे	Income Tax Payable (Net Of Advance Tax)	0.00	
1,05,50,002.88	प्रलंबित कर तरतूद	Deferred Tax Provision	1,03,79,595.88	
10,40,427.69	जी एस टी देणे	GST Payable	10,27,589.43	
1,311.00	कर्जव्याजावरील चक्रवाढ व्याज परत देणे (कोविड-१९)	Compound Interest Payable on Advances (Covid-19)	1,311.00	
	११. नफा तोटा	**11. Profit and Loss**		7,47,01,028.48
14,79,20,856.12	नफा मागील ताळेबंदानुसार	Profit as per last balance sheet	13,27,17,714.00	
	वजा नफा वाटणी	Less appropriations		
3,75,00,000.00	विधीविहित राखीव निधी	Statutory Reserve Fund	3,35,00,000.00	
1,27,64,996.12	सर्वसाधारण निधी	General Reserve Fund	3,00,00,000.00	
2,00,00,000.00	तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी	Technology Development Fund & Cyber Sec.Fund	2,50,00,000.00	
0.00	आकस्मिक निधी	Emergency Fund	40,85,895.00	
5,70,00,000.00	गुंतवणूक चढ-उतार निधी	Investment Fluctuation Reserve	50,00,000.00	
15,00,000.00	शैक्षणिक निधी	Education Fund	10,00,000.00	
75,000.00	निवडणूक निधी	Election Fund	75,000.00	
1,00,00,000.00	तंत्रज्ञान जोखीम संरक्षण निधी	Technology Risk Protection Fund	2,50,00,000.00	
90,80,860.00	लाभांश	Dividend	90,56,819.00	
13,27,17,714.49	**जमा : नफा-तोटा खात्यामधील चालू वर्षाचा नफा**	**Add : Profit for the year brought from the Profit and Loss A/c**	7,47,01,028.48	
1328,62,90,632.06	एकूण	Total		1418,79,64,390.91
	१२. संभाव्य देणी	**12. Contingent Liabilities**		3,96,00,731.36
0.00	बँक गॅरंटी देणे	Bank Guarantee Payable	0.00	
3,72,21,725.03	डी.ई.ए.एफ मागणी न केलेल्या ठेवी	DEAF Unclaimed Deposit	3,96,00,731.36	

31/03/2025 Rs. Ps.	मालमत्ता व येणी	PROPERTY AND ASSETS	31/03/2026 Rs. Ps.	Rs. Ps.
1293,37,04,576.63	मागील पानावरून	B/f		1380,86,89,437.42
	७. व्याज येणे	**7. Interest Receivable**		16,88,03,529.38
10,79,85,088.47	गुंतवणुकीवरील	On Investment	13,92,28,113.97	
2,002.00	थकबाकीवरील (पी.ए.)	On Overdue A/c (P.A.)	2,087.00	
2,85,58,720.61	थकबाकीवरील (एन.पी.ए.)	On Overdue Advances A/c (N.P.A.)	2,95,73,328.41	
0.00	८. वसुलीस स्वीकारलेली बिले (दुबेरजी नोंदीनुसार)	**8. Bills for Collection (As per contra)**		0.00
0.00	९. शाखांतर्गत खाते जुळवणी	**9. Branch Adjustment**		0.00
14,03,50,023.00	१०.जागा व इमारत (घसारा वजा जाता)	**10. Land & Building (Less Depreciation)**		13,72,78,563.00
2,01,44,097.79	११. डेडस्टॉक, फर्निचर, फिक्चर्स आणि अमूर्त मालमत्ता (घसारा वजा जाता)	**11. Dead Stock, Furniture, Fixtures and intangible assets (Less Depreciation)**		1,59,38,411.79
	१२. इतर मालमत्ता	**12. Other Assets**		5,72,54,449.32
16,68,874.87	प्रिंटिंग स्टॉक	Printing Stock	14,87,451.19	
1,24,15,301.00	इन्कमटॅक्स रिफंड येणे	Income Tax Refund Receivable	62,58,207.00	
64,06,593.00	आयकर विवादाची रक्कम	Income Tax Paid under protest	21,16,886.00	
2,27,773.00	स्टॅम्प अँन्ड रेव्हेन्यू स्टॅम्प	Stamps & Revenue Stamp	1,87,320.00	
87,059.00	किरकोळ येणी	Misc. Receivable	2,53,629.18	
99,349.00	एम.एस.ई.बी.डिपॉझिट	M.S.E.B. Deposit	1,03,729.00	
11,00,000.00	जागा भाडे अँडव्हान्स/डिपॉझिट	Rent Advance / Deposit	11,00,000.00	
26,04,379.75	सीसीआयएल, पुणे महानगरपालिका व इतर ठेव	Deposit with CCIL,Pune Corporation & Others	26,00,901.75	
1,72,85,768.80	आगाऊ खर्च	Prepaid Expenses	1,83,71,030.78	
70,711.83	डी.ई.ए.एफ येणे	DEAF Receivable	14,69,300.90	
83,94,246.61	जी.एस.टी येणे	GST Receivable	1,26,42,374.82	
51,86,066.70	व्हेंडॉरला दिलेली आगाऊ रक्कम	Advance To Vendor	16,340.70	
0.00	आयकर येणे	Income Tax Provision	1,06,47,278.00	
1328,62,90,632.06	एकूण	Total		1418,79,64,390.91

Place: Pune
Date : 12/05/2026

(On behalf of Board of Directors)

(Pradnya Dambal)	**(Varsha Budhkar)**	**(Mahananda Alyalmath)**	**(Sunanda Karmarkar)**	**(Netra Apte)**	**(Rewati Paithankar)**
General Manager	**General Manager**	**Chief Executive Officer**	**Director**	**Vice-Chairperson**	**Chairperson**

(As per our Report of even date)

For G. N. Angal & Co.	**For S D Medadkar and Company**
Chartered Accountants	**Chartered Accountants**
Firm Registration No.113250W	**Firm Registration No. 106128W**
(CA Aniruddha Angal)	**(CA Surendra Waikar)**
Partner	**Partner**
Membership No.: 046633	**Membership No.:040590**
Internal Auditor	**Statutory Auditor**
UDIN NO:26046633VONHZG4936	**UDIN NO- 26040590EXJJPZ2045**

५३ वा वार्षिक अहवाल २०२५-२०२६

BHAGINI NIVEDITA SAHAKARI BANK LTD.,PUNE

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31/03/2026

31/03/2025	खर्चाचा तपशील	EXPENDITURE	31/03/2026	
Rs. Ps.			Rs. Ps.	Rs. Ps.
49,77,17,538.48	१. ठेवी व कर्जावरील व्याज	1. Interest On Deposits and Borrowings		58,84,90,448.46
17,66,24,368.00	२. पगार, प्रॉव्हिडंट फंड वर्गणी व भत्ते	2. Salary, Provident Fund Contribution and Allowances		23,87,37,715.00
34,52,633.00	३. संचालक मंडळ भत्ता व प्रवास भत्ता	3. Directors Fees and Allowances		34,93,671.75
	४. भाडे, कर, वीज, विमा इ.	4. Rent, Taxes, Electricity, Insurance etc.		3,10,32,031.08
1,65,05,785.37	भाडे, कर, वीज, विमा	Rent, Taxes, Electricity, Insurance	1,66,04,667.08	
1,27,53,279.00	डिपॉझिट इन्शुरन्स प्रिमियम	Deposit Insurance Premium	1,44,27,364.00	
8,51,207.00	५. कायदे सल्ला खर्च	5. Legal Charges		7,05,332.26
38,10,891.25	६. टपाल व दूरध्वनी	6. Postage and Telephone		32,35,068.51
55,37,191.90	७. हिशेब तपासणी शुल्क	7. Audit Fee		63,43,999.00
1,68,27,637.63	८. घसारा व दुरुस्ती	8. Depreciation and Repairs		1,51,88,353.85
98,86,330.51	९. स्टेशनरी, छपाई, जाहिरात	9. Stationery, Printing and Advertisement		1,00,36,258.01
	१०. इतर खर्च	10. Other Expenses		7,06,05,326.01
35,37,276.46	कार्यालयीन खर्च	Office Expenses	44,44,500.98	
2,56,62,033.86	हार्डवेअर व सॉफ्टवेअर मेंटेनन्स खर्च	Hardware And Software Maintenance Expenses	3,00,64,598.48	
52,28,013.00	वाहन खर्च, प्रवास खर्च	Conveyance and Travelling	52,08,233.94	
16,47,713.43	किरकोळ खर्च	Miscellaneous Expenses	14,05,063.11	
16,29,570.52	रोख ने-आण खर्च	Cash Transport Expenses	21,61,086.40	
70,395.00	व्यवसाय सुविधा शुल्क	Business Facilitator Charges	64,505.50	
9,30,158.22	प्रोफेशनल फी	Professional Fees	9,96,623.00	
1,02,482.07	बँक कमिशन	Bank Commission	1,24,579.47	
10,93,159.00	जनरल मीटिंग खर्च	General Meeting Expenses	7,27,374.74	
3,59,970.00	वर्गणी व देणगी	Subscription & Donation	23,53,945.50	
1,11,27,787.94	सिक्युरिटी खर्च	Security Expenses	1,24,12,388.71	
13,12,735.00	सल्लागार फी	Consulting Charges	11,60,955.00	
79,76,330.51	इश्युअर/अॅक्वायरर चार्जेस	Issuer/Acquirer Charges	78,83,129.26	
5,83,000.00	पी.एस.एल सर्टिफिकेट चार्जेस	PSL Certificate Charges	5,40,600.00	
71,430.00	गुंतवणुकीच्या अधिमुल्याचा घसारा	Ammortisation of Premium on Investment	4,10,425.00	
2,20,887.00	सभासद कल्याण खर्च	Member Welfare Expenses	2,86,151.00	
5,43,912.00	सेवक कल्याण खर्च	Staff Welfare Expenses	1,99,481.00	
2,43,800.02	प्रशिक्षण खर्च	Training Expenses	1,61,684.92	
0.00	११. सिक्युरिटी शिफ्टींगवरील घसारा	11. Depreciation On Transfer Of Security		0.00
0.00	१२. रोखे घसारा निधी	12. Investment Depreciation Reserve		0.00
2,96,141.70	१३. बुडीत व संशयित कर्ज निरस्त रक्कम	13. Bad debts written off	4,63,901.20	4,63,901.20
18,45,59,618.97	१४. कर, इतर तरतूदी पूर्वीचा नफा	14. Profit before Tax, other provisions and Contingencies c/f		7,05,23,562.28
99,11,63,276.84	एकूण	Total		103,88,55,667.41
	१५. निधी तरतूद	15. Provisions and Reserves		69,50,000.00
1,70,00,000.00	बुडित व संशयित कर्ज निधी	Bad & Doubtful Debts Reserve	63,00,000.00	
20,00,000.00	विशेष निधी	Special Reserve	6,50,000.00	
	१६. आयकर व आयकर तरतूद	16. Provision for Income Tax		1,58,33,693.00
4,40,00,000.00	चालू वर्षातील आयकर तरतूद	Current Year Income Tax Provision	1,75,00,000.00	
(4,93,427.00)	प्रलंबित कर तरतूद	Deferred Tax Provision	(1,70,407.00)	
(2,24,731.55)	मागील वर्षातील जास्तीची आयकर तरतूद परत	Excess Provision In Prior Period Written Back	(14,95,900.00)	
1,125.00	मागील वर्षातील आयकर	Prior Period Income Tax	0.00	
3,43,35,000.00	१७. बुडीत व संशयित कर्ज निरस्त निधी २०२४	17. Bad & Doubtful Debts Reserve 2024		0.00
13,27,17,714.49	१८. निव्वळ नफा कर पश्चात	18. Net Profit After Tax		7,47,01,028.48
122,04,98,957.78	एकूण	Total		113,63,40,388.89

31/03/2025	उत्पन्नाचा तपशील	INCOME	31/03/2026	
Rs. Ps.			Rs. Ps.	Rs. Ps.
	१. व्याज	1. Interest		96,49,93,221.51
52,94,01,747.48	कर्जावरील	On Advances	51,85,56,684.58	
39,89,19,234.81	गुंतवणुकीवरील	On Investments	44,64,36,536.93	
24,22,448.84	२. कमिशन व हुंडणावळ	2. Commission & Brokerage		31,43,874.88
	३. इतर उत्पन्न	3. Other Receipts		7,07,18,571.02
6,460.00	लाभांश	Dividend	6,460.00	
1,45,452.15	किरकोळ जमा	Miscellaneous Income	3,21,341.98	
70,23,290.07	बँक सेवा शुल्क	Bank Charges	64,27,741.50	
40,48,452.36	लॉकर भाडे	Locker Rent	41,00,403.78	
50,13,630.05	सेवा शुल्क	Service Charges	52,44,496.83	
35,24,300.00	सरकारी रोखे खरेदी / विक्री नफा	Profit On Sale/Purchase of Govt. Securities	1,06,80,750.00	
24,067.76	मालमत्ता विक्री नफा	Profit on Sale of Asset	26,016.92	
50,91,527.00	इन्कमटॅक्स परताव्यावरील व्याज	Interest On Income Tax Refund	18,49,180.00	
43,30,718.22	इश्युअर/अॅक्वायरर चार्जेस	Issuer/Acquirer Charges	42,17,894.57	
3,11,90,562.52	म्युच्युअल फंड वरील नफा	Profit on Redemption of Mutual Fund	3,78,28,195.62	
21,385.58	बुडीत व संशयित कर्ज निरस्त रक्कमेतील वसुल रक्कम	Recovery in written off loans account	16,089.82	
99,11,63,276.84	एकूण	Total		103,88,55,667.41
18,45,59,618.97	४. कर व तरतूदी पूर्वीचा नफा	4. Profit before provisions and Contingencies b/f		7,05,23,562.28
	५. तरतूद परत	5. Provision Written Back		2,69,61,159.20
2,96,141.70	बुडीत व संशयित कर्ज निधी	Bad & Doubtful Debts Reserve	4,63,901.20	
2,43,800.02	प्रशिक्षण खर्च	Training Expenses	1,24,000.00	
2,20,887.00	सभासद कल्याण निधी	Member Welfare Fund	2,46,000.00	
5,00,000.00	सेवक कल्याण निधी	Staff Welfare Fund	1,99,481.00	
91,80,233.25	तंत्रज्ञान विकास निधी व सायबर सुरक्षा निधी	Technology Development Fund & Cyber Sec.Fund	2,39,27,777.00	
3,43,35,000.00	बुडीत व संशयित कर्ज निरस्त निधीमधून वर्ग	Transfer from Bad & Doubtful Debts Reserve	0.00	
0.00	धर्मदाय निधी परत	Charity Fund Write Back	20,00,000.00	
122,04,98,957.78	एकूण	Total		113,63,40,388.89

(As per our Report of even date)

For G. N. Angal & Co.	For S D Medadkar and Company
Chartered Accountants	Chartered Accountants
Firm Registration No.113250W	Firm Registration No. 106128W
(CA Aniruddha Angal)	(CA Surendra Waikar)
Partner	Partner
Membership No.: 046633	Membership No.:040590
Internal Auditor	Statutory Auditor
UDIN NO:26046633VONHZG4936	UDIN NO- 26040590EXJJPZ2045

Place: Pune
Date : 12/05/2026

(On behalf of Board of Directors)

(Pradnya Dambal)	(Varsha Budhkar)	(Mahananda Alyalmath)	(Sunanda Karmarkar)	(Netra Apte)	(Rewati Paithankar)
General Manager	General Manager	Chief Executive Officer	Director	Vice-Chairperson	Chairperson

Cash Flow Statement for the Year Ended on 31st March 2026

(₹ in Lakhs)

Sr.No	Particulars	FY 2025-26		FY 2024-25	
(A)	**Cash Flow From Operations**				
	Net Profit as per Profit and Loss Account (after Tax)		**747.01**		**1,327.18**
	Adjustments For :				
	Add:				
	Depreciation on Assets	146.62		151.65	
	Bad Debts written off	4.64		2.96	
	Amortization of Investments	4.10		0.71	
	Depreciation on Transfer of Security	0.00		0.00	
	Provision for BDDR (Net)	63.00		513.35	
	Special Reserve	6.50		20.00	
	Provision For Income Tax (Net)	160.04		437.75	
	Prior Period Income Tax	0.00		0.01	
	Less:				
	Profit on Sale of Assets	(0.26)		(0.24)	
	Provisions Written Back	(269.61)		(447.76)	
	Interest on Income Tax Refund	(18.49)		(50.92)	
	Deferred Tax Liability	(1.70)		(4.93)	
	Prior Period Income Tax	0.00		0.00	
	Total (A)		**94.84**		**622.58**
	Increase/(Decrease) in Deposits	8,165.00		5,777.67	
	(Increase)/Decrease in Loans & Advances	(1,716.49)		1,318.99	
	(Increase)/Decrease in Investments	(3,681.74)		(5,021.55)	
	Increase/(Decrease) in Funds (Statutory)	6.22		4.43	
	(Increase)/Decrease in Other Assets	89.39		(35.13)	
	Increase/(Decrease) in Other Liabilities	422.53		48.62	
	Cash Generated From Operating Activities		**4,126.76**		**4,042.79**
	Less : Income Tax Paid (net of interest and refund received)	(283.02)		(396.85)	
	Net Cash Generated From Operating Activities (A)		**3,843.74**		**3,645.94**

Sr.No	Particulars	FY 2025-26		FY 2024-25	
(B)	**Cash Flow From Investing Activities**				
	Purchase of Property,Plant and Equipment	(73.85)		(77.72)	
	Sale Proceeds of Fixed Assets	0.26		0.24	
	Net (Investment)/Proceeds in Fixed Deposits*	(2,594.00)		(2,472.45)	
	Net Cash Generated From Investing Activities (B)		**(2,667.59)**		**(2,549.93)**
(C)	**Cash Flow From Financing Activities**				
	Increase/(Decrease) in Share Capital - Equity Capital	(4.94)		(2.07)	
	Payment of Dividend	(92.42)		(90.93)	
	Net Cash Generated From Financing Activities (C)		**(97.36)**		**(93.00)**
	Net (Increase/Decrease) in Cash and Cash Equivalent		**1,078.79**		**1,003.01**
	Cash and Cash Equivalent at the beginning of the year.	8,200.76		7,197.75	
	Net Increase/(Decrease) in Cash and Cash Equivalent	1,078.79		1,003.01	
	Cash and Cash Equivalent at the end of the year.		**9,279.55**		**8,200.76**
	Cash and Cash Equivalent at the end of the year.				
	Cash and Balances with Bank	3,173.33		3,243.86	
	Balances with Other Bank**	6,106.22		4,956.90	
	Total		**9,279.55**		**8,200.76**

*Changes are considered only for FDs maturing beyond 3 months.
**Balances with Other Bank include current deposits and fixed deposits having original maturity of 3 months or less.

Place: Pune
Date : 12/05/2026

(Sunanda Karmarkar) Director | **(Netra Apte)** Vice-Chairperson | **(Rewati Paithankar)** Chairperson

(Pradnya Dambal) General Manager | **(Varsha Budhkar)** General Manager | **(Mahananda Alyalmath)** Chief Executive Officer

For G. N. Angal & Co.
Chartered Accountants
Firm Registration No.113250W

(CA Aniruddha Angal)
Partner
Membership No.: 046633
Internal Auditor
UDIN NO:26046633VONHZG4936

For S D Medadkar and Company
Chartered Accountants
Firm Registration No. 106128W

(CA Surendra Waikar)
Partner
Membership No.:040590
Statutory Auditor
UDIN NO- 26040590EXJJPZ2045

BHAGINI NIVEDITA SAHAKARI BANK LIMITED, PUNE.

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

A. Overview

Bhagini Nivedita Sahakari Bank Limited ('the Bank') was incorporated in 1974 and provides various banking and financial services including retail banking, wholesale banking and treasury operations. The Bank operates in Maharashtra and has Nineteen active branches. The Bank is primarily governed by the Banking Regulation Act, 1949 as amended from time to time and the Maharashtra State Co-operative Societies Act, 1960 as amended from time to time and rules made thereunder.

B. SIGNIFICANT ACCOUNTING POLICIES:-

1. BASIS OF ACCOUNTING:

1.1 These financial statements are prepared under historical cost conventions, on accrual basis of accounting unless otherwise stated and on "Going Concern" basis and comply with generally accepted accounting principles, statutory requirements prescribed under Maharashtra Co-operative Societies Act, 1960, Banking Regulation Act, 1949, Circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards issued by the Institute of Chartered Accountants of India and practices prevailing in urban Co-operative Banks in Maharashtra.

1.2 Use of Estimates:

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the end of the reporting period. Management ensures that the estimates used in preparation of the financial statements are prudent and reasonable. Actual results may differ from these estimates. Any revisions to the accounting estimates are recognized prospectively.

1.3 Accounting Policies:

a) All accounting policies are consistently followed.

b) There is no change in any accounting policy during the year.

2. INVESTMENTS :

2.1 Categorization of investments:

All investments are classified under Held to Maturity (HTM), Held for Trading (HFT) and Available for Sale (AFS) categories, in accordance with RBI guidelines as applicable to urban co-operative banks.

Investments which the Bank intends to hold till maturity are classified as HTM securities whereas investments which are held with the intention to trade are classified as HFT. Investments which are not classified in the above categories are classified under AFS category. Shifting amongst the categories, if any, is done in accordance with the RBI guidelines.

2.2 Classification of Investments:

For the purpose of presentation in the balance sheet, investments have been classified as required by RBI Guidelines as under:

a) Central and State Government Securities,

b) Other Approved Securities,

c) Shares

d) Debentures and Bonds

e) Others

2.3 Valuation of Investments:

a) Held to Maturity (HTM) Category:

In case of securities which are held in HTM category, investments are carried at acquisition cost less amortization. If the cost price is less than face value, the difference is ignored. If cost price is more than face value, the excess amount i. e. premium is amortized over remaining period of investment till maturity. If the maturity is in the first half of the year, that year is ignored for the purpose of amortization.

b) Available for Sale (AFS) Category:

The individual scrip in the AFS category is marked to market at quarterly intervals. However, the effect of fluctuation in value is accounted on yearly basis. The net resultant depreciation in each classification (as mentioned in Para 2.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

c) Held for Trading (HFT) Category:

The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification (as mentioned in Para 2.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

2.4 Costs associated with Acquisition:

Interest accrued up to the date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and accounted as debit to Profit and Loss account. Broken-period interest received on sale of securities is recognized as interest income. Profit or loss on sale of securities, is calculated by following FIFO method. Commission, Stamp Duty / Directly Related Expenses paid in connection with acquisition of securities are treated as revenue expenses.

2.5 Market Value of Investments:

2.5.1 Quoted securities:

Market value of Central and State Government Securities (excluding Treasury Bills) is determined based on the prices periodically declared by FBIL for valuation at year-end.

2.5.2 Unquoted Government Securities:

Market value of unquoted Central and State government securities as of the balance sheet date which qualify for determining the Statutory Liquidity Ratio ('SLR') included in the AFS category is computed as per the Yield-to-Maturity ('YTM') rates published by FBIL.

2.5.3 Treasury Bills

Treasury Bills are valued at carrying cost.

2.5.4 Units of Mutual Funds:

Units of Mutual Fund are valued at the lower of cost and net asset value provided by the respective Mutual Fund.

2.5.5 Other Approved Securities:

Market value of other approved securities is determined based on the yield curves and spreads provided by FBIL.

2.5.6 Transfer between categories:

Transfer of securities from HFT/AFS category to HTM category is carried out at lower of book value / market value on the date of transfer and the depreciation, if any, is fully provided for.

Transfer of securities from HTM category to HFT/AFS category is carried out at the acquisition price / book value. After transfer, these securities are immediately revalued and resultant depreciation, if any, is provided.

Transfer from AFS category to HFT category and vice-a-versa is made at the book value and the provision for the accumulated depreciation held is transferred to the provision for depreciation against HFT securities and vice-a-versa.

2.6 Non Performing Investments (NPI):

a) Non performing investments are identified and classified as per RBI guidelines.

b) Net depreciation in respect of NPI is not set off against appreciation in respect of other performing securities.

c) Income in respect of Non-performing Investment is not recognized as income.

2.7 Investment Fluctuation Reserve (IFR)

IFR is created on Investments classified under AFS category as decided by the management, considering the limits prescribed by RBI.

2.8 Disposal of investments:

Investments classified under the HTM category:
The Bank does not resort to sale of securities held in HTM category pursuant to RBI Master Direction – Reserve Bank of India (Urban Co-operative Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025 Ref-RBI/DOR/2025-26/284
DOR. MRG. REC.No.203/00-00 -11/2025-26 dated November 28, 2025. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of Board of Directors on a specific rationale, Profit on sale of investments from HTM category is first taken to the profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve/General Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale.

Investments classified under the AFS and HFT categories:

Realized gains/losses are recognized in the Profit and Loss Account.

3. ADVANCES :

3.1 Classification:

i. Advances are primarily classified as Performing and Non-performing Assets (NPAs). And NPAs are further classified into Sub-Standard, Doubtful & Loss Assets as per guidelines issued by the RBI from time to time.

ii. Advances are disclosed net of write off in the Balance Sheet & divided into Short Term, Medium Term & Long Term.

3.2 Advances are shown at "Gross Value" and provision made for Non Performing Asset (NPA) is shown as "Bad and Doubtful Debts Reserve" under the head "Reserves and Provisions". In addition, a general provision is made on all Standard assets as per RBI guidelines, which is also reflected under the head "Standard Asset Reserve". The provision for standard assets is made as under:

Sr. No.	Category	Provision (%)
1	Direct advances to Agricultural and SME Sectors	0.25
2	Commercial Real estate loans	1.00
3	CRE – RH	0.75
4	Other advances	0.40

Provision is made for restructured accounts in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring.

3.3 NPAs are identified, classified and provided for as per the extant RBI norms on IRAC.

3.4 The overdue interest in respect of non-performing advances is provided separately under "Overdue Interest Reserve" as per the directives issued by RBI.

3.5 Recoveries from bad debts written-off are recognized in the Profit and Loss account and included under other income.

3.6 Loans to directors or their relatives are sanctioned only against Government Securities, Fixed Deposits and Life Insurance Policies standing in their own name as per directives issued by the Reserve Bank of India

4. Cash and Cash Equivalents:

The Bank has prepared and disclosed the Cash Flow statement by following the indirect method, in terms of guidelines issued in AS 3. Cash & Cash Equivalents include cash in hand, balances with RBI and with Other Bank having short maturity of three months or less from the date of acquisition.

5. Property, Plant and Equipments (AS 10):

5.1 Fixed assets are stated at historical cost less accumulated depreciation/amortization in accordance with AS-10 "Property, Plant & Equipment", issued by the Institute of Chartered Accountants of India. Cost of asset comprises purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use. Additions to Fixed Assets include indirect taxes to the extent of unavailed input credit by the bank.

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5.2 Depreciation & Amortization:

5.2.1 Depreciation :-

Depreciation is provided on straight line method on the fixed assets at the following rates:

Particulars	31/03/2026	31/03/2025
Building	2.50%	2.50%
Furniture, Fixtures and Dead Stock (except Electronic Dead Stock and Name Boards)	10.00%	10.00%
Electronic Dead Stock and Name Boards	33.33%	33.33%
Computers & Electronics *	33.33%	33.33%
Printers	50.00%	50.00%
Software *	33.33%	33.33%

* As per the extant RBI guidelines.

Depreciation on Building is calculated on straight line method. In case of Building bought prior to 1st April 2005 depreciation, is calculated by straight line method on the basis of net carrying value of assets as at April 1, 2005.

Depreciation is charged on the asset for the entire quarter on the basis of put to use date of asset during that quarter. In case of sale of fixed asset, depreciation is charged till the last date of the quarter, prior to the date of sale at the rate mentioned above. Depreciation is not provided on the freehold land.

5.2.2 Ammortization :-

Premium amount paid towards leased properties is amortized over the period of lease.

5.3 IMPAIRMENT OF ASSETS : (AS-28)

The Bank tests for impairment of assets at the close of the accounting period and if there are indications that suggest a possible reduction in the recoverable value of an asset, provision for impairment loss is made. Provision for impairment loss, if any, is recognized to the extent by which the carrying amount of an asset exceeds its recoverable amount. Recoverable amount is the higher of asset's net selling price and its value in use based on reasonable estimates.

5.4 INTANGIBLE ASSETS :

An intangible asset is recognized if and only if it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise and the cost of the asset can be measured reliably. Intangible asset is measured initially at cost and stated in balance-sheet at historical cost less accumulated amortization.

Amortization of intangible assets is provided on Straight Line Method (SLM) as per the extant RBI guidelines.

6. REVENUE RECOGNITION : (AS 9)

6.1 Income / Expenditure is accounted on accrual basis except for the following items, which are accounted on cash basis:

a) Interest on Advances identified as NPA (as per the directives of RBI).

b) Income on units of mutual funds.

c) Interest on Income Tax Refund.

d) Income in respect of Non-performing Investment.

6.2 Dividend is accounted on accrual basis when the right to receive the same is established.

7. EMPLOYEE BENEFITS (AS 15):

7.1 Gratuity:

The Bank provides for gratuity to all eligible employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India.

The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. Actuarial gain or loss is recognized in the Statement of Profit and Loss.

7.2 Provident fund:

In accordance with Employee Provident Funds and Miscellaneous Provisions Act 1952, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at determined rate. The Bank contributes an equal amount. This amount is transferred to EPF Scheme of Government of India.

The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme and charged to Profit and Loss Account and is considered as defined contribution plan.

7.3 Leave Encashment:

In respect of leave encashment liability, the Bank has obtained Insurance Policy with LIC of India. The shortfall, if any between projected benefit obligation and the fair value of plan assets as on 31st March is provided for and recognized as expense in the Profit and Loss Account. The liability of leave encashment is provided on the basis of actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

7.4 Employees Group Super Annuation Scheme:

Bank has set up a contributory Super Annuation Scheme for providing pension benefits to its employees upon their retirement from services and employee can also voluntarily contribute to the said scheme. The Bank has obtained Insurance Policy with LIC of India.

8. Segment Reporting (AS 17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.

Business Segment is classified as:

1. Treasury
2. Corporate/Wholesale Banking
3. Retail Banking
4. Other Banking Business

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the Financial Statements of the Bank as a whole.

9. Operating Leases (AS 19):

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account based on actual cost as per agreement for each financial year.

10. Earnings per Share (AS 20):

Basic Earnings per share is calculated by dividing the net profit or loss for the year by the weighted average number of shares outstanding during the year calculated on monthly basis.

11. Income-Tax (AS 22):

11.1 Current income tax is measured at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961.

11.2 Deferred Tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred Tax Assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgment as to whether realization is considered as reasonably certain.

11.3 Current tax is debited to the Profit and Loss Account. The impact of changes in Deferred Tax Assets and Deferred Tax Liabilities is recognized in the Profit and Loss Account.

12. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS : (AS-29)

A provision is recognized when the bank has a present obligation as a result of past event where 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 its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

A disclosure of Contingent Liability is made when there is:

A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank. Disputed liabilities, including for Income Tax, if any, are disclosed as contingent liabilities after completion of assessment proceedings. DEAF balance lying with the RBI is considered as contingent liability.

A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets are neither recognized nor disclosed in the financial statements; however, these are assessed continually.

C. <u>NOTES ON ACCOUNTS : (Part A)</u>

1. ACCOUNTING FOR INVESTMENT (AS-13):

a) Investments as on March 31, 2026 in SLR Securities are classified in following categories: (Amount in ₹ Lakhs)

Category	Financial Year	Face Value	Book Value	Market Value
Available for Sale (AFS)	2025-26	28,389.80	27,568.79	27,834.11
	2024-25	38,300.00	37,345.58	38,407.37
Held to Maturity (HTM)	2025-26	23,567.30	23,229.33	22,995.75
	2024-25	14,000.00	13,692.33	14,327.17
Held for Trading (HFT)	2025-26	-	-	-
	2024-25	-	-	-

b) Investments as on March 31, 2026 in Non-SLR Securities are as under:

i. Units of Mutual Fund – ₹6,600.00 lakhs (₹ in Lakhs)

Category	Financial Year	Face Value	Book Value	Market Value
Available for Sale (AFS)	2025-26	2,235.88	6,600.00	6,667.63
	2024-25	698.68	3,000.00	3,006.53

ii. Book value of shares in other Co-operative Institutions is ₹ 0.82 lakhs (P. Y. ₹ 0.82 lakhs) out of which ₹ 0.01 lakhs (P.Y. ₹ 0.01 lakhs) have been identified as NPI and fully provided for.

iii. Book value of unquoted equity shares having its Face Value of ₹10/- each (No. of shares – 50,000) in National Urban Co-operative Finance and Development Corporation Ltd (NUCFDC) is₹ 5.00 lakhs (P. Y. NIL).

c. Amortization charged to Profit & Loss A/c for the current year is in respect of the securities held under HTM category and is in line with accounting policies Para 2.3(a).

2. EMPLOYEE BENEFITS – (AS-15)

The Bank has provided for obligations under Gratuity and Leave Encashment based on the Valuation Report obtained from an Independent Actuary. The following tables summarize the components of net benefit expense recognized in the statement of profit and loss and the funded status and amounts recognized in the balance sheet for the respective plans.

A. Defined Benefit Plan

2.1 Assumptions :

Sr. No.	Particulars	Gratuity fund		Leave Encashment Fund	
		31/03/2026	31/03/2025	31/03/2026	31/03/2025
1	Discount rate	7.20%	6.70%	7.20%	6.70%
2	Expected return on Plan Assets	7.00%	7.00%	7.00%	7.00%
3	Salary Escalation Rate	7.00%	8.00%	7.00%	8.00%
4	Attrition Rate	4.00%	4.00%	4.00%	4.00%
5	Mortality Table	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate

2.2 Table showing changes in present value of obligations : (Amount in ₹ Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Present value of obligation at the beginning of the period	501.62	476.85	503.76	467.08
Interest cost	31.72	32.37	32.24	32.21
Past Service Cost	352.17	-	-	-
Current Service cost	35.63	24.12	35.66	29.79
Benefit paid	(56.49)	(54.55)	(45.02)	(39.50)
Actuarial (Gains)/ Losses on obligations	(13.18)	22.83	25.43	14.18
Present value of benefit obligation at the end of the period	851.47	501.62	552.08	503.76

2.3 Table showing changes in fair value of Plan Assets : (Amount in ₹ Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Fair value of plan assets at the beginning of the period	455.64	439.20	461.77	438.21
Expected return on Plan Assets	31.53	30.15	37.02	30.32
Contributions by the employer	45.98	37.65	46.99	29.24
Benefit paid	(56.49)	(54.55)	(45.02)	(39.50)
Actuarial Gains/(Losses) on Plan Assets	0.10	3.18	7.27	(3.50)
Fair value of plan assets at the end of the period	476.76	455.64	493.49	461.77
Actual return on plan assets	31.62	33.33	-	-
Insurer Managed Funds	100%	100%	-	-

2.4 Amount recognized in Balance Sheet : (Amount in ₹ Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Present value of obligation at the end of the period	851.47	501.62	552.08	503.76
Fair value of plan assets at the end of the period	476.76	455.64	493.49	461.77
Surplus/(Deficit)	(374.71)	(45.98)	(58.59)	(41.99)
Net asset/(liability) recognized in Balance Sheet	(374.71)	(45.98)	(58.59)	(41.99)

2.5 Expenses recognized in the Statement of Profit and Loss : (Amount in ₹ Lakhs)

Particulars	Gratuity fund		Leave Encashment Fund	
	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Current Service cost	35.63	24.12	35.66	29.79
Past Service Cost	352.17	---	---	---
Net Interest cost	31.72	32.37	32.24	32.21
Expected Returns of Plan Assets	(31.53)	(30.15)	(37.02)	(30.32)
Actuarial (Gains)/Loss	(13.28)	19.64	32.71	10.69
Expenses recognized in Statement of Profit and Loss	371.66	45.98	63.59	42.37

The impact on account of introduction of New Labour Codes amounting to Rs.3,52,17,187/- has been recognized in the Statement of Profit and Loss during the year based on actuarial valuation.

2.6 Amounts of Gratuity Fund and Leave Encashment fund for the current year and previous four years are as follows:

i. Gratuity Fund (Amount in ₹ Lakhs)

Particulars	31/03/2026	31/03/2025	31/03/2024	31/03/2023	31/03/2022
Present Value of obligation at the end of the period	851.47	501.62	476.85	445.79	463.87
Fair value of Plan assets at the end of the period	476.76	455.64	439.20	444.07	439.67
Surplus/(Deficit)	(374.71)	(45.98)	(37.65)	(1.71)	(24.20)
Experience (Gain) or Loss on Plan liabilities	46.73	(14.67)	(11.02)	38.81	(21.50)
Experience (Gain) or Loss on Plan assets	0.10	3.18	(4.11)	(1.14)	1.58

ii. Leave Encashment fund (Amount in ₹ Lakhs)

Particulars	31/03/2026	31/03/2025	31/03/2024	31/03/2023	31/03/2022
Present Value of obligation at the end of the period	552.08	503.76	467.08	435.97	441.66
Fair Value of Plan assets at the end of the period	493.49	461.77	438.21	432.63	418.75
Surplus/(Deficit)	(58.59)	(41.99)	(28.86)	(3.34)	(22.91)
Experience (Gain) or Loss on Plan liabilities	-	-	-	-	-
Experience (Gain) or Loss on Plan assets	7.27	(3.50)	(3.54)	(1.35)	0.20

B. Defined Contribution Plan

The Bank has contributed Rs. 108.63 lakhs (P. Y. Rs. 104.31 lakhs) to Provident and other Funds.

3. SEGMENT REPORTING (AS-17) :

Part A: Business Segment

For the purpose of segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Business, in accordance with the RBI guidelines. Brief description of activities of each segment and revenue attributable thereto is as under:

1. Treasury portfolio comprises of entire investment portfolio.
2. Retail Banking include exposures which fulfil the four criteria of orientation, product criterion, granularity criterion, and low value of individual exposures for retail exposures laid down in accordance with RBI guidelines. Individual housing loans also form part of Retail Banking segment for the purpose of reporting under AS-17.
3. Corporate / Wholesale Banking includes all advances to trusts, partnership firms, companies and statutory bodies, which are not included under 'Retail Banking'.
4. Other Banking Business includes all other banking operations not covered under 'Treasury', 'Wholesale Banking' and 'Retail Banking' segments. It also includes all other residual operations such as para banking transactions/activities.

(i) Primary Segment Reporting (By Business Segments): **(Amount in ₹ Crore)**

Business Segments	Treasury		Corporate/ Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Revenue	49.50	43.37	3.68	3.53	50.03	51.28	0.68	0.94	103.89	99.12
Result	3.36	8.08	0.25	0.66	3.40	9.54	0.05	0.17	7.05	18.46
Unallocated expenses									0.00	0.00
Operating Profit									7.05	18.46
Provisions (Net)									(2.00)	(0.86)
Income taxes									(1.58)	(4.33)
Extraordinary profit/loss									0.00	0.00
Net profit									7.47	13.27
Other information										
Segment assets	797.86	724.08	44.12	38.29	568.03	557.69	0.10	0.15	1,410.11	1,320.22
Unallocated assets									8.68	8.41
Total assets									**1,418.80**	**1,328.63**
Segment Liabilities	664.60	582.50	39.64	37.02	538.79	537.94	0.00	0.00	1,243.03	1,157.46
Unallocated liabilities									11.59	7.66
Capital ,Reserve and Surplus									164.18	163.51
Total liabilities									**1,418.80**	**1,328.63**

Part B : Geographic segments

Bank operates in only one geographical area, hence separate information regarding secondary segment i.e. geographical segment is not applicable.

4. RELATED PARTY DISCLOSURES (AS–18) :

Since Chief Executive Officer of the Bank, Mahananda Basawaraj Alyalmath is a single party under the category Key Management Personnel, no further details need to be disclosed under AS- 18 read with RBI circular dated November 28, 2025 RBI/DoR/2025-26/289 DoR.ACC.REC.No.208/21.04.018/2025-26 Reserve Bank of India (Urban Co-operative Banks – Financial Statements: Presentation and Disclosures) Directions, 2025 as updated from time to time.

5. LEASES (AS-19) :

Operating Lease comprises leasing of office premises.

Bank has no non-cancellable operating Leases during Financial Year. All leases are cancellable at the option of the Bank subject to minimum lock-in period if any. Hence additional disclosure under AS-19 is not applicable. Amount of lease payments recognized in the Profit and Loss Account for operating leases amount to ₹ 78.79 lakhs for the year 2025-26 (Previous year ₹ 71.93 lakhs)

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6. EARNING PER SHARE (AS –20): (Amount in ₹ Lakhs)

Particulars	31/03/2026	31/03/2025
Net profit after tax as per Profit and Loss Account (₹ in Lakh)	747.01	1327.18
Nominal value of share (₹ Per share)	25.00	25.00
Weighted average number of equity shares used as the Denominator (Nos. in Lakh)	24.29	24.43
Earnings Per Share (₹)	30.75	54.33

7. DEFERRED TAX (AS-22):

Deferred tax liability is provided for, on the basis of timing differences of depreciation from F.Y. 2006-2007 and Special Reserve. Deferred Tax Asset is recognized in respect of items covered under section 43B of Income Tax Act, 1961. (Amount in ₹ Lakhs)

The breakup of deferred tax asset / liabilities is as under:	31/03/2026	31/03/2025
Deferred Tax Liabilities		
Timing difference on account of :		
Differences in depreciation in block of fixed assets as per tax books and financial books	53.77	57.08
Special Reserve	112.58	110.98
Gross Deferred Tax Liabilities (A)	166.35	168.06
Deferred Tax Asset		
Timing difference on account of:		
Bad & Doubtful Debts (BDDR)	62.55	62.56
Gross Deferred Tax Assets (B)	62.55	62.56
Deferred Tax Liabilities /(Assets)(Net) (A-B)	103.80	105.50
Provision for Deferred Tax		
Closing Deferred Tax Liability/(Asset)	103.80	105.50
Less: Opening Deferred Tax Liability/(Asset)	105.50	110.43
Provision for Deferred Tax Liability Charged to/(Written Back) in Profit and Loss Account	(1.70)	(4.93)

Deferred Tax Asset has been recognized to the extent Management is reasonably certain of its realization.

8. Details of Computer Software other than internally generated (AS-26): (Amount in ₹ Lakhs)

Sr. No.	Particulars	31/03/2026	31/3/2025
1	Opening Balance of Software (Intangible Assets)	15.91	6.13
2	Add: Additions during the year	18.82	15.78
3	Less: Sale/Write Off during the year	0.00	0.00
4	Sub Total (1+2-3)	34.73	21.91
5	Less: Amortization during the year	12.11	6.00
6	Closing Balance of Software (Intangible Assets) (4-5)	22.62	15.91

9. IMPAIRMENT OF ASSETS (AS–28):

There are no indications of impairment in respect of any assets of the Bank and accordingly, no impairment loss has been recognised.

10. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSET (AS-29):

The Bank has made provisions for Special Reserve, BDDR, Standard Asset Provision, Depreciation on Investment, other necessary provisions except otherwise stated.

a) Movement of Provisions: - (Amount in ₹ Lakhs)

Particulars	31/03/2026	31/03/2025
Opening Balance	4,475.51	4,288.47
Add: Provided during the year	69.50	533.35
Less: Amounts written back during the year	(4.64)	(346.31)
Closing Balance	**4,540.37**	**4,475.51**

OTHER DISCLOSURES :

11. Advances :

Bank has followed various RBI directives and circulars issued on advances and loans, credit facilities, income recognition and asset classification provisioning, investments and other related matters.

12. Contingencies and Events occurring after Balance Sheet :

Dividend recommended by the Board of Directors shall be paid after getting approval from Annual General Meeting.

13. Contingent Liabilities:

a. In respect of A.Y 2010-11, the Bank has paid an amount of disputed Income Tax Liability of ₹ 21.17 lakhs excluding interest (Approximate interest up to 31.03.2026 is ₹ 50.81 lakhs). This income tax liability of A.Y 2010-11 is contested by the bank in Bombay High court, for which the judgment is awaited.

b. Two cases of staff are pending before High Court, having demand of ₹ 11.36 lakhs. Out of the said demand, 50% i.e. ₹ 5.68 lakhs was paid and charged to profit and Loss account in the year of payment. The balance of ₹ 5.68 lakhs represents contingent liability based on court decision.

c. Bank guarantee - Nil (P. Y. Nil).

d. Letter of Credit –Nil (P. Y. Nil)

e. As per Reserve Bank of India's guidelines the amount transferred to Depositor's Education and Awareness Fund (DEAF) for FY 2025-26 and FY 2024-25 were ₹ 396.01 lakhs and ₹ 372.22 lakhs respectively. (For more details refer Note No. 8 of part B of Notes to Accounts.)

f. A customer has claimed ₹ 57,755.00 along with 8% interest against fraudulent withdrawal from his savings account. Bank had claimed insurance and received ₹ 23,750/- which were offered to said customer. However, customer has claimed full amount from the Bank and did not accept the amount received from insurance company. The case is sub-judiced. The amount of Rs. 38,094/- has been paid under protest subsequent to Balance Sheet date and before adoption of Financial Statements by the Board of Directors of the Bank.

g. Capital commitment as on 31/03/2026 - ₹ 0.00 (P. Y. 0.00).

14. NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES:

There are no material prior period items included in Profit and Loss Account except otherwise stated. There were no changes in accounting policies.

15. PROVISION FOR INCOME TAX:

Provision for Income tax has been adjusted against advance tax paid during the F. Y.2025-26 (A. Y. 2026-27) and the net amount has been shown as Income Tax refund / payable as per AS 22. The Bank has decided to exercise the option of lower tax rate available under section 115BAD of the Income Tax Act, 1961 as introduced by the Finance Act 2020 w.e.f. Assessment Year 2021-22.

Notes on Accounts (Part B):

D. Disclosures as per Reserve Bank of India:

Disclosures as per Reserve Bank of India Master Direction RBI/DoR/2025-26/289
DoR.ACC.REC.No.208/21.04.018/2025-26 dated November 28, 2025, as updated from time to time.

1. Regulatory Capital: (Information to the extent applicable to UCB is given)

(i) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	31/03/2026	31/03/2025**
i)	Total of Paid up share capital and reserves (net of deduction, if any) *	147.00	142.96
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	147.00	142.96
iv)	Tier 2 Capital *	62.45	60.74
v)	Total capital (Tier 1+ Tier 2)	209.45	203.70
vi)	Total Risk Weighted Assets (RWAs)	799.28	750.22
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.39%	19.06%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	7.81%	8.10%
ix)	Capital to Risk Weighted Assets Ratio (CRAR)(Total Capital as a percentage of RWAs)	26.21%	27.15%
x)	Amount of paid-up equity capital raised during the year	0.10	0.10
xi)	Amount of non-equity Tier 1 capital raised during the year of which:		
	a) Perpetual Non-Cumulative Preference Shares	0.00	0.00
	b) Perpetual Debt Instruments	0.00	0.00
xii)	Amount of Tier 2 capital raised during the year of which:		
	a) Perpetual Cumulative Preference Shares	0.00	0.00
	b) Long term subordinated debt instruments	0.00	0.00

* **As per Reserve Bank of India guidelines.**

** **Previous year figures have been recalculated as directed in the Inspection Report of Reserve Bank of India for FY 2024-25.**

(ii) Draw down from Reserves / Utilization of funds:

(Amount in ₹ Lakh)

Sr.	Particulars	31/03/2026	31/03/2025	Remark
1	Education Fund	1.24	2.44	Training expenses to staff, directors and members.
2	Member Welfare Fund	2.46	2.21	Medical and Education assistance to Members.
3	Staff Welfare Fund	1.99	5.00	Medical and Education assistance to Staff.
4	Bad and Doubtful Debt Reserve	4.64	2.96	NPA Amount Written off.
5	Technology Development Cyber Security Fund	239.28	91.80	Expenses incurred for implementation of Cyber Security controls.
6	Charity Fund	20.00	0.00	For donation /Contribution for public/ Charitable Purpose (Maharashtra Chief Minister Relief Fund.)

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2. Asset liability management:

a) 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 to 6 months	over 6 months and to 1 year	over 1 year and to 3 years	over 3 years and to 5 years	over 5 years	Total
Deposits	1.45	1.45	26.16	7.85	12.37	12.37	7.99	504.13	226.59	13.05	297.90	1111.31
Advances	2.00	0.13	0.14	0.84	3.63	6.76	23.24	50.88	224.21	181.57	110.83	604.23
Investments	0.00	14.94	14.98	14.98	0.00	5.00	5.00	277.11	51.00	0.00	191.03	574.04
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

b) 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 to 6 months	over 6 months and to 1 year	over 1 year and to 3 years	over 3 years and to 5 years	over 5 years	Total
Deposits	0.99	0.99	17.91	5.00	9.47	9.47	8.67	343.98	321.33	18.13	293.72	1029.66
Advances	1.82	0.13	0.16	0.78	3.67	6.41	23.00	57.80	215.74	180.99	96.62	587.12
Investments	0.00	29.94	14.98	29.89	0.00	5.00	5.00	275.94	0.00	0.00	179.64	540.39
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments :

a) Composition of Investment Portfolio

i) As on 31/03/2026 **(Amount in ₹ Lakhs)**

	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	23229.33	0.00	0.00	0.00	0.00	0.00	23229.33	0.00	0.00	0.00	0.00	23229.33
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	23229.33	0.00	0.00	0.00	0.00	0.00	23229.33	0.00	0.00	0.00	0.00	23229.33
Available for Sale												
Gross	27568.79	0.00	5.82	0.00	0.00	6600.00	34174.61	0.00	0.00	0.00	0.00	34174.61
Less: Provision for depreciation and NPI	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Net	27568.79	0.00	5.81	0.00	0.00	6600.00	34174.60	0.00	0.00	0.00	0.00	34174.60
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	**50798.12**	**0.00**	**5.82**	**0.00**	**0.00**	**6600.00**	**57403.94**	**0.00**	**0.00**	**0.00**	**0.00**	**57403.94**
Less: Provision for non-performing investments	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**50798.12**	**0.00**	**5.81**	**0.00**	**0.00**	**6600.00**	**57403.93**	**0.00**	**0.00**	**0.00**	**0.00**	**57403.93**

ii) As on 31/03/2025 **(Amount in ₹ Lakhs)**

	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	13692.33	0.00	0.00	0.00	0.00	0.00	13692.33	0.00	0.00	0.00	0.00	13692.33
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	13692.33	0.00	0.00	0.00	0.00	0.00	13692.33	0.00	0.00	0.00	0.00	13692.33
Available for Sale												
Gross	37345.58	0.00	0.82	0.00	0.00	3000.00	40346.40	0.00	0.00	0.00	0.00	40346.40
Less: Provision for depreciation and NPI	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Net	37345.58	0.00	0.81	0.00	0.00	3000.00	40346.39	0.00	0.00	0.00	0.00	40346.39
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	**51037.91**	**0.00**	**0.82**	**0.00**	**0.00**	**3000.00**	**54038.73**	**0.00**	**0.00**	**0.00**	**0.00**	**54038.73**
Less: Provision for non-performing investments	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**51037.91**	**0.00**	**0.81**	**0.00**	**0.00**	**3000.00**	**54038.72**	**0.00**	**0.00**	**0.00**	**0.00**	**54038.72**

b) Movement of Provisions for Depreciation on Investment and Investment Fluctuation Reserve (IFR): (Amount in ₹ Lakhs)

Sr. No.	Particulars	31/03/2026	31/03/2025
i)	Movement of Provisions held towards depreciation on investments and NPIs		
a)	Opening balance	0.01	0.01
b)	Add: Provision 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**	**0.01**	**0.01**
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening Balance	5086.38	4,516.38
b)	Add: Amount transferred during the year	50.00	570.00
c)	Less: Drawdown	0.00	0.00
d)	**Closing balance**	**5,136.38**	**5,086.38**
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/ Current category	15.03%	12.61%

c) Sale and transfers to / from HTM category :

The one-time transfer of securities to/from HTM category with the approval of Board of Directors is undertaken by bank in April 2025. On the day of shifting of securities, market value of the securities was more than the book value, such notional profit is not accounted in books of account.

(Reference - Master Direction of Reserve Bank of India No. RBI/2023-24/96 DOR.MRG.REC.01/00-00-011/2023-24, dated April 1, 2023.)

d) Non SLR investment portfolio:

i) Non-performing non-SLR investments : (Amount in ₹ Lakhs)

Sr. No	Particulars	31/03/2026	31/03/2025
a)	Opening balance	0.01	0.01
b)	Additions during the year since 1st April	0.00	0.00
c)	Reduction during the above period	0.00	0.00
d)	Closing balance	0.01	0.01
e)	Total provisions held	0.01	0.01

ii) Issuer Composition of non-SLR Investments : (Amount in ₹ Lakhs)

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 31/03/2026	Previous Year 31/03/2025	Current Year 31/03/2026	Previous Year 31/03/2025	Current Year 31/03/2026	Previous Year 31/03/2025	Current Year 31/03/2026	Previous Year 31/03/2025	Current Year 31/03/2026	Previous Year 31/03/2025
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	5.82	0.82	0.00	0.00	0.00	0.00	5.82	0.82	5.82	0.82

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	Mutual Fund	6600.00	3000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less:	Provision held towards depreciation	0.01	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.01
	Net Non SLR Investment	**6605.81**	**3000.81**	**0.00**	**0.00**	**0.00**	**0.00**	**5.81**	**0.81**	**5.81**	**0.81**

e) Repo transactions (in face value and market value terms): (Amount in ₹ crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2026	
Face Value	Market Value	Face Value	Market Value	Face Value	Market Value	Face Value	Market Value	Face Value
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

f) Government Security Lending (GSL) transactions (in market value terms):

As at 31/03/2026 (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.	0.00	0.00	0.00	0.00	0.00
Securities borrowed Through GSL transactions.	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL Transactions	0.00	0.00	0.00	0.00	0.00

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, 2025
Securities lent through GSL transactions.	0.00	0.00	0.00	0.00	0.00
Securities borrowed Through GSL transactions.	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL Transactions	0.00	0.00	0.00	0.00	0.00

4. Asset Quality :

i) 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-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	581.27	1.30	4.46	0.09	5.85	587.12
Add: Additions during the year					1.69	-
Less: Reductions during the year*					2.75	-
Closing balance	599.44	1.02	3.57	0.20	4.79	604.23
*Reductions in Gross NPAs due to:						
i) Upgradation					0.84	-
ii) Recoveries (excluding recoveries from upgraded accounts)					1.86	-
iii) Technical/ Prudential Write-offs					0.00	-
iv) Write-offs other than those under (iii) above					0.05	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.50	4.40	23.65	4.47	32.52	36.02
Add: Fresh provisions made during the year					0.63	0.63
Less: Excess provision reversed/ Write-off loans					0.05	0.05
Closing balance of provisions held	3.50	4.50	24.10	4.50	33.10	36.60
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	0.00
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount draw down during the year						0.00
Closing Balance						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/prudential written-off accounts during the year						0.00
Closing balance						0.00

Note:'Floating Provisions' and 'Technical write off and the recoveries made thereon' are NIL.

Ratios (in percent)	31/03/2026	31/03/2025
(To be computed as per applicable regulatory instructions.)		
Gross NPA to Gross Advances	0.79	1.00
Net NPA to Net Advances	0	0
Provision Coverage Ratio	100%	100%

ii) 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	592.43	3.06	4.77	0.08	7.91	600.34
Add: Additions during the year					2.19	
Less: Reductions during the year					4.25	
Closing balance	581.27	1.30	4.46	0.09	5.85	587.12
Reductions in Gross NPAs due to:						
i) Upgradation					1.48	
ii)Recoveries(excluding recoveries from upgraded accounts)					2.74	
iii)Technical/Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.03	
Provisions						
Opening Balance of provisions held	3.50	5.10	24.65	4.53	34.28	37.78
Add: Fresh provisions made during the year					1.70	1.70
Less: Excess provision reversed /write-off loans					3.46	3.46
Closing balance of provisions held	3.50	4.40	23.65	4.47	32.52	36.02
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	0.00
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount draw down during the year						0.00
Closing Balance						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written-off accounts						0.00
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/prudential written-off accounts during the year						0.00
Closing balance						0.00

Note:'Floating Provisions' and 'Technical write off and the recoveries made thereon' are NIL.

Ratios (in per cent)	2024-25	2023-24
Gross NPA to Gross Advances	1.00%	1.32%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	100.00%	100.00%

ii) Sector-wise Advances and Gross NPAs **(Amount in ₹ crore)**

Sr. No.	Sector	31/03/2026			31/03/2025		
		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	0.02	0.00	0.00	0.03	0.00	0.00
b)	Advances to industries sector eligible as priority sector lending	26.45	0.49	0.08	27.69	0.55	0.09
	Advances exceeding 10%						
	Engineering	6.61 (24.96%)	0.49	0.08	7.50 (27.07%)	0.55	0.09
	Builder Developer Industry	5.81 (21.94%)	0.00	0.00	5.60 (20.21%)	0.00	0.00
	Construction Contractors	6.45 (24.36%)	0.00	0.00	7.46 (26.96%)	0.00	0.00
c)	Services	36.17	0.11	0.02	33.48	0.00	0.00
d)	Personal loans	111.58	0.64	0.10	119.69	0.87	0.15
	Subtotal (i)	174.22	1.24	0.20	180.89	1.42	0.24
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.04	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	429.97	3.55	0.59	406.23	4.43	0.76
	Sub-total (ii)	430.01	3.55	0.59	406.23	4.43	0.76
	Total (i + ii)	604.23	4.79	0.79	587.12	5.85	1.00

(iii) Overseas assets, NPAs and revenue **(Amount in ₹ crore)**

Particulars	31/03/2026	31/03/2025
	Current Year	Previous Year
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

(iv)Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year 31/03/26	Previous Year 31/03/25	Current Year 31/03/26	Previous Year 31/03/25	Current Year 31/03/26	Previous Year 31/03/25	Current Year 31/03/26	Previous Year 31/03/25	Current Year 31/03/26	Previous Year 31/03/25
Standard	**Number of borrowers**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-standard	**Number of borrowers**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	**Number of borrowers**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	**Number of borrowers**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(v) Divergence in asset classification and provisioning **(Amount in ₹ crore)**

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2025 as reported by the bank	5.85
2.	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	5.85
3.	Divergence in Gross NPAs (2-1)	NIL
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)	NIL
7.	Provisions for NPAs as on March 31, 2025 as reported by the bank	32.52
8.	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	32.52
9.	Divergence in provisioning (8-7)	NIL
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	18.46
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	13.27
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	NIL

(vi) Disclosure of transfer of loan exposures: (Amount in ₹ crore)

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**
No. of accounts	0.00	0.00	0.00
Aggregate principal outstanding of loans transferred	0.00	0.00	0.00
Weighted average residual tenor of the loans transferred	0.00	0.00	0.00
Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00
Aggregate consideration	0.00	0.00	0.00
Additional consideration realised in respect of accounts transferred in earlier years	0.00	0.00	0.00

(Amount in ₹ crore)

Details of loans acquired during the year		
	From Scheduled Commercial Banks, Regional Rural Banks, Co-operative Banks, All India Financial Institutions, Small Finance Banks and Non-Banking Finance Companies including Housing Finance Companies	From ARCs
Aggregate principal outstanding of loans acquired	0.00	0.00
Aggregate consideration paid	0.00	0.00
Weighted average residual tenor of loans acquired	0.00	0.00

(vii) Non – Fund Based Credit Facilities -

		As at March 31, 2026	As at March 31, 2026	As at March 31, 2025	As at March 31, 2025
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	0.00	0.00	0.00	0.00
	i) In India	0.00	0.00	0.00	0.00
	ii) Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations (₹ crore)	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities (₹ crore)	0.00	0.00	0.00	0.00

(viii) Fraud Accounts:

Particulars	31/03/2026	31/03/2025
Number of frauds reported*	30	49
Amount involved in fraud (₹ crore)	1.18	0.05
Amount of provision made for such frauds (₹ crore)	0.00	0.00
Amount of unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0.00	0.00

* Each transaction is considered separately to disclose number of frauds reported. Previous year's disclosure is changed to conform to current year's disclosure.

a) The amount of frauds where bank is not required to account for any provisions as frauds occurred due to errors or mistake committed by respective customer is ₹ 1.18 Crore (previous year ₹ 0.05 Crore)

(ix) Disclosures related to Project Finance

Sr. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	0.00	0.00
2	Projects under implementation accounts sanctioned during the quarter.	0.00	0.00
3	Projects under implementation accounts where DCCO has been achieved during the quarter	0.00	0.00
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	0.00	0.00
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.	0.00	0.00
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	0.00	0.00
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0.00	0.00
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0.00	0.00
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.	0.00	0.00
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	0.00	0.00
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0.00	0.00
7.2	Out of '7', accounts where SBCF was not pre- sanctioned or renewed continuously	0.00	0.00
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.	0.00	0.00
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0.00	0.00
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0.00	0.00
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0.00	0.00

(x) Disclosure under resolution framework for COVID-19-related Stress. (Amounts 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	0.00	0.00	0.00	0.00	0.00
Corporate persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

5. Exposure:

(i) Exposure to real estate sector: (Amount in ₹ crore)

Category	31/03/2026	31/03/2025
i) Direct Exposure **a) Residential Mortgages :** Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances are shown separately. Exposure also includes non- funded based (NFB) limits.	Priority 18.79 Non Priority 24.33 Total 43.12	Priority 9.26 Non Priority 18.78 Total 28.04
b) Commercial Real Estate- **i) Lending secured by** **a) Mortgages On Commercial Real estate :** (office building, 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 funded based (NFB) limits	7.14	5.97
b) Other	8.61	1.60
c) Investment in Mortgage-Backed Securities (MBS) and other securitized exposures- i. Residential ii. Commercial Real Estate	Nil	Nil
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	Nil	Nil
Total Exposure to Real Estate Sector	**15.75**	**7.57**

ii) Exposure to capital Market : (Amount in ₹ crore)

	Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	0.00	0.00
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs /ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	0.00	0.00
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	0.00	0.00
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e., where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	0.00	0.00
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	0.00	0.00
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	0.00	0.00
vii)	Bridge loans to companies against expected equity flows / issues;	0.00	0.00
viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	0.00	0.00
ix)	Financing to stockbrokers for margin trading;	0.00	0.00
x)	All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
Total exposure to capital market		**0.00**	**0.00**

iii) Risk Category-wise country exposure :

The bank has no exposure to country risk (P.Y.Nil)

iv) Unsecured advances : (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Total Unsecured advances of the bank	126.14	121.11
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

v) Factoring Exposure :

Factoring Exposure is Nil. (P.Y.Nil)

(vi) Unhedged Foreign currency exposure – NIL (P.Y. NIL)

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(vii) Loans against gold and silver collateral

(a) Details of loans extended against eligible gold and silver collateral as on 31.03.2026

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)]	4.50	0.77	0.01	0.02	0.01
(a) Consumption loans	4.50	0.77	0.01	0.02	0.01
of which bullet repayment loans	0.42	0.07	0.01	0.02	-
(b) Income generating loans	-	-	-	-	-
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	3.83	0.63	0.01	0.03	
(c) Consumption loans	3.69	0.61	0.01	0.03	
of which bullet repayment loans	1.65	0.27	0.01	-	
(d) Income generating loans	0.14	0.02	0.14	-	
Renewals sanctioned and disbursed during the FY 2025-26	-	-	-	-	
4. Top-up loans sanctioned and disbursed during the FY 2025-26	-	-	-	-	
5. Loans repaid during the FY [(e)+(f)]	7.14	1.18	0.01		
(e) Consumption loans	7.11	1.18	0.01		
of which bullet repayment loans	-	-	-		
(f) Income generating loans	0.03	0.01	-		
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.01	-	-		
(g) Consumption loans	0.01	-	-		
of which bullet repayment loans	-	-	-		
(h) Income generating loans	-	-	-		
7. Loans written off during the FY [(i) + (j)]	-	-	-		
(i) Consumption loans	-	-	-		
of which bullet repayment loans	-	-	-		
(j) Income generating loans	-	-	-		
8. Closing balance at the end of FY 2025-26 [(k) + (l)]	4.22	0.70	0.01	0.03	-
(k) Consumption loans	4.08	0.68	0.01	0.03	-
of which bullet repayment loans	1.65	0.01	0.01	0.03	-
(l) Income generating loans	0.14	0.02	0.14	-	-

(a) Details of loans extended against eligible gold and silver collateral as on 31.03.2025

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)]	7.43	1.24	0.01	-	-
(a) Consumption loans	7.43	1.24	0.01	-	-
of which bullet repayment loans	0.01	-	-	-	-
(b) Income generating loans	-	-	-	-	-

2. New loans sanctioned and disbursed during the FY [(c)+(d)]	2.34	0.40	0.01	-	
(c) Consumption loans	2.34	0.40	0.01	-	
of which bullet repayment loans	-	-	-	-	
(d) Income generating loans	-	-	-	-	
3. Renewals sanctioned and disbursed during the FY 2024-25	-	-	-	-	
4. Top-up loans sanctioned and disbursed during the FY 2024-25	-	-	-	-	
5. Loans repaid during the FY [(e)+(f)]	8.49	1.44	-		
(e) Consumption loans	8.49	1.44	-		
of which bullet repayment loans	-	-	-		
(f) Income generating loans	-	-	-		
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.01	-	-		
(g) Consumption loans	0.01	-	-		
of which bullet repayment loans	-	-	-		
(h) Income generating loans	-	-	-		
7. Loans written off during the FY [(i) + (j)]	-	-	-		
(i) Consumption loans	-	-	-		
of which bullet repayment loans	-	-	-		
(j) Income generating loans	-	-	-		
8. Closing balance at the end of FY 2024-25 [(k) + (l)]	4.50	0.77	0.01	-	-
(k) Consumption loans	4.50	0.77	0.01	-	-
of which bullet repayment loans	0.42	0.07	-	-	-
(l) Income generating loans	-	-	-	-	-

(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)	0.00
(b)	Number of loan accounts in which auctions were conducted	0.00
(c)	Total outstanding in loan accounts mentioned in (b)	0.00
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0.00
(e)	Gold or silver collateral auctioned during the FY (in grams)	0.00
(f)	Recovery made through auctions during the FY (in ₹ crore)	0.00
(g)	Recovery percentage:	0.00
(h)	as % of value of gold or silver collateral	
(i)	as % of outstanding loan	

(viii) Exposures to Related Parties (Amount in ₹ crore)

Sr No.	Particulars	Current Year 31/03/2026	Previous Year 31/03/2025
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	0.01	0.09
2	Aggregate value of outstanding loans to related parties as on 31st March	0.01	0.05
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	0.00%	0.01%
4	Aggregate value of outstanding loans to related parties which are categorized as:	0.00	0.00
	(i) Special Mention Accounts as on 31st March	0.00	0.00
	(ii) Non-Performing Assets as on 31st March	0.00	0.00
5	Amount of provisions held in respect of loans to related parties as on 31st March	0.00	0.00
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	0.00	0.00
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	0.00	0.00

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

(i) Concentration of deposits: (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Total deposits of the twenty largest depositors	59.36	67.42
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.34%	6.55%

(ii) Concentration of Advances: (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Total advances to the twenty largest borrowers	75.41	58.03
Percentage of advances to twenty largest borrowers to total advances of the bank	12.48%	9.88%

Advances are computed based on credit exposure i.e. funded and non-funded limits. The sanctioned limits or outstanding, whichever are higher, are reckoned. However, in case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, bank has reckoned the outstanding as the credit exposure. In the above credit exposure loans and advances granted against the security of bank's own term deposits are included.

(iii) Concentration of Exposure: (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Total exposure of the twenty largest borrowers /customers	94.34	92.47
Percentage of exposure to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	5.50%	5.72%

*Customer wise exposure is considered for disclosure for Concentration of Exposure. Previous year's disclosure is changed to conform to current year's disclosure.

Exposures are computed as per applicable RBI regulations.

With reference to Master Circular RBI/DOR/2025-26/281 DOR.CRE.REC.200/07-03-005/2025-26 dated November 28, 2025 -"Reserve Bank of India (Urban Co-operative Banks - Concentration Risk Management) Directions, 2025", in the above credit exposure loans and advances granted against the security of bank's own term deposits are excluded.

(iv) Concentration of NPAs: (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Total exposure of the top twenty NPA accounts	1.27	1.35
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs.	26.51%	23.08%

7. Derivatives:

The bank has not entered into any transactions in derivatives in the current and previous year.

(i) Forward rate agreement / Interest rate swap -Nil (P.Y. Nil)

(ii) Exchange traded interest rate derivatives -Nil (P.Y. Nil)

(iii) Disclosures on risk exposure in derivatives

(a) Qualitative Disclosures – NIL

(b) Quantitative disclosures- NIL

8. Transfers to Depositor Education and Awareness Fund (DEA Fund): (Amount in ₹ crore)

Sr. No.	Particulars	31/03/2026	31/03/2025
i)	Opening balance of the amounts transferred to DEA Fund	3.72	3.48
ii)	Add : Amounts transferred to DEA Fund during the year	0.34	0.29
iii)	Less: Amount reimbursed by DEA Fund towards claims	0.10	0.05
iv)	Closing balance of amounts transferred to DEA Fund	3.96	3.72

9. Disclosure of Complaints:

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

Sr.No.		Particulars	31/03/2026	31/03/2025
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	1	2
2		Number of complaints received during the year	7	2
3		Number of complaints disposed during the year	8	3
	3.1	Of which, number of complaints rejected by the bank	Nil	Nil
4		Number of complaints pending at the end of the year	0	1
		Maintainable complaints received by the bank from Office of Ombudsman		
5		Number of maintainable complaints received by the bank from Offices of Ombudsman	3	Nil
	5.1	Of 5, number of complaints resolved in favour of the bank by office of ombudsman	3	Nil
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by office of ombudsman	Nil	Nil
	5.3	Of 5, number of complaints resolved after passing of Award by office of ombudsman against the bank	Nil	Nil
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in the Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) All 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	Number of complaints pending beyond 30 days
1	2	3	4	5	6
31/03/2026					
Ground-3 (Internet/Mobile / Electronic Banking)	1	1	-	-	-
Ground-8 (Loans and advances)	-	5	100%	-	-
Ground-16 (Others)	-	1	100%	-	-
Total	1	7	-	0	-

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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	Number of complaints pending beyond 30 days
1	2	3	4	5	6
31/03/2025					
Ground-3 (Internet/Mobile / Electronic Banking)	2	-	(100%)	1	-
Ground-16 (Others)	Nil	2	100%	-	-
Total	**2**	**2**	**-**	**1**	**-**

*As per Master List for identifying grounds of complaints as provided in Appendix 1 to circular CEPD.CO.PRD.Cir. No.01/13.01.013/2020-21 dated January 27, 2021, on 'Strengthening the Grievance Redress Mechanism of Banks'.

1. ATM / Debit Cards	2. Credit Cards	3. Internet / Mobile / Electronic Banking	4. Account opening / difficulty in operation of accounts
5. Mis-selling / Para- banking	6. Recovery Agents / Direct Sales Agents	7. Pension and facilities for senior citizens/differently abled	8. Loans and advances
9. Levy of charges without prior notice / excessive charges / foreclosure charges	10. Cheques / drafts / bills	11. Non-observance of Fair Practices Code	12. Exchange of coins, issuance /acceptance of small denomination notes and coins
13. Bank Guarantees / Letter of Credit and documentary credits	14. Staff behaviour	15. Facilities for customers visiting the branch / adherence to prescribed working hours by the branch, etc	16. Others

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

Penalties imposed by the Reserve Bank of India under the provision

1. Banking Regulation Act, 1949 Nil (P. Y. Nil)
2. Payment and settlement Systems Act, 2007 Nil (P. Y. Nil)
3. Government Securities Act, 2006 (for bouncing of SGL) Nil (P. Y. Nil)

11. Other Disclosures:

(i) Business Ratios:

	Particulars	31/03/2026	31/03/2025
i)	Interest Income as a percentage to Working Funds	7.05%	7.28%
ii)	Non-interest income as a percentage to Working funds	0.54%	0.49%
iii)	Cost of Deposit	5.51%	5.06%
iv)	Net Interest Margin	2.94%	3.63%
v)	Operating Profit as a percentage to Working Funds	0.71%	1.80%
vi)	Return on Assets	0.55%	1.04%
vii)	Business (deposits plus advances) per employee (in ₹ crore)	6.17	6.19
viii)	Profit per employee (in ₹ crore)	0.03	0.05

Working fund is computed as reported to RBI in Form IX during the 12 months in the financial year as per Master Direction Reserve Bank of India (Urban Co-operative Banks – Financial Statements: Presentation and Disclosures) Directions, 2025 RBI/DoR/2025-26/289 DoR.ACC. REC. No. 208/ 21. 04.018/2025-26 dated November 28, 2025 as updated from time to time.

(ii) Bancassurance business: (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Insurance Commission	0.05	0.00

(iii) Marketing and distribution Income: (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Marketing and distribution Income	0.00	0.00

(iv) Disclosures regarding Priority Sector Lending Certificates PSLCs :

Details of Priority Sector Lending Certificates (PSLC) -Purchased (Amount in ₹ crore)

Category	31/03/2026	31/03/2025
PSLC-Small & Marginal Farmers	0.00	0.00
PSLC-General	0.00	300.00
PSLC -Micro Enterprises	510.00	250.00
Total	**510.00**	**550.00**

Details of Priority Sector Lending Certificates (PSLC) -Sold (Amount in ₹ crore)

Category	31/03/2026	31/03/2025
PSLC-Small & Marginal Farmers	0.00	0.00
PSLC-General	0.00	0.00
PSLC -Micro Enterprises	0.00	0.00
Total	**0.00**	**0.00**

(v) Provision and contingencies: (Amount in ₹ crore)

Provision debited to Profit and Loss Account	31/03/2026	31/03/2025
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.63	1.70
iii) Provision made towards Income tax	1.60	4.38
iv) Provision towards depreciation on Investments	0.00	0.00
v) Other Provisions and Contingencies (with details)		
a) Special Reserve	0.07	0.20

(vi) Payment of DICGC Insurance Premium : (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
Payment of DICGC Insurance Premium	1.44	1.28
Arrears in Payment of DICGC premium	0	0

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

(vii) Disclosure of facilities granted to director and their relatives: (Amount in ₹ crore)

Particulars	31/03/2026	31/03/2025
a) Fund- based against own fixed Deposit	0.01	0.05
b) Non funded based (Guarantees, L/C etc.)	0.00	0.00

As per RBI/DOR/2025-26/280 DOR.CRE.REC.199/07-02-005/2025-26 Reserve Bank of India (Urban Co-operative Banks – Credit Risk Management) Directions, 2025 dated November 28, 2025.

12. Amount due to Micro or Small Enterprises:

There is no amount due to "Micro or Small Enterprises" under the Micro, Small and Medium Enterprises Act, 2006. This information as required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been determined to the extent such parties have been identified on the basis of the information available with the Bank. This information is as follows:

i) Amount payable to Micro or Small Enterprises is Nil.

ii) Interest payable to Micro or Small Enterprises is Nil.

13. Previous year figures :

Previous year figures have been re-grouped / re-classified wherever necessary to conform to current year's classification.

Place: Pune
Date : 12/05/2026

(Sunanda Karmarkar)
Director

(Netra Apte)
Vice-Chairperson

(Rewati Paithankar)
Chairperson

(Pradnya Dambal)
General Manager

(Varsha Budhkar)
General Manager

(Mahananda Alyalmath)
Chief Executive Officer

For G. N. Angal & Co.
Chartered Accountants
Firm Registration No.113250W

For S D Medadkar and Company
Chartered Accountants
Firm Registration No. 106128W

(CA Aniruddha Angal)
Partner
Membership No.: 046633
Internal Auditor
UDIN NO:26046633VONHZG4936

(CA Surendra Waikar)
Partner
Membership No.:040590
Statutory Auditor
UDIN NO- 26040590EXJJPZ2045

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

''निवेदिता भवन'', सीटीएस नं.३४/७, फायनल प्लॉट नं.३५/७ बी, प्रभात रोड, लेन नं.८, एरंडवणा, पुणे ४११ ००४
फोन : ०२०-२५४४७६२०/२५४४७६२१
Email: ho@bhaginінivedita.bank.in | Website: www.bhagininivedita.bank.in

बँकेच्या शाखा	बँकेच्या शाखेचा पत्ता व Email I D	फोन नंबर
नारायण पेठ	३०६/३०७,नारायणपेठ, संचेती बिल्डिंग, पुणे ४११०३० Email : narayan_peth@bhagininivedita.bank.in	२४४५८६३२ २४४५५७०६
भांडारकर रोड	डॉ.हेरेकर पार्क, प्लॉट नं.१८९/बी, कमला नेहरू पार्कजवळ, शिवाजीनगर, पुणे-४११००४ Email : bhandarkar_road@bhagininivedita.bank.in	२५६७०९४८ २५६७३३२६
सहकारनगर	तपोधन सोसायटी,प्लॉट नं.१, शाहू कॉलेज रोड, सहकारनगर, पुणे ४११००९ Email : sahakar_nagar@bhagininivedita.bank.in	२४२२४४३५ २४२२७४८५
मंगळवार पेठ	२९/१,३०/१-२, कुशल सागर प्लाझा, जैन मंदिरसमोर, सोमवार पेठ, पुणे ४११०११ Email : mangalwar_peth@bhagininivedita.bank.in	२६१२०५११ २६१३८६१८
निगडी-आकुर्डी	सेक्टर नं.२८, गंगानगर, डेक्कन इन्स्टिट्युट ऑफ कॉमर्स बिल्डिंग, प्राधिकरण, निगडी, पुणे ४११०४४ Email : nigdi_akurdi@bhagininivedita.bank.in	२७६५९८९० २७६५२२४२
तळेगाव-दाभाडे	सिटी सर्व्हे नं.७०४७, बुधवार पेठ, तळेगाव -दाभाडे, जिल्हा पुणे ४१०५०६ Email : talegaon_dabhade@bhagininivedita.bank.in	०२११४-२२२५५८ ०२११४-२२४६४४
सांगवी	सर्व्हे.नं.१२, प्लॉट नं.१५, सिटी सर्व्हे नं.१५०६,आनंद अपार्टमेंट, सांगवी, पुणे ४११०२७ Email : sangvi@bhagininivedita.bank.in	२७२८०७६८ २७२८२४३७
कर्वेनगर	सर्व्हे.नं.१, हिस्सा नं.१२ अ/१+४ कुमार साकेत, कर्वेनगर, पुणे ४११०५२ Email : karve_nagar@bhagininivedita.bank.in	२५४४०२९२ २५४२२१३७
हिंगणे - वारजे	सर्व्हे.नं.५५/७ ब, प्लॉट नं.१, कर्वेनगर, पुणे ४११०५२ Email : hingne_warje@bhagininivedita.bank.in	२५४७००९० २५४७२३७७
नगर रोड	४८/२, प्लॉट नं.१८, सर्व्हे नं.५८९, घर नं.१०९, चंदननगर, शिवाजी चौक, भाजी मार्केटजवळ, खराडी, ता. हवेली, पुणे ४११०१४ Email : nagar_road@bhagininivedita.bank.in	२७०१९०३१ २७०१९०३२
भोसरी	सी.टी.एस.नं.४२०५, सर्व्हे.नं.२०१, हिस्सा नं.४अ+९+१०, दर्शन रेसीडन्सी, शॉप नं.१+२+३+४, आळंदी रोड, पुणे ४११०३९ Email : bhosari@bhagininivedita.bank.in	२७१२००९४ २७१२२४९४
पिरंगुट	गट नं ११५७, घोटावडे फाटा, पिरंगुट, तालुका.मुळशी, जिल्हा पुणे ४१२१११२ Email : pirangut@bhagininivedita.bank.in	२२९२२०४० २२९२२०४१
धायरी	सर्व्हे नं.१४४/७/१, धायरी गारमाळ, चाकणकर प्लाझा, धायरी, पुणे ४११०४१ Email : dhayari@bhagininivedita.bank.in	२४३९०१४२ २४३९०२४२
सुखसागरनगर	सर्व्हे नं.१३, अंबामाता मंदिर जवळ, सुखसागरनगर, कात्रज, पुणे ४११०४६ Email : sukhasagar_nagar@bhagininivedita.bank.in	२६९६२१२२ २६९६२०२२
विश्रांतवाडी	गुरूकृपा कॉम्प्लेक्स, कस्तुरबा हौसिंग सोसायटी, सर्व्हे नं.३९/२, प्लॉट नं.सी ३/सी ४,विश्रांतवाडी, पुणे ४११०१५ Email : vishrantwadi@bhagininivedita.bank.in	४०७७९१५५
चाकण	शॉप नं. ६ ते ११, साई रचना प्लाझा, सर्व्हे नं.६३, जूना सर्व्हे नं.२३२८,चाकण बस स्टेशन, नाणेकरवाडी,चाकण, ता. खेड, जि. पुणे ४१०५०१ Email : chakan@bhagininivedita.bank.in	०२१३५-२४९३१५ ०२१३५-२४९३१६
शिरवळ	सिटी सर्व्हे नं.१२५३, ग्रामपंचायत मिळकत क्र.१९९४, शॉप.नं.२ ते ७ मौजे.शिरवळ, ता. खंडाळा, जि. सातारा ४१२८०१ Email : shirwal@bhagininivedita.bank.in	०२१६९-२४४२३२ ०२१६९-२४४२११
हडपसर	सर्व्हे नं.२२५/८अ,शॉप नं.१,२,३, गाळा नं.१, निवृत्ती अपार्टमेंट, हडपसर गाडीतळ, पुणे ४११ ०२८ Email : hadapsar@bhagininivedita.bank.in	२६९९१४१० २६९९१४११
अहिल्यानगर	स.नं.२९/पी, प्लॉट.नं.१४, 'गिरीराज', मंगल सहकारी टेनंट ओनरशीप हौसिंग सोसायटी लिमिटेड, गुलमोहर रोड, सावेडी, अहिल्यानगर ४१४००३ Email : ahilyanagar@bhagininivedita.bank.in	०२४१-२९९०१२० ०२४१-२९९०१२१

वेळ : सोमवार ते शनिवार : सकाळी ९.३० ते २.३०

साप्ताहिक सुट्टी : दुसरा व चौथा शनिवार आणि रविवार

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

स्वप्न अर्थपूर्ण करणारी बँक

अभिमानाचा क्षण

आंतरराष्ट्रीय सहकार दिनानिमित्त, 'महाराष्ट्र राज्य सहकारी संघ' व 'सहकारी महाराष्ट्र' यांच्या संयुक्त विद्यमाने आयोजित "सहकार गौरव पुरस्कार 2026" सोहळ्यात भगिनी निवेदिता सहकारी बँक मर्यादित, पुणेच्या मा. अध्यक्षा सीए. डॉ. रेवती पैठणकर यांना "सहकार रत्न पुरस्कार" प्रदान करताना महाराष्ट्राचे मुख्यमंत्री मा. देवेंद्र फडणवीस.

सामाजिक बांधिलकी

मुख्यमंत्री सहाय्यता निधीचा चेक मा. मुख्यमंत्री देवेंद्र फडणवीस यांचेकडे सुपूर्द करताना बँकेच्या मा. अध्यक्षा सीए डॉ. रेवती पैठणकर, मा. उपाध्यक्षा सी.एम.ए डॉ नेत्रा आपटे, मा. संचालिका जयश्री कुरुंदवाडकर, मा. मुख्य कार्यकारी अधिकारी महानंदा अल्याळमठ.

भगिनी निवेदिता सहकारी बँक मर्यादित, पुणे

स्वप्न अर्थपूर्ण करणारी बँक

बँकेच्या आकर्षक व सुलभ कर्ज योजना आपल्या प्रत्येक गरजेसाठी

MSME करिता कर्ज

व्यवसायासाठी जागा खरेदी कर्ज

व्यवसायासाठी जागेच्या तारणावर OD/मुदत कर्ज

वैयक्तिक व व्यावसायिक कारणांसाठी मॉर्टगेज कर्ज

वाहन खरेदी कर्ज
(दुचाकी, तीनचाकी, चारचाकी, व्यावसायिक वाहने व ई-व्हेइकल्स)

शैक्षणिक कर्ज

शेअर्स तारण कर्ज योजना

सोनेतारण कर्ज
(विनाजामीन)

वस्तू / फर्निचर खरेदी कर्ज

मुदत ठेव तारण कर्ज

जामिनकी कर्ज

नॅशनल सेव्हिंग सर्टिफिकेट व किसान विकास पत्र तारणावर कर्ज

घरतारण कर्ज
(नव्या घरासाठी कर्ज,जुन्या घर खरेदीसाठी टेक ओव्हर, टॉप अप)

वैयक्तिक कारणासाठी कर्ज
(घरदुरूस्ती, घरबांधणी, जुनी कर्जफेड, धार्मिककार्य, पर्यटन, वैद्यकीय उपचारांसाठी कर्ज)

५३ वा वार्षिक अहवाल २०२५-२६

मुख्य कार्यालय

'निवेदिता भवन', CTS. no. ३४/७, फायनल प्लॉट नं. ३५/७ बी, प्रभात रोड, लेन नं.८, एरंडवणा, पुणे ४११००४.

संपर्क: ०२० - २५४४७६१९, २५४४७६२०, २५४४७६२१

ho@bhagininivedita.bank.in । www.bhagininivedita.bank.in