



सेवा-सुविधा-सुरक्षा

महेश सहकारी बँक लि., पुणे

गौरवशाली ५५ व्या वर्षात पदार्पण

उज्ज्वल भविष्याकडे
वाटचाल

५४ वा वार्षिक अहवाल
२०२५-२६



महेश सहकारी बँक लि., पुणे

संचालक मंडळ



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अध्यक्ष



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श्री. नितीन देशमुख
कार्यलक्षी संचालक
(१३-३-२६ पर्यंत)



श्री. सचिन कदम
कार्यलक्षी संचालक



श्री. रमेश तिकोने
कार्यलक्षी संचालक
(१४-३-२६ पासून)



श्री. मिलिंद गावसाने
मुख्य कार्यकारी अधिकारी

व्यवस्थापन मंडळ सदस्य



सी. ए. श्री. विष्णुदास बांगड



सी. ए. श्री. पांडुरंग मर्दा



सी. ए. श्री. मनीष तोष्णीवाल



महेश सहकारी बँक लि., पुणे

मुख्य कार्यालय: ३७२/७३/७४, श्री छत्रपती शिवाजी मार्केटयार्ड, गुलटेकडी, पुणे-४११ ०३७. दूरध्वनी क्रमांक : २४२६३३४१/४२/४३

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वार्षिक सर्वसाधारण सभेची नोटीस

फक्त सभासदांसाठी

महेश सहकारी बँक लि., पुणे या बँकेची ५४ वी वार्षिक सर्वसाधारण सभा रविवार, दि. २०.०९.२०२६ रोजी सकाळी १०.३० वाजता झांबरे पॅलेस, ६९९/अ, झांबरे इस्टेट, मुकुंदनगर, पुणे ४११०३७ येथे खालील विषयांवर कामकाज करण्यासाठी भरणाार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे ही विनंती.

● सभेपुढील विषय ●

- मागील वर्षी दिनांक १४.०९.२०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- संचालक मंडळाचा बँकेच्या कार्याबद्दलचा वर्षाखेरचा अहवाल व लेखापरिक्षण झालेल्या दिनांक ३१ मार्च २०२६ अखेर संपलेल्या वर्षाचे नफातोटा पत्रक व ताळेबंद स्वीकृत करणे.
- सन २०२५-२६ साठीच्या मा.संचालक मंडळाने कायदा, नियम व उपविधी यास अनुसरून केलेली नफा वाटणी स्वीकृत करणे.
- सन २०२६-२७ करिता संचालक मंडळाने तयार केलेले अंदाजपत्रक आणि प्रगतीचा तक्ता स्वीकृत करणे.
- सन २०२५-२६ चा वैधानिक लेखापरिक्षण अहवाल व सन २०२४-२५ चे वैधानिक लेखापरिक्षण दोषदुरुस्ती अहवालाची नोंद घेऊन स्वीकृत करणे.
- सन २०२५-२६ या सालासाठी मागील वार्षिक सर्वसाधारण सभेमध्ये मा.वैधानिक लेखापरिक्षकांची नियुक्ती व मानधन ठरविणे याबाबतचे निर्णयानुसार मा.संचालक मंडळाने केलेल्या कार्यवाहीस मान्यता देणे.
- आर्थिक वर्ष सन २०२६-२७ करिता वैधानिक लेखापरिक्षक नेमणुकीबाबत, रिझर्व्ह बँकेने केलेल्या निर्देशास अधिन राहून संचालक मंडळाने केलेल्या शिफारसीस व द्यावयाचे मानधन यांस मान्यता देणे.
- दिनांक ३१.०३.२०२६ अखेर संचालक मंडळ सदस्य व त्यांचे नातेवाईकांना दिलेल्या कर्जाबाबत माहिती घेणे.
- महाराष्ट्र शासनाच्या नागरी सहकारी बँकांसाठी एकरकमी कर्ज परतफेड योजना, शासन निर्णयानुसार दि.३१.०३.२०२६ पर्यंत तडजोड केलेल्या थकित कर्ज खात्याच्या माहितीची नोंद घेणे.
- सेवकांची रचना व नेमणुकीस मान्यता देणे.
- अहवाल वर्षात सहकार खात्याने मागविलेल्या माहितीची नोंद घेणे.
- सन २०२६-२७ करिता बँकेच्या सभासदांचे शिक्षण व प्रशिक्षणाचे संदर्भात चर्चा करणे.
- मा.अध्यक्षांचे पूर्वपरवानगीने आयत्यावेळी येणाऱ्या विषयांवर विचार विनिमय करणे.

मा.संचालक मंडळाच्या आज्ञेवरून,

(मिलिंद गावसाने)

मुख्य कार्यकारी अधिकारी

स्थळ: पुणे

दिनांक: १३.०८.२०२६

विशेष सूचना:

- गणसंख्ये अभावी (कोरम एकूण सभासद संख्येच्या $\frac{1}{4}$ किंवा २०० सभासद यापैकी जी सभासद संख्या कमी असेल ती संख्या) सभा तहकूब झाल्यास सदरची सभा त्याच दिवशी, त्याच ठिकाणी सकाळी ११.०० वाजता घेण्यात येईल व अशा सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- बँकेचे लेखापरिक्षित नफा-तोटा पत्रक, ताळेबंद व संचालक मंडळाचा अहवाल बँकेचे मुख्यकार्यालय व सर्व शाखा कार्यालयामध्ये उपलब्ध आहे, तो सभासदांनी सदर कार्यालयांतून पोहोच देऊन घ्यावा अथवा आपणांस तो पोस्टाने हवा असल्यास तसे मागणीचे लेखी पत्र मुख्य कचेरीस पाठवावे. त्यानुसार सभासदांचे बँकेत नोंदविलेल्या पत्त्यावर अहवाल पाठविला जाईल.
- वार्षिक सर्वसाधारण सभेच्या नोटीसमधील विषयांबाबत अधिक स्पष्टीकरण हवे असल्यास तसे पत्र दिनांक १५/०९/२०२६ पूर्वी बँकेच्या मुख्य कार्यालयाकडे कार्यालयीन कामकाजाचे वेळेत पाठवावे.

सभासद प्रशिक्षण

बँकेच्या सभासदांसाठी बँकिंग या विषयातील तज्ञ व्याख्याते यांचे वरील सभेपूर्वी सकाळी ९.२० ते १०.२० या वेळेत प्रशिक्षण आयोजित केलेले आहे. तरी सर्व सभासदांनी या प्रशिक्षणाचा लाभ घ्यावा. (उपस्थितांसाठी स. ८.३० ते ९.१५ पर्यंत अल्पोपहाराची व्यवस्था केली आहे.)

संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधू-भगिनीनो,

आपल्या बँकेचा सन २०२५-२६ या आर्थिक वर्षाचा अहवाल आपणांस सादर करित आहे. अहवाल वर्षामध्ये बँकेची इचलकरंजी शाखा स्ववास्तुमध्ये आणि औंध शाखा शिवणे येथे स्थलांतरीत करण्यात आली. बँकिंग क्षेत्रामध्ये व्यवसाय वृद्धीकरिता असलेल्या तीव्र स्पर्धेत देखील या आर्थिक वर्षात बँकेने १६.३८% व्यवसाय वाढ केली आहे. अहवाल वर्षाकरिता संचालक मंडळाने रु. १८०० कोटी व्यवसायाचे उद्दिष्ट ठेवले होते ते आपल्या सर्वांच्या सहकार्याने यशस्वीपणे साध्य केले असून, अहवाल वर्ष अखेर बँकेचा एकूण व्यवसाय रु. १८१९ कोटी झाला आहे. रिझर्व्ह बँकेचे निर्देशान्वये सहकारी बँकांना दिलेले अग्रक्रम, दुर्बल आणि मायक्रो फायनान्स तसेच लघू मूल्य कर्जाचे उद्दिष्ट साध्य करणेकरिता बँकेने विविध कर्ज योजना अहवाल वर्षामध्ये सुरू केल्या. त्यामुळे बँकेचे अग्रक्रम, दुर्बल आणि मायक्रो फायनान्सचे विहित उद्दिष्ट साध्य झालेले आहे. लघू मूल्य कर्जाचे उद्दिष्ट साध्य करणेकरिता मी सर्व सभासदांना आवाहन करतो की, सर्व सभासदांनी देखील आपली स्वतःची, नातेवाईकांची तसेच आपल्या परिचितांची लघू मूल्य कर्ज प्रकरणे आपल्या बँकेकडे करून सदर उद्दिष्ट प्राप्तीसाठी बँकेस सहकार्य करावे. अहवाल वर्षामध्ये बँकेने सिंहगडरोड, हडपसर, भिवंडी, नाशिक, लातूर, इचलकरंजी व शिवणे या शाखांमध्ये नव्याने सोनेतारण कर्ज सुविधा उपलब्ध करून दिली आहे.

अहवाल वर्षात रिझर्व्ह बँक ऑफ इंडियाने बँकिंग क्षेत्राची स्थिरता, ठेवीदारांच्या हिताचे संरक्षण, जोखीम व्यवस्थापन, सायबर सुरक्षा, डिजिटल बँकिंग आणि वित्तीय समावेशन यांना सर्वोच्च प्राधान्य दिले. प्राधान्य क्षेत्र कर्जपुरवठा, लघुमूल्य कर्जे, गृहनिर्माण कर्जे, हरित ऊर्जा प्रकल्प तसेच सूक्ष्म, लघू व मध्यम उद्योग (MSME) क्षेत्राला वित्तपुरवठा वाढविण्यावरही भर देण्यात आला. सहकारी बँकांसाठी व्यवसाय विस्तारास चालना देणारे Eligibility Criteria for Business Authorization (ECBA) निकष लागू करण्यात आले असून त्यामुळे शाखाविस्तार व आधुनिक बँकिंग सेवा उपलब्ध करून देण्यास अधिक सुलभता प्राप्त झाली.

केंद्रीय सहकार मंत्रालयाने 'सहकारातून समृद्धी' या संकल्पनेला बळ देत सहकारी संस्थांच्या आधुनिकीकरणासाठी विविध उपक्रम राबवले. 'सहकारी बँकांच्या व्यवसाय वृद्धीसाठी कर्ज मर्यादित वाढ, एकरकमी कर्जपरतफेड (One Time Settlement) धोरणास मान्यता, दारापर्यंत बँकिंग सेवा (Doorstep Banking), डिजिटल सेवा विस्तार' तसेच अंब्रेला ऑर्गनायझेशनच्या माध्यमातून माहिती तंत्रज्ञान सुविधा उपलब्ध करून देण्यास प्रोत्साहन देण्यात आले.

एकूण बँकिंग क्षेत्रामध्ये डिजिटल व्यवहारांमध्ये अभूतपूर्व वाढ झाली असून UPI, IMPS, NEFT, RTGS, AEPS, Rupay Debit Card, Mobile Banking, Internet Banking आणि QR Code आधारित पेमेंट प्रणालींचा वापर मोठ्या प्रमाणावर वाढत आहे. त्यामुळे ग्राहकांनी सुरक्षित डिजिटल व्यवहारांची सवय अंगीकारणे आणि बँकांनी तंत्रज्ञानासोबत सायबर सुरक्षेला सर्वोच्च प्राधान्य देणे ही काळाची गरज आहे. त्याचबरोबर सायबर गुन्हे, डिजिटल फसवणूक आणि माहिती सुरक्षेच्या धोक्यांमध्येही वाढ होत असल्याने ग्राहक जनजागृती, बहुस्तरीय सुरक्षा व्यवस्था, कृत्रिम बुद्धिमत्ता (AI) आधारित निरीक्षण प्रणाली आणि मजबूत सायबर सुरक्षा उपाययोजना ही प्रत्येक बँकेची अत्यावश्यक गरज बनली आहे.

या सर्व घडामोडींच्या पार्श्वभूमीवर आपली बँक ही आपल्या सभासदांचा विश्वास, सक्षम आर्थिक पाया, सुयोग्य जोखीम व्यवस्थापन, नियामक निकषांचे काटेकोर पालन आणि आधुनिक तंत्रज्ञानाचा प्रभावी वापर यांच्या बळावर सुरक्षित, पारदर्शक व गुणवत्तापूर्ण बँकिंग सेवा देण्यासाठी सातत्याने प्रयत्नशील असून भविष्यातही सहकाराच्या मूल्यांना जपत प्रगतीचा प्रवास अधिक वेगाने सुरू ठेवण्यास कटिबद्ध आहे.

आर्थिक वर्ष सन २०२५-२६ अखेर आर्थिक कामगिरीचा आढावा पुढीलप्रमाणे आहे.

सभासद, भाग भांडवल व स्वनिधी:

दिनांक ३१.०३.२०२६ अखेर बँकेची एकूण सभासद संख्या १२७९० इतकी झाली आहे. अहवाल वर्षात ६७१ नवीन सभासद झाले तर २११ सभासद कमी झाले.

दिनांक ३१.०३.२०२६ अखेर वसूल भाग भांडवल रु. २१.३५ कोटी आहे.

दिनांक ३१.०३.२०२६ अखेर बँकेची विधिविहीत गंगाजळी व अन्य राखीव निधीत रु. ३.६४ कोटी रुपयांची वाढ होऊन एकूण निधी रु. १५१.३३ कोटी इतका झाला आहे.

सभासद कल्याण निधी, सेवक कल्याण निधी:

अहवाल वर्षात २६ सभासदांना सभासद कल्याण निधीतून रु. ५.२८ लक्षची तर ४ सेवकांना सेवक कल्याण निधीतून रु. ०.६० लक्षची आर्थिक मदत देण्यात आली.

ठेवी:

दि. ३१.०३.२०२५ अखेर बँकेच्या एकूण ठेवी रु. ९३९.१८ कोटी होत्या. अहवाल वर्ष अखेर एकूण ठेवी रु. १०८५.३० कोटी आहेत. ठेवींमध्ये १५.५६% ने वाढ झाली आहे. बँकेच्या एकूण ठेवींमध्ये कमी खर्चाचे ठेवींचे प्रमाण २६.१५% इतके आहे. बँकेने ठेवींचा विमा डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC) कडे उतरविलेला असून, विमा हप्त्यांचे पेमेंट नियमितपणे भरून ठेवींचे विमा संरक्षण अद्ययावत ठेवले आहे. सदर विम्यांतर्गत प्रती ठेवीदार व्याजासह रु. ५ लक्ष पर्यंतचे ठेवींना विमा संरक्षण आहे.

गुंतवणूक:

अहवाल वर्षात बँकेची एकूण गुंतवणूक रु. ४९७.१५ कोटी आहे.

कर्जे:

दि. ३१.०३.२०२५ अखेर वाटप केलेल्या कर्जांची रक्कम रु. ६२३.७३ कोटी होती. अहवाल वर्ष अखेर एकूण वाटप केलेल्या कर्जांची रक्कम रु. ७३३.६९ कोटी आहे. कर्जामध्ये १७.६३% वाढ झाली आहे.

थकबाकी व वसुली:

परिणामकारक वसुली धोरणामुळे बँकेचे ढोबळ एनपीए प्रमाण १.०४% एवढे कमी होऊन ३.४५% एवढे राहीले आहे. बँकेने या अहवाल वर्षात एनपीए कर्ज खात्यांमध्ये रु. ११.५८ कोटी व निर्लेखित केलेल्या कर्जखात्यांमध्ये रु. ३.२२ लक्ष अशी एकूण रु. ११.६१ कोटी इतकी उल्लेखनीय वसुली केलेली आहे. बँकेने या वर्षादिव्हील निव्वळ एनपीए प्रमाण 'शून्य टक्के' राखले आहे.

भांडवल पर्याप्तता प्रमाण:

रिझर्व्ह बँकेच्या निर्देशानुसार बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) कमीत कमी १२% असणे अपेक्षित आहे. दिनांक ३१ मार्च २०२६ अखेर बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) १८.५३% आहे. बँकेचे उत्तम भांडवल पर्याप्तता प्रमाण हे बँकेची आर्थिक स्थिती भक्कम असल्याचे निर्देशित करते.

नफा वाटणी:

अहवाल वर्षात बँकेस निव्वळ नफा रु. ४.०३ कोटी झाला आहे. बँकेस प्राप्त निव्वळ नफा रु. ४.०३ कोटीमधून खालील नमूद केल्याप्रमाणे नफा विभागणी करण्याबाबतचा प्रस्ताव आपल्या मान्यतेसाठी ठेवत आहे.



नफा विभागणी: सन-२०२५-२६

अ.क्र.	तपशील	नफा विभागणी रक्कम रुपये	एकूण नफ्याशी शेकडा प्रमाण
१.	विधिविहित गंगाजळी	१,०४,१६,६२१.००	२५.८४%
२.	आकस्मिक देयता विधिविहित गंगाजळी	४१,००,०००.००	१०.१७%
३.	लाभांश १०% (प्रॉरेटा)	२,०६,८९,८९८.००	५१.३३%
४.	तंत्रज्ञान सुधारणा निधी	२६,००,०००.००	६.४५%
५.	इमारत निधी	२५,०४,१५९.०१	६.२१%
	एकूण	४,०३,१०,६७८.०१	१००.००%

रिझर्व्ह बँक व वैधानिक हिशोब तपासणी:

- अहवाल वर्षात रिझर्व्ह बँकेकडून बँकेची दिनांक ३१.०३.२०२५ अखेरच्या आर्थिक स्थितीची तपासणी करण्यात आली आहे.
- आपली बँक रिझर्व्ह बँकेने Eligibility Criteria for Business Authorization (ECBA) अंतर्गत विहित केलेल्या सर्व अटींची पूर्तता करत आहे.
- बँकेची सन २०२५-२६ या आर्थिक वर्षाची वैधानिक हिशोब तपासणी मे. मुथ्था अँड लाहोटी चार्टर्ड अकौन्टंट्स, पुणे यांचे मार्फत पूर्ण झाली. सदर हिशोब तपासणीत बँकेस 'अ' वर्ग प्राप्त झाला आहे.
- बँकेने सन २०२४-२५चे वैधानिक लेखापरीक्षण अहवालामध्ये निर्देशित निरीक्षणांची पूर्तता केली असून तत्पश्चात दोषदुरुस्ती अहवाल वैधानिक लेखापरीक्षक व सहकार खाते कार्यालयास पाठविणेत आला आहे.

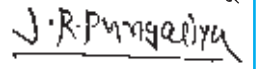
वृत्त विशेष:

- सौर ऊर्जा प्रकल्पांना वित्तपुरवठा केल्याबद्दल बँकिंग सेवा क्षेत्रातील बँकिंग फ्रंटियर्स या राष्ट्रीयकृत स्तरावर कार्यरत संस्थेकडून बँकेला 'सर्वोत्कृष्ट हरित उपक्रम' (Best Green Initiative) या श्रेणीत पुरस्कार मिळाला आहे.
- आपल्या बँकेने जोधपूर राजस्थान येथे आयोजित केलेल्या माहेश्वरी ग्लोबल एक्स्पो २०२६ मध्ये सहभाग घेतला होता. सदर प्रदर्शनासाठी देशातील विविध भागातून व परदेशातून देखील लोक उपस्थित राहिले होते.
- दि.२७/०१/२०२६ रोजी बँकेच्या इचलकरंजी शाखेचे स्वमालकीच्या नूतन वास्तूमध्ये स्थलांतरण करण्यात आले.
- दि.१५/०२/२०२६ रोजी बँकेच्या औंध शाखेचे शिवणे येथे स्थलांतरण करण्यात आले.

ऋणनिर्देश व आभार:

बँकेचे कामकाज करताना वेळोवेळी रिझर्व्ह बँक ऑफ इंडिया, राज्य शासनाचे सहकार खाते, बँक फेडरेशन व असोसिएशन, अन्य सहयोगी बँका, लेखापरीक्षक, कर सल्लागार, पॅनेलवरील वकील, व्हॅल्युअर्स, आर्किटेक्ट, बँक कर्मचारी संघ यांचेकडून सहकार्य मिळाले त्याबद्दल मी कृतज्ञता व्यक्त करतो. बँकेचे संस्थापक चेअरमन, माजी चेअरमन, माजी संचालक तसेच मुंबई, भिवंडी, लातूर, नाशिक व इचलकरंजी शाखा सल्लागार व हितचिंतक यांचेकडून वेळोवेळी मिळालेल्या मौलिक मार्गदर्शन तसेच सल्ल्याबद्दल मी त्यांचे आभार मानतो. बँकेचा सर्व सभासद वर्ग, खातेदार, ठेवीदार, ग्राहकवर्ग, सेवकवर्ग, हितचिंतक आणि माझे सर्व सहकारी यांचे मौलिक सहकार्य यापुढेही असेच मिळत राहील असा मला विश्वास आहे.

धन्यवाद !

आपला विश्वासू,

(जुगलकिशोर पुंगलिया)
अध्यक्ष

अहवाल वर्षात निधन झालेल्या बँकेचे सभासद, खातेदार व सेवक यांचे कुटुंबीयांच्या दुःखात सर्व सभासद, संचालक व सेवक वर्ग सहभागी असून त्यांना श्रद्धांजली अर्पण करित आहे.



अहवाल वर्षात संचालक मंडळाच्या एकूण २५ सभा झाल्या असून सदर सभांमध्ये संचालक मंडळ सदस्यांची व्यक्तीगत उपस्थिती खालीलप्रमाणे होती. (दि.१.०४.२०२५ ते ३१.०३.२०२६)

संचालक मंडळ सभा सन २०२५-२६ उपस्थिती

अ.क्र.	संचालकांचे नांव	पद	पासून	पर्यंत	एकूण सभा	पैकी उपस्थिती
१.	श्री. जुगलकिशोर पुंगलिया	अध्यक्ष	०१.०४.२५	३१.०३.२६	२५	२५
२.	श्री. अजय लढ्ढा	उपाध्यक्ष	०१.०४.२५	३१.०३.२६	२५	२१
३.	श्री. गोपाळ राठी	संचालक	०१.०४.२५	३१.०३.२६	२५	१८
४.	श्री. सत्यनारायण भट्टड	संचालक	०१.०४.२५	३१.०३.२६	२५	१८
५.	श्री. गोपाळ जाजू	संचालक	०१.०४.२५	३१.०३.२६	२५	१७
६.	श्री. जवाहरलाल बाहेती	संचालक	०१.०४.२५	३१.०३.२६	२५	१
७.	श्री. गणेश मुंदडा	संचालक	०१.०४.२५	३१.०३.२६	२५	२३
८.	श्री. कमलकिशोर बियाणी	संचालक	०१.०४.२५	३१.०३.२६	२५	२१
९.	श्री. कैलास झंवर	संचालक	०१.०४.२५	३१.०३.२६	२५	१७
१०.	श्री. राहुल बिल्ला	संचालक	०१.०४.२५	३१.०३.२६	२५	२३
११.	श्री. धिरज मुंदडा	संचालक	०१.०४.२५	३१.०३.२६	२५	१८
१२.	श्री. श्रीकांत सोनी	संचालक	०१.०४.२५	३१.०३.२६	२५	२३
१३.	सौ. संगीता मणियार	संचालिका	०१.०४.२५	३१.०३.२६	२५	११
१४.	सौ. राधिका कासट	संचालिका	०१.०४.२५	३१.०३.२६	२५	१६
१५.	श्री. सुनिल जाधव	संचालक	०१.०४.२५	३१.०३.२६	२५	८
१६.	श्री. गणेश चुटके	संचालक	०१.०४.२५	३१.०३.२६	२५	१०
१७.	श्री. दत्तु सोलंकर	संचालक	०१.०४.२५	३१.०३.२६	२५	१२
१८.	श्री. निलेश भंडारी	तज्ञ संचालक	०१.०४.२५	३१.०३.२६	२५	११
१९.	श्री. नितीन देशमुख	कार्यलक्षी संचालक	०१.०४.२५	१३.०३.२६	२४	१६
२०.	श्री. रमेश तिकोने	कार्यलक्षी संचालक	१४.०३.२६	३१.०३.२६	१	१
२१.	श्री. सचिन कदम	कार्यलक्षी संचालक	०१.०४.२५	३१.०३.२६	२५	२०



परिशिष्ट 'अ'

बँकेचे नाव	महेश सहकारी बँक लि., पुणे
मुख्य कार्यालयाचा पत्ता	प्लॉट नं. ३७२/७३/७४, मार्केटयार्ड, गुलटेकडी, पुणे ४११०३७.
नोंदणी क्रमांक व दिनांक	पी.एन.ए./बी.एन.के./२०३/०७.०९.१९७२
रिझर्व्ह बँकेचा परवाना क्रमांक व दिनांक	अ सी डी एम एच - १८३पी/१८.०२.१९८०
कार्यक्षेत्र	संपूर्ण महाराष्ट्र राज्य

बँकेची आर्थिक स्थिती ३१ मार्च, २०२६

(रक्कम कोटीत शाखा, सभासद, सेवक संख्या वगळून)

मुख्य कार्यालयासह शाखा विस्तार	मुख्य कार्यालय व १६ शाखा		१७
सभासद	नियमित		१२७९०
	नाममात्र (कर्जदार)		३४३
वसूल भाग भांडवल			२१.३५
राखीव निधी व अन्य निधी			१५१.३३
ठेवी	बचत	१८६.५३	
	चालू	९१.१६	
	मुदत	८०१.५२	
	इतर	६.०९	१०८५.३०
कर्जे	तारणी	७०६.६९	
	विनातारणी	२७.००	७३३.६९
	अग्रक्रम क्षेत्र: ANBC शी शेकडा प्रमाण		७५.८१%
	दुर्बल घटक: ANBC शी शेकडा प्रमाण		१२.९३%
देणी	जिल्हा मध्यवर्ती सहकारी बँक		नाही
	राज्य सहकारी बँक		नाही
	इतर		नाही
गुंतवणूक	रोख शिल्लक व चालू ठेव	७२.८१	
	मुदत ठेव	१४५.८०	
	इतर	२७८.५३	
थकबाकी	एकूण येणे कर्जाशी शेकडा प्रमाण		३.४६%
वैधानिक लेखापरीक्षण वर्ग	सन २०२५-२६		'अ'
नफा	सन २०२५-२६		४.०३
सेवक	अधिकारी		७८
	लेखनिक, शिपाई		१२१

बँकेची वाटचाल

(रक्कम कोटीत)

अ.क्र.	तपशील	२०२१-२२	२०२२-२३	२०२३-२४	२०२४-२५	२०२५-२६
१.	वसूल भाग भांडवल	२०.१६	२०.०२	२०.६०	२०.८२	२१.३५
२.	राखीव व अन्य निधी	१०७.४६	११३.८८	१२०.१३	१४७.६९	१५१.३३
३.	स्वनिधी	१२७.६२	१३३.९०	१४०.७३	१६८.५१	१७२.६८
४.	ठेवी	७६५.४९	७७०.३६	८४९.८०	९३९.१८	१०८५.३०
५.	कर्ज	४७८.११	४६२.९९	५५६.७८	६२३.७३	७३३.६९
६.	रोख व गुंतवणूक	४१५.९५	४४४.१२	४४१.०६	४६३.४८	४९७.१५
७.	खेळते भांडवल	९२१.०९	९३८.०६	१०२७.४०	१११८.५९	१२६५.००
८.	निव्वळ नफा	६.११	६.४२	६.२१	६.६७	४.०३
९.	थकबाकी %	८.१९%	७.४७%	६.८१%	४.८२%	३.४६%
१०.	निव्वळ एन.पी.ए. %	०.००%	०.००%	०.००%	०.००%	०.००%
११.	भांडवल पर्याप्तता %	२३.१०%	२३.०८%	२०.९२%	२०.८४%	१८.५३%
१२.	अग्रक्रम क्षेत्र कर्ज %	६३.१८%	६९.८४%	७५.३९%	७०.७४%	७५.८१%
१३.	दुर्बल घटक कर्ज %	१५.९४%	१७.७५%	१७.५५%	१४.५९%	१२.९३%
१४.	लाभांश %	१२%	१०%	१०%	१०%	१०% साठी शिफारस
१५.	शाखा संख्या	१६	१६	१६	१७	१७
	(मुख्य कार्यालयासह)					
१६.	सभासद संख्या	११७१४	११८२६	११९१६	१२३३०	१२७९०
१७.	सेवक संख्या	१८५	२०५	२११	२०४	१९९
१८.	ऑडिट वर्ग	अ	अ	अ	अ	अ
१९.	नेटवर्थ	८६.५०	९०.८१	९८.५६	१००.३३	१०४.३८



STATUTORY AUDIT REPORT FOR THE YEAR 2025-26

[Under Section 31 of the Banking Regulation Act, 1949 and 81 (5-B) of the Maharashtra Co-operative Societies Act, 1960 and Rule 69 of Maharashtra Co-operative Societies Rules, 1961]

To,
The Members,
Mahesh Sahakari Bank Ltd., Pune
372/73/74, Shree Chhatrapati Shivaji Market Yard,
Gultekadi, Pune - 411 037.

Report on the Financial Statements

1. We have audited the accompanying financial statements of **Mahesh Sahakari Bank Ltd., Pune** ('The Bank') as at 31st March 2026, which comprise the Balance Sheet as at 31st March 2026, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 16 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable and as amended from time to time), the guidelines issued by the Reserve Bank of India and by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements, together with the Notes thereon, give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and the guidelines issued by the Reserve Bank of India as also Registrar of Cooperative Societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:



- In the case of the Balance Sheet, of the **state of affairs** of the Bank as at 31st March 2026;
- In the case of the Profit and Loss Account, of the **Profit** for the year ended on that date, and
- In the case of the Cash Flow Statement, of the **Cash Flows** for the year ended on that date

Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.

8. We report that :

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - The transactions of the Bank which have come to our notice are within the powers of the Bank
 - The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.
 - The accounting standards adopted by the Bank are consistent with those laid down accounting principles generally accepted in India so far as applicable to Banks.
9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Cooperative Societies Rules 1961.

10. Emphasis of Matter (EOM) - NIL

11. We further report that for the year under audit, the Bank has been awarded **"A"** classification, in accordance with the CAMELS-C Model promulgated by the Reserve Bank of India.

**For Muttha & Lahoti,
Chartered Accountants
FRN: 126769W**

**CA Smita Lahoti
Partner
M. No.: 107926
Place: Pune
Date: 12/06/2026
UDIN: 26107926QBHJL7570**



दिनांक ३१ मार्च २०२६ अखेरचा ताळेबंद

३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	भांडवल व देणे CAPITAL & LIABILITIES	परिशिष्ट क्र. Schedule No.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
20,81,53,300.00	1. भाग भांडवल SHARE CAPITAL	1	21,34,78,000.00
147,68,94,245.93	2. विधिविहीत गंगाजळी व इतर निधी RESERVE FUND & OTHER RESERVES	2	151,33,02,633.37
—	3. भाग भांडवल शासनाची प्रमुख वा सहाय्यकारी भागीदारी निधी PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT	—	—
939,17,68,641.03	4. ठेवी व अन्य खाती DEPOSITS & OTHER ACCOUNTS	3	1085,29,71,485.59
—	5. बाहेरील कर्जे (मुदत ठेव तारणावर) BORROWINGS (AGAINST FD's)	—	—
—	6. वसुलीसाठी स्विकारलेली बिले (दुबेरजी) BILLS FOR COLLECTIONS (Contra)	—	—
1,49,313.13	7. शाखा अंतर्गत खाती जुळवणी BRANCH ADJUSTMENT	—	—
—	8. थकबाकी व्याज तरतूद OVERDUE INTEREST RESERVE	—	—
—	अ) गुंतवणूकीत समाविष्ट व्याज Included in investment	—	—
—	आ) गुंतवणूकीत समाविष्ट नसलेले व्याज (दुबेरजी) Not included in investment (Contra)	—	—
18,61,92,758.90	इ) कर्जात समाविष्ट नसलेले व्याज (दुबेरजी) Not included in advance (Contra)	—	20,14,20,708.38
22,71,050.20	ई) दंड शुल्क तरतूद (दुबेरजी) Penal Charges Reserve (Contra)	—	35,69,035.02
18,84,63,809.10	9. व्याज देणे INTEREST PAYABLE	—	7,27,007.13
6,92,870.66	10. इतर देणी OTHER LIABILITIES	4	27,73,03,153.64
31,98,87,651.90	11. डिफर्ड टॅक्स लायबिलिटी DEFERRED TAX LIABILITY	—	24,62,000.00
—	12. नफा-तोटा PROFIT & LOSS	—	4,03,10,678.01
6,67,27,193.44	एकूण बेरीज GRAND TOTAL	—	1310,55,44,701.14
1165,27,37,025.19			

Contingent Liabilities (आकस्मिक देयता)		
2024-2025	तपशील	2025-2026
1,07,25,049.00	बँक हमी (Bank Guarantees)	97,25,048.00
15,40,45,584.00	पत्र पत्रे (Letter of Credit)	--
5,81,09,844.44	ठेवीदार शिक्षण व जागरूकता निधी (Depositors Education and Awareness Fund)	6,18,83,838.78
22,28,80,477.44	एकूण (Total)	7,16,08,886.78

तपासले, सोबतच्या अहवालास अनुसरून
मे. मुथ्था अँड लाहोटी
चार्टर्ड अकॉन्टंट्स
वैधानिक लेखा परिक्षक
FRN: 126769W
सीए स्मिता लाहोटी
पार्टनर (M.No.: 107926)
UDIN: 26107926QBHJL7570
स्थळ: पुणे दि. १२.०६.२०२६



BALANCE SHEET AS ON 31st MARCH 2026.

३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	जिंदगी व येणे PROPERTY & ASSETS	परिशिष्ट क्र. Schedule No.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
99,41,80,539.72	1. रोख व बँकेतील शिल्लक CASH & BANK BALANCES	5	88,24,94,269.78
80,39,12,637.78	2. इतर बँकांतील शिल्लक BALANCE WITH OTHER BANKS	6	130,36,88,539.03
—	3. मागणी करताच मिळणाऱ्या वा नोटीशीने मिळणाऱ्या रक्कम MONEY AT CALL & SHORT NOTICE		
—	अ) बँकिंग कंपन्यांमध्ये WITH BANKING COMPANIES	—	—
—	आ) प्राथमरी डिलर्सकडे WITH PRIMARY DEALERS	—	—
283,66,52,786.00	4. मान्यताप्राप्त रोख्यांतील व तत्सम गुंतवणूक INVESTMENTS IN APPROVED & OTHER SECURITIES	7	278,52,82,583.00
—	5. शासनाच्या प्रमुख वा सहाय्यकारी निधीतून गुंतवणूक INVESTMENT OUT OF THE PRINCIPAL AND SUBSIDIARY STATE PARTNERSHIP FUND	—	—
623,72,73,747.18	6. कर्जे ADVANCES	8	733,68,74,948.07
4,91,22,514.67	7. येणे व्याज INTEREST RECEIVABLE		
—	अ) उत्पन्नक्षम गुंतवणूकीवरील On Performing Investment	—	4,98,47,707.88
—	आ) अनुत्पादक गुंतवणूकीवरील (दुबेरजी) On Non Performing Investment (Contra)	—	—
18,61,92,758.90	इ) उत्पन्नक्षम नसलेल्या कर्जावरील (दुबेरजी) On Non Performing Advances (Contra)	—	20,14,20,708.38
22,71,050.20	ई) कर्जावरील दंड शुल्क (दुबेरजी) Penal Charges on Advance (Contra)		35,69,035.02
23,75,86,323.77			25,48,37,451.28
—	8. वसुलीस पाठविलेली बिले (दुबेरजी) BILLS RECEIVABLE BEING BILLS FOR COLLECTION (Contra)	—	—
—	9. शाखा अंतर्गत खाती जुळवणी BRANCH ADJUSTMENT	—	2,90,774.50
28,23,20,973.00	10. इमारती (घसारा वजा जाता) BUILDINGS (Net of Depreciation)	9	28,20,28,312.00
3,50,63,471.84	11. फर्निचर, वाहन, संगणक, वस्तू इ. FURNITURE, VEHICLES, COMPUTERS, EQUIPMENTS ETC.	10	4,27,54,789.77
21,70,75,545.90	12. इतर येणी OTHER ASSETS	11	21,72,93,033.71
86,71,000.00	13. डिफर्ड टॅक्स ॲसेट DEFERRED TAXASSET		
1165,27,37,025.19	एकूण बेरीज GRAND TOTAL		1310,55,44,701.14

संचालक

जुगलकिशोर पुंगलिया
चेअरमन

अजय लढ्वा
व्हाईस चेअरमन

गोपाळ राठी

गोपाळ जाजु

जवाहरलाल बाहेती

धीरज मुंदडा

मिलिंद गावसाने
मुख्य कार्यकारी अधिकारी

सीए सत्यनारायण भट्ट

कैलास झंवर

राहुल बिल्हा

गणेश चुटके

कमलकिशोर बियाणी

सौ. राधिका कासट

सुनील जाधव

श्रीकांत सोनी

सौ. संगीता मणियार

रमेश तिकोने

सचिन कदम

दत्तु सोलंकर

दिनांक : २३-०४-२०२६
स्थळ : पुणे

गणेश मुंदडा

(कार्यलक्षी संचालक)

(कार्यलक्षी संचालक)

अॅड. निलेश भंडारी
(तज्ञ संचालक)



सन २०२५-२६ (दिनांक ३१ मार्च २०२६ अखेर) वर्षाचे नफा-तोटा पत्रक

३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	खर्च EXPENDITURE	रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
47,34,02,503.60	1. ठेवी व कर्जावरील व्याज Interest on Deposits & Borrowings	55,94,26,832.09	
3,27,808.00	अ. ठेवीवरील On Deposits	5,46,221.00	
47,37,30,311.60	आ. बाहेरील कर्जावरील On Borrowings	55,99,73,053.09	55,99,73,053.09
14,26,02,980.73	2. सेवकांचे पगार, भत्ते व प्रॉ.फंड वर्गणी, बोनस, सानुग्रह अनुदान Salaries and allowances, Provident Fund, Bonus, Ex-Gratia.		14,42,14,923.07
—	3. संचालक मंडळ व समिती सभा, प्रशिक्षण, सेमिनार इ. खर्च Directors & Committee Meetings, Training, Seminar, etc. expenses		
—	अ. फी व भत्ते Fees and Allowances	—	
4,06,567.00	आ. संचालक मंडळ व समिती सभा, प्रशिक्षण, सेमिनार इ.खर्च Directors and Committee Meetings, Training, Seminar, etc. expenses	2,08,835.00	
4,06,567.00		2,08,835.00	2,08,835.00
4,10,52,358.46	4. भाडे, कर, विमा व वीज, इ. Rent, Taxes, Insurance & Electricity etc.		4,66,95,128.06
6,42,677.38	5. वकील फी व कोर्ट खर्च Law Charges		4,34,272.22
25,38,784.54	6. टपाल, तार व दुरध्वनी Postage, Telegram & Telephone		24,33,996.37
33,66,321.00	7. हिशोब तपासणी फी Auditors Fees		33,15,977.14
56,81,547.00	8. स्टेशनरी, छपाई व जाहिरात Stationery, Printing & Advertisement		54,49,241.96
1,19,83,116.70	9. घसारा व दुरुस्ती Depreciation & Repairs		
(8,62,816.00)	अ. डेडस्टॉक, फर्निचर इ. घसारा Depreciation on Dead stock, Furniture etc.	3,86,33,662.99	
1,11,20,300.70	वजा रिव्हॅल्युएशन रिझर्व्ह वर्ग Less Revaluation Reserve Written Back	(2,78,41,299.00)	
		1,07,92,363.99	
23,41,663.38	आ. दुरुस्ती व देखभाल खर्च Repairs & Maintenance	45,29,327.59	
1,34,61,964.08		1,53,21,691.58	1,53,21,691.58
1.00	10. बँकिंग मालमत्ता निलंबीकरण आणि विक्री पोटी नुकसान Write off/Loss from sale of or dealing with Banking Assets		12,99,859.00
68,34,83,512.79	बेरीज पुढील पानावर Total C/F		77,93,46,977.49



PROFIT & LOSS ACCOUNT FOR THE YEAR 2025-26 (Ended 31st March 2026)

३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	उत्पन्न INCOME	रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
	1. व्याज व कसर Interest and Discount		
51,12,52,711.35	अ. कर्जावरील On Loans & Advances	60,95,32,871.92	
26,52,52,037.00	आ. गुंतवणूकीवरील On Investments	25,56,72,900.00	
89,33,294.76	इ. अन्य व्याज Other Interest	95,90,333.08	
78,54,38,043.11		87,47,96,105.00	87,47,96,105.00
17,96,737.67	2. कमिशन जमा Commission Received		19,46,959.69
—	3. अनुदान Subsidies and Donation		—
1,05,07,932.28	4. गुंतवणूक विक्रीपोटी नफा Profit from sale of Investments		1,65,45,010.71
	5. इतर उत्पन्न जमा Other Receipts		
5,25,483.90	अ. लाभांश जमा Dividend Received	5,25,583.90	
27,40,565.91	आ. लॉकर्स रेंट Lockers Rent	29,96,445.50	
2,71,15,240.82	इ. किरकोळ उत्पन्न Miscellaneous Income	2,57,04,629.70	
7,82,115.00	ई. जादा तरतूद / देयता रक्कम उलटविणे Reversal of Excess Provision / Liability	24,09,813.59	
3,11,63,405.63		3,16,36,472.69	3,16,36,472.69
11,95,803.29	6. मालमत्ता विक्रीपोटी नफा Profit From Sale of Banking Asset		—
—	7. डिफर्ड टॅक्स उत्पन्न Deferred Tax Income		—
83,01,01,921.98	बेरीज पुढील पानावर Total C/F		92,49,24,548.09



सन २०२५-२६ (दिनांक ३१ मार्च २०२६ अखेर) वर्षाचे नफा-तोटा पत्रक

३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	खर्च EXPENDITURE	रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
68,34,83,512.79	बेरीज मागील पानावरून Total B/F		77,93,46,977.49
13,261.00	11. कमिशन नावे Commission paid		10,366.00
10,81,038.00	12. रोखे अधिमूल्य वर्गीकरण Amortisation of Premium on Investment		10,81,038.00
---	13. गुंतवणूक विक्री/परताव्यापोटी तोटा Loss on Sale/Redemption of Investment		---
5,60,80,311.49	14. निष्पादीत बुडीत कर्जे Bad Debts Written off वजा-संशयित व बुडित कर्ज निधीतून वर्ग Less-Transferred from Bad & Doubtful Debt Reserve	---	---
(5,60,80,311.49)	15. इतर खर्च Other Expenditure	---	---
3,44,05,002.26	16. मालमत्ता विक्रीपोटी तोटा Loss on Sale on Banking Assets		4,37,32,539.00
---	17. तरतूदी Provisions		1,58,356.50
1,00,80,311.49	अ) संशयित व बुडित कर्ज निवारण निधी Bad & doubtful Debts Reserve	85,00,000.00	
38,00,000.00	आ) इन्कम टॅक्स कायदा १९६१कलम ३६ (१) (viii) अंतर्गत विशेष राखीव निधी Special Reserve U/s 36 (1) (viii) of I.T. Act, 1961	29,00,000.00	
35,00,000.00	इ) उत्तम जिंदगीपोटी संभाव्य देयता निधी Contingent Provision Towards Standard Asset	50,00,000.00	
1,84,600.00	ई) कर देणे पोटी तरतूद Provision against Tax Payment	---	
5,00,000.00	उ) सेवक कल्याण निधी पोटी तरतूद Provision against Staff Welfare Fund	---	
---	ऊ) CTS Clearing Difference	85,56,262.49	
---	ए) RTGS/NEFT Difference	4,91,594.70	
1,80,64,911.49		2,54,47,857.19	2,54,47,857.19
2,54,00,003.00	18. आयकर तरतूद Provision for Income Tax		2,37,03,735.90
9,27,000.00	19. प्रलंबित कर खर्च Deferred Tax Exps.		1,11,33,000.00
6,67,27,193.44	20. नफा-तोटा Profit & Loss निव्वळ नफा ताळेबंदास वर्ग Net Profit transferred to Balance Sheet		4,03,10,678.01
83,01,01,921.98	एकूण बेरीज Grand Total		92,49,24,548.09

तपासले, सोबतच्या अहवालास अनुसरून
मे. मृथ्था अँड लाहोटी
चार्टर्ड अकॉन्टंट्स
वैधानिक लेखा परिक्षक
FRN: 126769W
सीए स्मिता लाहोटी
पार्टनर (M.No.: 107926)
UDIN: 26107926QBHJL7570
स्थळ : पुणे दि. १२.०६.२०२६

जुगलकिशोर पुंगलिया अजय लढ्ढा
चेअरमन व्हाईस चेअरमन

मिलिंद गावसाने
मुख्य कार्यकारी अधिकारी

स्थळ : पुणे, दि. २३-०४-२०२६



PROFIT & LOSS ACCOUNT FOR THE YEAR 2025-26 (Ended 31st March 2026)

३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	उत्पन्न INCOME	रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
83,01,01,921.98	बेरीज मागील पानावरून Total B/F		92,49,24,548.09
83,01,01,921.98	एकूण बेरीज Grand Total		92,49,24,548.09

संचालक

गोपाळ राठी
सीए सत्यनारायण भट्टड
कमलकिशोर बियाणी
सौ. संगीता मणियार
गणेश मुंदडा

गोपाळ जाजु
कैलास झंवर
सौ. राधिका कासट
रमेश तिकोने
(कार्यलक्षी संचालक)

जवाहरलाल बाहेती
राहुल बिर्ला
सुनील जाधव
सचीन कदम
(कार्यलक्षी संचालक)

धीरज मुंदडा
गणेश चुटके
श्रीकांत सोनी
दत्तु सोलंकर
अॅड. निलेश भंडारी
(तज्ञ संचालक)



Annexure to the Balance Sheet ताळेबंदाशी संलग्नक :

परिशिष्ट - १ Schedule - 1

	भाग भांडवल SHARE CAPITAL	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	अधिकृत भागभांडवल - भाग १,००,००,००० प्रत्येकी रु.२५/- प्रमाणे Authorised Share Capital 1,00,00,000 Shares of Rs.25/- each	25,00,00,000.00	25,00,00,000.00
आ.	वसूल भाग भांडवल - भाग ८५,३९,१२० प्रत्येकी रु.२५/- प्रमाणे. (मागील वर्षी ८३,२६,१३२ भाग) Subscribed and paid up Share Capital 85,39,120 shares of Rs.25/- each (Previous Year 83,26,132 Shares)	20,81,53,300.00	21,34,78,000.00
	एकूण TOTAL	20,81,53,300.00	21,34,78,000.00

परिशिष्ट - २ Schedule - 2

	विधिविहीत गंगाजळी व इतर निधी STATUTORY RESERVE FUND & OTHER RESERVES	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	विधिविहीत गंगाजळी Statutory Reserve	33,30,19,938.00	35,15,83,379.00
आ.	इन्कम टॅक्स कायदा १९६१, कलम 36(1)(viii) अंतर्गत विशेष निधी Special Reserve U/s 36(1)(viii) of Income Tax Act, 1961	4,51,00,000.00	4,80,00,000.00
इ.	इमारत निधी Building Fund	17,57,33,814.93	18,31,64,367.37
ई.	सर्वसाधारण निधी General Reserve	5,09,00,000.00	6,09,00,000.00
उ.	पुनर्मूल्यांकन निधी Revaluation Reserve	27,84,12,990.00	25,05,71,691.00
ऊ.	गुंतवणूक मूल्य चढ-उतार निधी Investment Fluctuation Reserve	13,60,00,000.00	14,60,00,000.00
ए.	उत्तम जिंदगीपोटी संभाव्य देयता Contingent Provision against Standard Assets (Advances)	2,00,00,000.00	2,50,00,000.00
ऐ.	संशयित व बुडीत कर्ज निधी Bad & Doubtful Debts Reserve	32,90,00,000.00	33,75,00,000.00
ओ.	लाभांश जुळवण निधी Dividend Equalization Reserve	----	----
क.	तंत्रज्ञान सुधारणा निधी Technology Upgradation Reserve	99,00,000.00	1,41,00,000.00



परिशिष्ट - २ Schedule - 2

	विधिविहित गंगाजळी व इतर निधी STATUTORY RESERVE FUND & OTHER RESERVES	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
ख.	सेवक कल्याण निधी Staff Welfare Fund	7,15,000.00	6,54,700.00
ग.	महेश पुरस्कार निधी Mahesh Puraskar Fund	1,25,000.00	1,25,000.00
घ.	धर्मादाय निधी Charity Fund	35,00,000.00	35,00,000.00
च.	सभासद कल्याण निधी Members Welfare Fund	45,50,000.00	45,50,000.00
छ.	वाटपपात्र सभासद कल्याण निधी Distributable Members Welfare Fund	9,37,503.00	16,53,496.00
ज.	आकस्मिक देयता विधिविहित गंगाजळी Reserve Fund For Unforeseen Loss	7,90,00,000.00	8,60,00,000.00
झ.	सुवर्ण महोत्सव निधी Golden Jubilee Fund	1,00,00,000.00	----
	एकूण TOTAL	147,68,94,245.93	151,33,02,633.37

परिशिष्ट - ३ Schedule - 3

	ठेवी व अन्य खाती DEPOSITS & OTHER ACCOUNTS	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	बचत ठेवी Savings Deposits व्यक्तिगत Individuals सहकारी संस्था Co-op. Societies	164,27,62,074.76 2,66,39,574.27	184,38,69,996.64 2,14,23,330.01
		166,94,01,649.03	186,52,93,326.65
आ.	चालू ठेवी Current Deposits व्यक्तिगत Individuals सहकारी संस्था Co.op.Societies	99,24,02,036.75 94,01,519.16	90,47,46,578.76 68,03,418.68
		100,18,03,555.91	91,15,49,997.44
इ.	मुदत ठेवी Fixed Deposits व्यक्तिगत Individuals सहकारी संस्था Co-op. Societies	582,97,69,536.10 81,40,87,548.00	682,87,84,043.49 118,23,10,644.00
		664,38,57,084.10	801,10,94,687.49



परिशिष्ट - ३ Schedule - 3

	ठेवी व अन्य खाती DEPOSITS & OTHER ACCOUNTS	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
१.	मुदत संपलेल्या ठेवी Matured Deposits व्यक्तिगत Individuals सहकारी संस्था Co.op.Societies	12,22,471.00 0.00	41,39,764.00 0.00
		12,22,471.00	41,39,764.00
उ.	कॅशक्रेडिट खाती जमा बाकी Credit Balances in Cash Credit Accounts व्यक्तिगत individuals सहकारी संस्था Co.op.Societies	7,50,59,560.43 4,24,320.56	5,74,06,296.31 34,87,413.70
		7,54,83,880.99	6,08,93,710.01
	एकूण TOTAL	939,17,68,641.03	1085,29,71,485.59

परिशिष्ट - ४ Schedule - 4

	इतर देणी OTHER LIABILITIES	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	डिमांड ड्राफ्ट/पे ऑर्डर देणे/बिल देणे Demand Draft/Pay order payable/Bills Payable	2,11,25,571.61	77,78,073.19
आ.	लाभांश देणे Dividend Payable	62,54,469.00	56,63,351.00
इ.	किरकोळ देणी Sundry Payable	1,51,15,145.27	1,99,18,743.92
ई.	सेवकांचे शिल्लक रजा विक्री पोटी तरतूद Provision against Staff's Balance Leave Payment	6,01,00,000.00	6,15,00,000.00
उ	IMPS, POS, UPI, ATM, RTGS, NEFT व्यवहार पार्किंग खाते IIMPS, POS, UPI, ATM, RTGS, NEFT Transactions Parking A/c	1,25,47,703.52	1,90,30,633.58
ऊ.	शुल्क व कर देयता Duties and Taxes payable	6,13,29,372.50	3,38,63,961.95
ए.	गुंतवणूक घसारा निधी Investment Depreciation Reserve.	8,00,00,000.00	8,00,00,000.00
ऐ.	सेवक वेतन फरक देणे Salary Arrears Payable	1,38,67,000.00	----
ओ.	युनिटी स्मॉल फायनान्स बँकेचे पीएनसीपीएस मधील गुंतवणूकीपोटी तरतूद Provision against Investment in PNCPS of Unity Small Finance Bank	4,45,48,390.00	4,45,48,390.00
औ	बोनस आणि सानुग्रह अनुदान Bonus and Ex-gratia Payable	50,00,000.00	50,00,000.00
	एकूण TOTAL	31,98,87,651.90	27,73,03,153.64



परिशिष्ट - ५ Schedule - 5

	तपशील Particulars	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	रोख व बँकेतील शिल्लक CASH & BANK BALANCES		
१.	रोख शिल्लक Cash in Hand	7,27,30,526.00	7,66,53,094.00
२.	भारतीय रिझर्व्ह बँक Reserve Bank of India	63,43,39,139.59	35,62,55,682.95
		70,70,69,665.59	43,29,08,776.95
आ.	बँकांतील चालू खात्यामधील शिल्लक Bank Balances in Current Accounts		
१.	राज्य व जिल्हा मध्यवर्ती सहकारी बँका State and District Central Co-operative Banks	1,31,62,340.12	50,69,715.06
२.	स्टेट बँक व तिच्या संलग्न बँका State Bank and its Subsidiary Banks	9,09,165.87	17,53,551.87
३.	राष्ट्रीयकृत आणि कमर्शियल बँका Nationalised and Commercial Banks	13,63,66,157.14	18,92,23,841.90
		15,04,37,663.13	19,60,47,108.83
इ.	मुदत ठेव गुंतवणूक Investment in Fixed Deposits		
१.	राज्य व जिल्हा मध्यवर्ती सहकारी बँका State and District Central Co-operative Banks	13,66,73,211.00	25,35,38,384.00
		13,66,73,211.00	25,35,38,384.00
	एकूण TOTAL	99,41,80,539.72	88,24,94,269.78

परिशिष्ट - ६ Schedule - 6

	इतर बँकांतील शिल्लक BALANCES WITH OTHER BANKS	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	बँकांतील चालू खात्यामधील शिल्लक Bank Balances in Current Accounts		
१.	खाजगी क्षेत्र बँका Private Sector Banks	4,18,60,031.88	5,23,74,093.43
२.	शेड्युलड सहकारी बँका Scheduled Co-operative Banks	4,58,21,490.90	4,68,09,227.60
	एकूण TOTAL	8,76,81,522.78	9,91,83,321.03



परिशिष्ट - ६ Schedule - 6

	इतर बँकांतील शिल्लक BALANCES WITH OTHER BANKS	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
आ.	बँकांतील मुदत ठेवी Fixed Deposits with Banks		
१.	राष्ट्रीयकृत/स्टेट बँक व तिच्या सहयोगी बँका Nationalised / State Bank and its subsidiary Banks	35,52,683.00	10,39,32,266.00
२.	खाजगी क्षेत्र बँका Private Sector Banks	61,43,15,988.00	54,73,49,818.00
३.	शेड्युलड सहकारी बँका Scheduled Co-operative Banks	9,83,62,444.00	55,32,23,134.00
		71,62,31,115.00	120,45,05,218.00
	एकूण TOTAL	80,39,12,637.78	130,36,88,539.03

परिशिष्ट - ७ Schedule - 7

	मान्यताप्राप्त रोख्यांतील व तत्सम गुंतवणूक INVESTMENTS IN APPROVED & OTHER SECURITIES	३१ मार्च २०२५ 31 March 2024 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	केंद्र सरकारी रोखे Central Govt. Securities दर्शनी किंमत Face Value Rs. 265,00,00,000/- बाजारभाव किं. Market Value Rs. 264,57,17,500/- मागीलवर्षी Previous Year दर्शनी किंमत Face Value Rs. 270,00,00,000/- बाजारभाव किं. Market Value Rs. 275,23,70,650/-	272,99,66,296.00	267,85,96,093.00
आ.	इतर मान्यताप्राप्त रोखे : Other Approved Securities & Investment	----	----
इ.	बॉण्डस् ऑफ पी.एस.यु. : Bonds of PSUs	5,00,00,000.00	5,00,00,000.00
ई.	सहकारी संस्थांचे भाग Shares of Co-op. Societies		
१.	पुणे जिल्हा मध्यवर्ती सहकारी बँक मर्या., पुणे Pune Dist. Central Co- op. Bank Ltd., Pune	10,00,000.00	10,00,000.00
२.	दि महाराष्ट्र स्टेट को.ऑप.बँक मर्या., मुंबई The Maharashtra State Co-op. Bank Ltd., Mumbai	1,000.00	1,000.00
		10,01,000.00	10,01,000.00



परिशिष्ट - ७ Schedule - 7

	मान्यताप्राप्त रोख्यांतील व तत्सम गुंतवणूक INVESTMENTS IN APPROVED & OTHER SECURITIES	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
उ.	इतर रोखे व गुंतवणूक Other Securities and Investments		
१.	नॉन एसएलआर बॉण्ड्स व म्युच्युअल फंड Non SLR Bonds & Mutual Fund	—	—
२.	युनिटी स्मॉल फायनान्स बँक - पीएनसीपीएस PNCPS of Unity Small Finance Bank	4,45,48,390.00	4,45,48,390.00
३.	युनिटी स्मॉल फायनान्स बँक - इक्विटी वॉरंट्स Equity Warrants of Unity Small Finance Bank	1,11,37,100.00	1,11,37,100.00
		5,56,85,490.00	5,56,85,490.00
	एकूण TOTAL	283,66,52,786.00	278,52,82,583.00

परिशिष्ट - ८ Schedule - 8

	कर्जे ADVANCES	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	अल्प मुदत कर्जे Short Term Loans		
१.	रोखे व अन्य मान्यताप्राप्त तारणावर On Govt. & Other Approved Securities	---	---
२.	इतर तारणावर On other Tangible Securities	265,48,76,885.20	305,65,05,090.48
३.	जामीनकीवर On Personal Sureties	1,87,60,561.51	1,92,51,460.90
		267,36,37,446.71	307,57,56,551.38
	यापैकी थकबाकी Of the above, Overdues	(19,75,81,541.97)	(17,28,08,286.68)
	पैकी बुडीत Of the above, overdues considered bad for recovery	(25,74,071.66)	(25,74,071.66)
आ.	मध्यम मुदत कर्जे Medium Term Loans		
१.	रोखे व अन्य मान्यताप्राप्त तारणावर On Govt. & Other Approved Securities	---	---
२.	इतर तारणावर On other Tangible Securities	82,32,19,652.34	81,77,24,760.59
३.	जामीनकीवर On Personal Sureties	14,43,28,442.40	13,33,67,765.32
		96,75,48,094.74	95,10,92,525.91



परिशिष्ट - ८ Schedule - 8

	कर्जे ADVANCES	३१ मार्च २०२५ 31 March 2025 रु. Rs. पै. Ps.	३१ मार्च २०२६ 31 March 2026 रु. Rs. पै. Ps.
	यापैकी थकबाकी Of the above, Overdues	(8,14,89,887.59)	(5,99,10,742.16)
	पैकी बुडीत Of the above, overdues considered bad for recovery	(3,54,511.00)	(3,54,511.00)
इ.	दीर्घ मुदत कर्जे Long Term Loans		
१.	रोखे व अन्य मान्यताप्राप्त तारणावर On Govt. & Other Approved Securities	---	---
२.	इतर तारणावर On other Tangible Securities	250,63,86,119.51	319,31,81,945.92
३.	जामीनकीवर On Personal Sureties	8,97,02,086.22	11,68,43,924.86
		259,60,88,205.73	331,00,25,870.78
	यापैकी थकबाकी Of the above, Overdues	(2,17,06,709.65)	(2,10,42,646.11)
	पैकी बुडीत Of the above, overdues considered bad for recovery	---	---
	एकूण TOTAL	623,72,73,747.18	733,68,74,948.07

परिशिष्ट - ९ Schedule - 9

	इमारती (घसारा वजा जाता) BUILDING (Net of Depreciation)	३१ मार्च २०२५ 31 March 2025 रु. Rs. पै. Ps.	३१ मार्च २०२६ 31 March 2026 रु. Rs. पै. Ps.
अ.	मुख्य कार्यालय Head Office	10,48,15,800.00	9,43,34,220.00
आ.	कर्वे रोड शाखा Karve Road Branch	3,97,90,800.00	3,58,11,720.00
इ.	लक्ष्मी रोड शाखा Laxmi Road Branch	4,51,71,000.00	4,06,53,901.00
ई.	रविवार पेठ शाखा Raviwar Peth Branch	5,77,12,500.00	5,19,41,250.00
उ.	पिंपरी-चिंचवड शाखा Pimpri-Chinchwad Branch	1,86,16,500.00	1,67,54,849.00
ऊ.	नाना पेठ शाखा Nana Peth Branch	1,89,608.00	1,70,647.00
ए.	गोडाऊन Godown	1,59,84,000.00	1,43,85,599.00
ऐ.	लिज होल्ड लॅण्ड Lease Hold Land	40,765.00	40,036.00
ओ.	इचलकरंजी शाखा Ichalkaranji Branch	---	2,79,36,090.00
	एकूण TOTAL	28,23,20,973.00	28,20,28,312.00



परिशिष्ट - १० Schedule - 10

	फर्निचर, वाहन, संगणक, वस्तू ई FURNITURE, VEHICLES, COMPUTERS, EQUIPMENTS ETC.	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	वस्तू, फर्निचर आणि संगणक इ. Equipment, Furniture and Computers etc.	2,95,09,480.82	3,80,41,014.75
आ.	वाहने Vehicles	55,53,991.02	47,13,775.02
	एकूण TOTAL	3,50,63,471.84	4,27,54,789.77

परिशिष्ट - ११ Schedule - 11

	इतर येणी OTHER ASSETS	३१ मार्च २०२५ 31 March 2025 रु.Rs. पै.Ps.	३१ मार्च २०२६ 31 March 2026 रु.Rs. पै.Ps.
अ.	सिक्युरिटी डिपॉझिट्स Security Deposits	91,64,536.00	77,80,347.50
आ.	आगाऊ कर भरणा व कर परतावा येणे Advance Taxes / Taxes Refund Receivable	6,05,50,411.58	3,91,05,056.03
इ.	सेवक शिल्लक रजा विक्रीपोटी एल.आय.सी.तील गुंतवणूक Investment with L.I.C. against Staff's Balance Leave Encashment	11,44,07,835.93	11,81,25,112.12
ई.	IMPS, POS, UPI, ATM व्यवहार पार्किंग खाते IMPS, POS, UPI, ATM Transactions Parking A/c	2,12,83,025.04	3,37,52,818.61
उ.	अन्य येणे Other Receivables	1,16,69,737.15	1,85,29,699.45
	एकूण TOTAL	21,70,75,545.90	21,72,93,033.71

अंदाजपत्रक २०२६-२७

उत्पन्न आणि खर्च

(रु.कोटी मध्ये)

	खर्च				उत्पन्न		
तपशील	अंदाजपत्रक २०२५-२६	प्रत्यक्ष खर्च २०२५-२६	अंदाजपत्रक २०२६-२७	तपशील	अंदाजपत्रक २०२५-२६	प्रत्यक्ष उत्पन्न २०२५-२६	अंदाजपत्रक २०२६-२७
व्याज खर्च	५४.०५	५६.००	६९.३२	व्याज उत्पन्न	८९.५१	८७.४८	१०४.००
पगार खर्च	१५.५८	१४.४२	१६.२२	इतर उत्पन्न	४.५५	५.०२	४.४०
व्यस्थापन खर्च	१२.६२	१२.०२	११.८६				
तरतुदी	४.७०	६.०३	४.४०				
निव्वळ नफा	७.११	४.०३	६.६०				
एकूण	९४.०६	९२.५०	१०८.४०	एकूण	९४.०६	९२.५०	१०८.४०



NOTES TO ACCOUNTS

Notes forming part of the Balance Sheet as on 31st March, 2026
and Profit and Loss Account for the year ended on that date.

I. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Overview:

Mahesh Sahakari Bank Ltd., Pune ("**The Bank**") was established on 07 /09/1972. The bank is a co-operative bank, having 16 branches in its area of operation, Maharashtra as on 31st March, 2026.

2. Basis of preparation:

The financial statements of the Bank have been prepared on going concern basis and presented under historical cost convention on accrual basis of accounting, unless otherwise stated, and in accordance with generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the accounting standards issued by the institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 and the Maharashtra State Co-operative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time and current practices prevalent in the co-operative banking sector in India. The accounting policies adopted by the bank in the current financial year are consistent with those of previous year except otherwise specified.

3. Use of estimates:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenue and expenses and disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable.

4. Advances:

- The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at on an on-going basis in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.
- The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.
- In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

Category	Provision (%)
Direct advances to Agricultural and SME Sectors	0.25%
Commercial Real Estate Loans	1.00%
CRE – RH	0.75%
Other Advances	0.40%

- There are no restructured accounts during the financial year 2025-26.

- e. Classification and Provisioning in respect of non-performing advances has been made as per RBI guidelines.
- f. Unsecured advances include/s the advances which are not secured by any tangible security.

5. Revenue Recognition – (AS -9):

Items of income and expenditure are accounted on accrual basis except for the following: -

- a. As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis; income from Non-Performing Assets is recognized on realization basis. Unrealized interest on non-performing advances is provided separately and is shown under Interest Receivable on Non-Performing Advances (Contra) and as Overdue Interest Reserve (Contra) on assets side and liabilities side respectively.
- b. Interest on Matured Deposits is provided at rate applicable to Savings Accounts, i.e. @3.00% p.a. Actual interest payable is accounted at the time of payment and /or renewal of matured Deposits as per the policy of the bank prevailing at that time.
- c. Locker Rent is recognized on receipt basis, to the extent receivable for the current year and excess received for the period after Balance Sheet date i.e. 31.03.2025, is shown in Locker Rent Received in Advance Account under Other Current Liabilities.
- d. Dividend on Investment in shares is accounted on receipt basis.
- e. Commission is fully recognized as income on accrual basis.

6. Investments:

- a. Investments other than Term Deposits with Banks /Institutions/Certificate of Deposits and Shares of Co-op and Other Institutions are classified into “Held for Trading” (HFT), “Available for Sale” (AFS) and “Held to Maturity” (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.
- b. For the purpose of disclosure in the Balance Sheet, Investments have been classified under following groups as –
 - I. Central & State Government Securities,
 - II. Other approved securities,
 - III. Shares of Co-operative Banks,
 - IV. Bonds of PSU and Others
- c. Investments in deposits with other banks is shown under “balances with other bank and balance in FD with other Bank” in balance sheet.
- d. Investments under HTM category are carried at acquisition cost. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and policy adopted by Bank.
- e. Investments under HFT and AFS category are marked to market on the basis of guidelines by the RBI. Net depreciation, if any, under each classification is provided for. Net appreciation, if any, is ignored.
- f. In case of shares, bonds & other investments, the scrip-wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the prices periodically declared by PDAI jointly with FBIL. In case of unquoted government securities, market price or fair value is determined as per the rates published by FBIL. Net appreciation/depreciation are aggregated for each class of securities and net depreciation in aggregate for each category, if any, is charged to Profit and Loss Account. Net appreciation, if any, is ignored.
- g. Interest accrued up to the date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and recognized as interest expense being revenue item.



- h. Broken period interest on investments is treated as a revenue item.
- i. The investments are accounted for on the settlement date.
- j. While disposing of the securities, bank generally follows FIFO method.
- k. The Bank has built up a higher percentage of Investment Fluctuation Reserve (IFR) of Rs. 14,60,00,000/- (8.19%) when compared with actual requirements and size & composition of their portfolio of investment.
- l. During the financial year no provision made for Investment Depreciation Reserve (IDR) in books of accounts and total Investment Depreciation Reserve (IDR) as at 31st March stood at Rs. 8.00 Cr. Excess IDR is of Rs. 4.44 crore as on 31/03/2026.

7. Property, Plant & Equipment:

- a. Property Plant and equipment, other than those that have been revalued are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- b. Revalued assets (premises - Land & Building) are carried at revalued amounts less amortization/ depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance sheet.
- c. The details of revaluation of premises are as under:

Sr. No.	Particulars	Amount (Rs.)
	Year of Revaluation: F.Y. 2024-25	
1	Written down value of the Asset revalued before revaluation of Buildings as at 31.03.2026	3,14,56,621.00
2	Revalued amount of the revalued building as at 31.03.2026	28,20,28,312.00
3	Amount of appreciation credited to Revaluation Reserve on 31.03.2026	25,05,71,691.00
4	Position as on 31.03.2026	
a)	Adjusted value of the asset revalued	28,20,28,312.00
b)	Balance in revaluation reserve	25,05,71,691.00

Amortization of Rs. 2,78,41,299/- on account of revaluation of owned premises has been provided during the year and an equivalent amount is debited to Revaluation Reserve.

8. Depreciation on Property, plant and Equipment:

- a. The depreciation on Property, plant and Equipment is calculated on the basis of methods and rates as mentioned below:

Nature of Assets	Rate of Depreciation	Method
Premises (Building)	10.00%	Written Down value
Furniture & Fixtures	10.00%	Written Down value
Vehicles	15.00%	Written Down value
Electrical and Electronic Items	15.00%	Written Down value
Other Miscellaneous Item (Solar)	40.00%	Written Down value
Computers and Peripherals (Including computer software)	33.33% (as per RBI directives)	Straight Line Method

- b. Computers and Peripherals used for providing technological services are depreciated on a straight-line basis over the period of contract.
- c. Depreciation has been provided at half of the applicable rate where the asset was in use for less than 180 days.
- d. No depreciation is provided on assets sold during the year.
- e. The items of Property, Plant and Equipment whose written down value has become Rs. 5,000.00 or less due to charge of depreciation over the years are stated at nominal value of Rs. 1/- to facilitate their identification.

9. Employees Retirement Benefits –(AS-15):

Contribution to Provident and Other Funds which are in the nature of defined contribution plan are charged to profit and loss account.

The Bank has made the provision required as per AS-15 in respect of terminal dues payable to the employees, as per details given below: -

The Employees Gratuity Fund Scheme and Long Term Compensated Absences (Leave Encashment) are defined benefit plans and defined benefit obligation with reimbursement rights respectively. The present value of the obligation under such a defined benefit plan is determined based on the actuarial valuation using the projected Unit Credit method as at the date of Balance Sheet.

In case of Long Term Compensated Absences (Leave Encashment), the LIC fund, being defined obligation with reimbursement rights are shown separately as liability and asset on the Balance Sheet.

Additional provision required for Leave Encashment as per actuarial valuation reports amounts to Rs. 1,11,59,086 /- and the same has been made as at 31st March in the books of accounts during the year.

10. Segment Reporting—(AS-17):

- a. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- b. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- c. The Bank has identified 2 segments i.e.,
 - I. Treasury – It includes all investment and Money at Call and short notice.
 - II. Other Banking – It includes all other operations not covered under Treasury operations.

11. Earnings Per Share (AS - 20):

- a. Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the weighted average number of equity shares outstanding during the period.
- b. The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered/forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

12. Taxes on Income – (AS-22):

- Tax expenses comprise both deferred and current taxes. Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with the Indian Income Tax Act, 1961 and rules framed thereunder.
- Deferred income tax reflects the impact of current year timing differences between taxable income and accounting income originating during the current year and reversal of timing differences of earlier years. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized only to the extent that there is reasonable certainty that future taxable income will be available against which such deferred tax assets can be realized.
- Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

13. Provisions and Contingent Liabilities – (AS-29):

A provision is recognized when 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 obligations, in respect of which reliable estimates can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligations at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

14. Accounting of Goods and Services Tax (GST):

- GST Collected on income is accounted in GST Collection account and GST Paid to Vendors while incurring expenditure or purchase of fixed assets is accounted in Input tax credit. Out of the available Input tax Credit, eligible Input Tax Credit is availed and utilized towards payment of GST. In case, the availed GST Input Tax Credit remains unutilized for payment of GST, the same is carried forward for utilization in subsequent month/ year.
- The GST Input Tax Credit on expenses which Block Credit under Section 17(5) of GST Act, is expensed out to profit and loss account.
- In case of fixed assets, eligible Input Tax Credit of GST paid to the vendor while procurement of assets is availed and utilized towards payments and GST Input Tax Credit which is not available (ie Block Credit U/s 17(5) of the GST Act) is added back to the value of the asset. (i.e. the same is added to the value of assets (i.e. Capitalized).
- Income and Expenses are shown net of GST.

15. Deposits for Utilities:

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

II. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2026**1. Shares Capital:**

Total Share capital of the Bank is Rs. 21,34,78,000.00

The above Share Capital includes 8 shares of 25/- each amounting to Rs. 200/- of 2 members in respect of the person who have not subscribed to minimum 60 shares amounting to Rs. 1,500/- as required under Bye Laws No 13(A), and as a result, they are not entitled to their membership rights. (These two members are no longer alive and are guarantors for the loan suit file.)



2. Appropriation of Profit:

(Rs. in Lakh)

Particulars	31.03.2025	31.03.2026
Net Profit for the year ended March	667.27	403.10
Previous year balance	0.00	0.00
Total Profit available for appropriations	667.27	403.10
<u>Appropriations</u>		
Statutory Reserve Fund	169.80	*
Dividend Payable	201.16	
Distr. Members Welfare fund	10.00	
Building Fund	74.31	
Investment Fluctuation Reserve	100.00	
Res. Fund for Unforeseen Losses	70.00	
Technology Upgradation Fund	42.00	
Total	667.27	

*For Current Financial year 2025-26; The Board of Directors are yet to finalize the Appropriation of Profit till the date of finalization of Statutory Audit Report.

3. Provisioning on Advances:

Provision for Bad and Doubtful Debts (for Non-Performing Assets) is made in accordance with RBI guidelines and as per Section 36(1) (viii) of the Income Tax Act. Additionally, the Bank has credited to Bad and Doubtful Debts Reserve (BDDR) a sum of Rs. 85.00 Lakh during the F.Y. 2025-26 by charging Profit & Loss Account.

4. Employee Benefits:

Information pursuant to Accounting Standard 15 as per the Institute of Chartered Accountants of India:

(Rs. in Lacs)

SR. NO.	PARTICULARS	GRATUITY		LEAVE ENCASHMENT	
		31.3.2025	31.3.2026	31.3.2025	31.3.2026
1	Discount Rate	6.80%	6.70%	6.80%	6.70%
2	Expected Returns on Plan Assets	7.25%	7.25%	7.25%	7.25%
3	Salary Escalation Rate	7.00%	7.00%	7.00%	7.00%
4	Changes in the Present Value of obligation				
I	Present Value of obligation as at 01.04.2025	531.15	547.68	579.76	577.22
II	Interest cost	36.53	34.97	39.19	36.59



SR. NO.	PARTICULARS	GRATUITY		LEAVE ENCASHMENT	
		31.3.2025	31.3.2026	31.3.2025	31.3.2026
III	Current service cost	27.81	27.63	35.75	34.73
IV	Benefits paid	-47.50	-66.73	-70.84	-78.15
V	Actuarial Loss/(Gain) on obligations	-0.31	-2.35	-6.64	44.18
VI	Present value of obligation as at 31.03.2026	547.68	541.20	577.22	614.57
5	Changes of the fair value of fair plan assets				
I	Opening Fair value of plan assets as at 01.04.2025	557.77	546.98	1,128.53	1,222.25
II	Expected Returns on plan assets	38.78	38.91	82.11	86.82
III	Contributions	1.72	46.10	8.01	17.96
IV	Mortality charges paid	-2.27	-2.18	-0.14	-0.16
V	Benefits paid	-47.50	-66.73	0.00	-67.32
VI	Actuarial Gain/(Loss) on plan assets	-1.52	-1.99	3.74	5.49
VII	Fair value on plan assets as at 31.03.2026	546.98	561.08	1,222.25	1,265.05
6	Amount recognized in Balance Sheet				
I	Present Value of obligation as at 31.03.2026	547.68	541.20	577.22	614.57
II	Fair value of plan assets as at 31.03.2026	546.98	561.08	1,222.25	1265.05
III	Net Asset / (liability) to be recognized as at 31.03.2026	-0.70	19.88	645.03	650.48
IV	Net Assets/(Liability) actual recognized as at 31.03.2026	N.A.	N.A.	564.32	604.03
V	Difference on account of Actuarial Valuation carried forward	N.A.	N.A.	78.18	83.80
7	Expenses recognized in Profit & Loss Account				
I	Current service cost	27.81	27.63	35.75	34.73
II	Past Service Cost	-	-	-	-
III	Interest Cost	36.53	34.97	39.19	36.59
IV	Expected Returns on plan assets	-38.78	-38.91	-82.11	-86.82
V	Actuarial Loss/(gain)	1.20	-0.36	-10.38	38.69
VI	Expenses of current year (As per Actuarial Valuation)	26.77	23.34	3.74	5.49
VII	Expenses accounted in Profit & Loss Account	1.93	1.87	93.47	111.59
VIII	Difference on account of Actuarial Valuation	24.84	21.47	89.73	106.10



5. Prior Period Items – (AS-5):

There are no items of Material Prior Period expenses / incomes required to be disclosed in these financial statements.

6. Related Party Disclosures (AS-18):

- The Bank has disclosed material particulars of loans to Directors' and their relatives outstanding as on 31.03.2026. As on 31.03.2026 there is 1 loan which are given to the relative of Director having outstanding balance of Rs. 0.03 Crores. All these loans were sanctioned and disbursed before the person becomes directors.
- There are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than one Key Management Personnel, Mr. M. M. Gavasane, CEO / Managing Director of the Bank for the F.Y. 2025-26. However, in terms of RBI circular dated March 29, 2003, the MD & CEO being a single party coming under the category, no further details therein need to be disclosed

7. Segment Reporting as at March 31, 2026:

(Rs. in Crore)

Sr. No.	Particulars	Strategic Business Unit (SBU) Treasury		Corporate / Wholesale Banking/Retail Banking/ Other Banking Business		Total	
		31.3.2025	31.3.2026	31.3.2025	31.3.2026	31.3.2025	31.3.2026
1	Revenue	28.52	28.23	54.71	64.02	83.23	92.25
2	Result	-	-	-	-	-	-
3	Unallocated Expenses	0.33	0.35	73.70	84.63	74.03	84.98
4	Operating profit	28.19	27.88	-18.99	-20.61	9.20	7.27
5	Income Taxes	Refer Note below				2.54	2.37
6	Extraordinary profit / loss	-	-	-0.01	-	-0.01	-
7	Net Profit	-	-	-	-	6.67	4.03
	Other Information:	-	-	-	-	-	-
8.A	Segment Assets	385.31	441.13	779.96	869.42	1165.27	1310.55
8.B	Unallocated Assets	-	-	-	-	-	-
	Total Assets	385.31	441.13	779.96	869.42	1165.27	1310.55
9.A	Segment liabilities	32.06	33.20	1133.21	1277.35	1165.27	1310.55
9.B	Unallocated liabilities	-	-	-	-	-	-
	Total liabilities	32.06	33.20	1133.21	1277.35	1165.27	1310.55

Notes:

- The Bank operates as a single unit in State of Maharashtra, hence separate information regarding geographical segment is not given.
- The above segments are reported considering the nature of the products/services under attributable risk/ returns, overall organizational structure and Internal Management Reporting system of the Bank.



- c. The Income tax effect on the SBU Treasury section and Corporate / Wholesale Banking/Retail Banking/ Other Banking Business individually cannot be determined and hence the Income Tax under Strategic Business Unit (SBU) Treasury and Corporate / Wholesale Banking/Retail Banking/ Other Banking Business herein is considered as NIL.

8. Earnings Per Share:

(Rs. in Crores)

Particulars	2024-25	2025-26
Net Profit after Tax attributable to Equity shareholders (before appropriations)	6.67	4.03
Weighted Average No. of Equity Shares outstanding during the period	0.82	0.85
Basic and Diluted Earnings Per share (in ₹)	8.14	4.74
Face Value per share (in ₹)	25.00	25.00

There are no items which contribute for Dilution in EPS. Therefore, both Basic & Diluted EPS are same.

9. Deferred Tax Assets / Liabilities:

The Deferred tax assets/liabilities as at March 31, 2026 and break-up of its components are as follows:

(Rs. in Lakhs)

Sr. No.	Particulars	Deferred tax Asset / (Liability) as at March 31, 2025	Addition/ (Reversal) during the year	Deferred tax Asset / (Liability) as at March 31, 2026
A	Deferred Tax Assets			
1	Leave Encashment Provision	-53.06	-3.53	-56.59
2	Diff. in W.D.V. of Fixed Assets	0.00	0.00	0.00
3	Investment Valuation (AFS)	0.00	0.00	0.00
4	Prov. For BDDR	-324.29	140.74	-183.55
	Sub Total (A)	-377.35	137.21	-240.14
B	Deferred Tax Liability			
1	Investment Valuation(HTM)	96.87	-2.04	94.83
2	Investment Valuation (AFS)	66.05	-9.03	57.02
3	Special Res. Created u/s 36(1)(viii) of I.T. Act 1961	113.51	7.30	120.81
4	Diff. in W.D.V. of Fixed Assets	14.21	-22.11	-7.90
	Sub Total (B)	290.64	-25.88	264.76
C	Total (A-B) Deferred Tax Asset / (Liability)	-86.71	111.33	24.62

The application of Deferred Tax has resulted in a net Debit of Rs. 111.33 Lakhs to the Profit & Loss Account for the year ended 31.03.2026. The closing Deferred Tax Liabilities of Rs. 24.62 Lakhs has been shown separately in the Balance Sheet.



10. Commission income from Bank Assurance business: -

(Rs. in Lakhs)

Particulars	2024-25	2025-26
From Selling Life Insurance Policies	0.00	0.07
From Selling Non-Life Insurance Policies	6.01	7.49
From Selling Mutual Fund Products	0.00	0.05

11. Income Tax

Bank has opted for section 115BAD of Income Tax Act, 1961 to compute Income Tax during the year. This Section 115BAD of Income Tax Act, 1961 provides that co-operative societies has non-reversible option to pay income tax at a reduced rate effective from Assessment year beginning from 1st April 2021 subject to certain conditions. As the Bank has opted for this lower rate of tax deferred taxes are recognized taxes at such lower rate for the year ending 31st March 2025 and similarly as on 31st March 2026.

12. Intangible Fixed Assets (Computer Software)- (AS-26):

The fixed asset block for "Computer Peripherals" includes Computer Software. The same are reported as per Annexure to Financial Statements.

13. Impairment of Assets:

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

14. Securities sold / purchased under REPO Transactions during the year 2025-26 is NIL.

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

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

(Rs. in Lakhs)

Particulars	31.03.2025	31.03.2026
Bank Guarantees	107.25	97.25
Letters of Credit	1540.46	0.00
Buyer's Credit	0.00	0.00
Forward Exchange Contracts purchase/Sale	0.00	0.00



- b. In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, during F. Y. 2025-26, the Bank has identified and transferred to the Depositor Education and Awareness Fund as per details below:

(Rs. in At Actual)

Particulars	31.03.2025	31.03.2026
Opening balance of amounts transferred to DEAF	5,44,13,376.68	5,81,09,844.44
Add: Amounts transferred to DEAF during the year	44,07,637.81	47,85,979.08
Less: Amounts reimbursed by DEAF towards claims	7,11,170.05	10,11,984.74
Closing balance of amounts transferred to DEAF	5,81,09,844.44	6,18,83,838.78

- c. As per the guidelines of RBI, the bank has transferred amount to DEAF scheme. After transferring the amount to DEAF scheme, the customers / depositors who claimed there amounts in such accounts, were paid. Such paid amount are subsequently claimed from RBI. The Amount Claimed and not received from RBI as at 31st March 2026 is amounting to Rs. 13,463.08.

16. Details of financial assets sold during the year to SC/RC for Asset Reconstruction:

Sr.No.	Particulars	F.Y. 2024-25	F.Y. 2025-26
1	No. of accounts	Nil	Nil
2	Aggregate value (net of provisions) of accounts sold to SC/RC*		
3	Aggregate consideration		
4	Additional consideration realized in respect of account transferred in earlier year		
5	Aggregate gain / loss over net book value		



17. Related party disclosures as per Accounting Standard 18

(Rs. in Crore)						
Items / Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management personnel	Relatives of Key Management personnel	Total
Borrowings	-	-	-	-	-	-
Deposits	-	-	-	-	-	-
Placement of Deposits	-	-	-	-	-	-
Advances	-	-	-	-	0.50	0.50
Investments	-	-	-	-	-	-
Non-funded commitments	-	-	-	-	-	-
Leasing / HP arrangements availed	-	-	-	-	-	-
	-	-	-	-	-	-
Leasing / HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	-	-	-
Interest received	-	-	-	-	-	-
Rendering of services	-	-	-	-	-	-
Receiving of services	-	-	-	-	-	-
Management contracts	-	-	-	-	-	-



18. Regulatory Capital a) Composition of regulatory Capital

(Rs. in Crore)

Sr. No.	Particulars	As on	As on
		31.3.2025	31.3.2026
i)	Paid up share capital and reserves (net of deductions, if any)	105.38	107.42
ii)	Other Tier 1 capital	-----	-----
iii)	Tier 1 capital (i + ii)	105.38	107.42
iv)	Tier 2 capital	21.19	23.43
v)	Total capital (Tier 1+ Tier 2)	126.57	130.85
vi)	Total Risk Weighted Assets (RWAs)	607.33	706.12
vii)	Tier 1 Ratio (Tier 1 Capital as a percentage of RWAs)	17.35%	15.21%
viii)	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	3.49%	3.32%
ix)	Capital to Risk Weighted Assets ratio (CRAR) (Total Capital as a percentage of RWAs)	20.84%	18.53%
x)	Amount of paid-up equity capital raised during the year	1.03	1.31
xi)	Amount of non-equity Tier 1 capital raised during the year	17.64	1.51
xii)	Amount of Tier 2 capital raise during the year	2.87	2.23

19. Asset Liability Management

a) Maturity Pattern of certain items of assets and liabilities- 31.03.2026

(Rs. in Crore)

	1 to 14 days	15 to 28 days	29 days and up to 3 months	Over 3 months & up to 6 months	Over 6 months & up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	26.26	6.13	21.77	37.21	63.48	284.70	0.39	645.36	1085.30
Advances	50.35	48.50	22.41	26.34	51.41	357.36	99.25	78.07	733.69
Investments	5.03	0.00	21.39	5.08	43.92	104.71	71.14	173.06	424.33
Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-



20. Investments- Compositions of Investment Portfolio as on 31.03.2025

(Rs. in Crore)												
Investments in India								Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	94.80	-	0.10	-	-	5.57	100.47	-	-	-	-	100.47
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	94.80	-	0.10	-	-	5.57	100.47	-	-	-	-	100.47
Available for Sale												
Gross	178.20	-	-	5.00	-	-	183.20	-	-	-	-	183.20
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	178.20			5.00	-	-	183.20	-	-	-	-	183.20
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	273.00	-	0.10	5.00	-	5.57	283.67	-	-	-	-	283.67
Less: Provision for non-performing investments		-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	273.00	-	0.10	5.00	-	5.57	283.67	-	-	-	-	283.67



21. Investments-- Compositions of Investment Portfolio- As on 31.03.2026

(Rs. in Crore)												
Investments in India								Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	94.69	-	0.10	-	-	5.57	100.36	-	-	-	-	100.36
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	94.69	-	0.10	-	-	5.57	100.36	-	-	-	-	100.36
Available for Sale												
Gross	173.17	-	-	5.00	-	-	178.17	-	-	-	-	178.17
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	173.17	-	-	5.00	-	-	178.17	-	-	-	-	178.17
Held for Trading	-	-	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	267.86	-	0.10	5.00	-	5.57	278.53	-	-	-	-	278.53
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	267.86	-	0.10	5.00	-	5.57	278.53	-	-	-	-	278.53



22. Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Rs. in Crore)		
Particulars	31.03.2025	31.03.2026
I) Movement of provisions held towards depreciation on investments		
a) Opening balance	8.00	8.00
b) Add: Provisions made during the year	-	-
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	8.00	8.00
II) Movement of Investment Fluctuation Reserve		
a) Opening balance	12.00	13.60
b) Add: Amount transferred during the year	1.60	1.00
c) Less: Drawdown	-	-
d) Closing balance	13.60	14.60
III) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	7.42%	8.19%

23) Asset Quality Classification of advances and provisions held as on 31.03.2025

(Rs. in Crore)

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	519.80	6.87	24.20	5.91	36.98	556.78
Add: Additions during the year	-	-	-	-	3.34	-
Less: Reductions during the year*	-	-	-	-	12.35	-
Closing balance	595.76	3.34	24.34	0.29	27.97	623.73
*Reductions in Gross NPAs due to:						
i) Upgradation	-	-	-	-	0.57	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	6.17	-
iii) Technical/ Prudential Write-offs	-	-	-	-	5.61	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-



Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.50	6.87	24.20	5.91	36.98	38.48
Add: Fresh provisions made during the year	0.43	-	-	-	0.14	0.57
Less: Excess provision reversed/ Write-off loans	-	-	-	-	9.15	9.15
Closing balance of provisions held	1.93	3.34	24.34	0.29	27.97	29.90
Net NPAs						
Opening Balance	-	-	-	-	-	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	0.67
Add: Additional provisions made during the year	-	-	-	-	-	4.33
Less: Amount drawn down during the year	-	-	-	-	-	0.00
Closing balance of floating provisions	-	-	-	-	-	5.00
	-	-	-	-	-	-
Technical write-offs and the recoveries made thereon	-	-	-	-	-	-
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	5.91
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	5.62
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-	-	-	-	0.00
Closing balance	-	-	-	-	-	0.29

Ratios	31-03-2024	31-03-2025
Gross NPA to Gross Advances %	6.64	4.48
Net NPA to Net Advances %	0.00	0.00
Provision coverage ratio %	101.40	117.63



24. Asset Quality Classification of advances and provisions held as on 31.03.2026

(Rs. in Crore)

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance 31.03.2025	595.76	3.34	24.34	0.29	27.97	623.73
Add: Additions during the year	-	-	-	-	4.71	-
Less: Reductions during the year*	-	-	-	-	7.38	-
Closing balance	708.39	4.71	20.30	0.29	25.30	733.69
*Reductions in Gross NPAs due to:						
i) Upgradation	-	-	-	-	0.95	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	6.43	-
iii) Technical/ Prudential Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.93	3.34	24.34	0.29	27.97	29.90
Add: Fresh provisions made during the year	0.48	1.37	-	-	1.37	1.85
Less: Excess provision reversed/ Write-off loans	-	-	4.04	-	4.04	4.04
Closing balance of provisions held	2.41	4.71	20.30	0.29	25.30	27.71
Net NPAs	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
Floating Provisions						
Opening Balance	-	-	-	-	-	5.00
Add: Additional provisions made during the year	-	-	-	-	-	3.36
Less: Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	8.36



Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	0.29
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-		-	0.29

Ratios	31-03-2025	31-03-2026
Gross NPA to Gross Advances %	4.48	3.45
Net NPA to Net Advances %	0.00	0.00
Provision coverage ratio %	117.63	133.39

25. Sector-wise Advances and Gross NPAs

(Amount in Rs. Crore)							
Sr. No.	Sector	31-03-2025			31-03-2026		
		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	Retail Trade	22.16	1.64	7.40%	18.31	1.13	6.17%
b	Small Business	74.91	3.71	4.95%	127.51	3.29	2.58%
c	Small Scale Industries	172.69	2.29	1.33%	221.35	2.52	1.14%
d	Housing Loans (Purchase / Construction of dwelling units and / or repairs to the damaged Dwelling unites)	37.37	0.50	1.34%	36.54	0.36	0.99%
e	Agriculture and allied Activities						
f	Small Road Transport Operators	6.55	3.49	53.28%	7.45	3.33	44.70%
g	Professional and Self Employed artisans and craftsmen	2.31	0.03	1.30%	0.69	0.02	2.90%
h	Education	0.89	0.00	0.00%	0.87	0.04	4.60%



I	Other Priority Sectors	69.49	2.28	3.28%	56.84	0.03	0.05%
	Total Priority Sector Advances	386.37	13.94	3.61%	469.56	10.72	2.28%
ii)	Non-priority Sector						
a	Medium and Large Industries						
b	Export Trade						
c	Banks						
d	Non Bank Financial Institutions						
e	Governments (Central & States)						
f	Food Credit (FCI consortium)						
g	Real Estate	95.84	1.47	1.53%	99.27	1.67	1.68%
h	Other PSUs						
i	All Other	141.52	12.56	8.88%	164.86	12.91	7.83%
	Sub-total (ii)	237.36	14.03	5.91%	264.13	14.58	5.52%
	Total (i + ii)	623.73	27.97	4.48%	733.69	25.30	3.45%

ii) Details of accounts subjected to restructuring

(Rs. in Crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	NIL	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-



26. Fraud accounts

(Rs. in Crore)

	31-03-2025	31-03-2026
Number of frauds reported	— (Refer note)	— (Refer note)
Amount involved in fraud	—	—
Amount of provision made for such frauds	—	—
Amount of Unamortised provision debited from 'other reserves' as at the end of the year	—	—

Note: No Frauds reported during the financial year 2025-26

27. Exposures

(Rs. in Crore)

a) Exposure to real estate sector		
Category	31-03-2025	31-03-2026
i) Direct exposure		
a) Residential Mortgages —	101.05	105.35
b) Commercial Real Estate —	13.82	18.73
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures —	-	-
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	114.87	124.08
b) Exposure to capital market		
Particulars	31-03-2025	31-03-2026
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	0.10	0.10
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;	-	-
Total exposure to capital market	0.10	0.10



28. Unsecured advances

(Rs. in Crore)		
Particulars	31-03-2025	31-03-2026
Total unsecured advances of the bank	25.28	27.00
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

29. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits (Rs. in Crore)		
Particulars	31-03-2025	31-03-2026
Total deposits of the twenty largest depositors	159.52	187.22
Percentage of deposits of twenty largest depositors to total deposits of the bank	17.03%	17.25%
b) Concentration of advances (Rs. in Crore)		
Particulars	31-03-2025	31-03-2026
Total advances to the twenty largest borrowers	128.91	174.91
Percentage of advances to twenty largest borrowers to total advances of the bank	20.67%	23.84%
c) Concentration of exposures (Rs. in Crore)		
Particulars	31-03-2025	31-03-2026
Total exposure to the twenty largest borrowers/ customers	143.17	184.18
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	20.00%	25.55%
d) Concentration of NPAs (Rs. in Crore)		
Particulars	31-03-2025	31-03-2026
Total Exposure to the top twenty NPA accounts	16.94	15.26
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	60.56%	60.32%



30. Disclosure of complaints

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

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

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

31. Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
31-03-2025					
Ground - 1 ATM	0	9	Increase 12.50%	0	0
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	0	9	Increase 12.50%	0	0



31-03-2026					
Ground - 1 ATM	0	4	Decrease 55.55%	0	0
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	0	4	Decrease 55.55%	0	0

32. Other Disclosures

a) Business ratios			
Particulars		31-03-2025	31-03-2026
i)	Interest Income as a percentage to Working Funds %	7.52%	7.38%
ii)	Non-interest income as a percentage to Working Funds %	0.42%	0.40%
iii)	Cost of Deposits %	5.64%	5.90%
iv)	Net Interest Margin %	3.31%	2.99%
v)	Operating Profit as a percentage to Working Funds %	1.16%	0.95%
vi)	Return on Assets %	0.64%	0.34%
vii)	Business (deposits plus advances) per employee (in ₹ crore)	7.66	9.14
viii)	Profit per employee (in ₹ crore)	0.03	0.02

33. Payment of DICGC Insurance Premium

(Rs. in Crore)			
Sr. No.	Particulars	31-03-2025	31-03-2026
i)	Payment of DICGC Insurance Premium	1.19	1.34
ii)	Arrears in payment of DICGC premium	0	0



34. Issuer composition of non-SLR investments

(Rs. in Crores)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026	31-03-2025	31-03-2026
a)	PSUs	5.00	5.00	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total *	5.00	5.00	-	-	-	-	-	-	-	-

35. Disclosure of facilities granted to Directors and Their Relatives

(Rs. in Crores)

Sr. No.	Particulars	2024-25	2025-26
A)	Fund based		
i	Outstanding at the beginning of the year	0.11	0.07
ii	Additions during the year	0.00	0.00
iii	Recovery During the year	0.04	0.04
iv	Outstanding at the end of the year	0.07	0.03
B)	Non Fund based		
i	Outstanding at the beginning of the year	0.00	0.00
ii	Additions during the year	0.00	0.00
iii	Recovery During the year	0.00	0.00
iv	Outstanding at the end of the year	0.00	0.00



36. Loans against gold and silver collateral

(a) Details of loans extended against eligible gold and silver collateral as on 31-03-2026

(In Crores)

Particulars	Loan outstanding		Average ticket size	Average LTV ratio	Gross NPA (%)
	(₹ crore)	As% of Total Loans			
1. Opening balance of the FY					
(a)+(b)	5.74	0.92%	0.03	62.57%	0.002%
(a) Consumption loans	3.69	0.59%	0.03	62.11%	0.002%
of which bullet repayment loans	1.23	0.20%	0.02	55.60%	0.00%
(b) Income generating loans	2.05	0.33%	0.06	64.51%	0.00%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	11.14	1.52%	0.03	66.79%	NA
(c) Consumption loans	4.31	0.59%	0.03	64.20%	NA
of which bullet repayment loans	1.51	0.21%	0.02	59.19%	NA
(d) Income generating loans	6.83	0.93%	0.04	69.70%	NA
3. Renewals sanctioned and disbursed during the FY	0.28	0.04%	0.10	29.45%	NA
4. Top-up loans sanctioned and disbursed during the FY	0.00	0.00%	0.00	0.00%	NA
5. Loans repaid during the FY [(e)+(f)]	3.95	0.54%	0.02	NA	NA
(e) Consumption loans	2.48	0.34%	0.02	NA	NA
of which bullet repayment loans	1.22	0.17%	0.02	NA	NA
(f) Income generating loans	1.47	0.20%	0.06	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.01	0.001%	0.01	NA	NA
(g) Consumption loans	0.01	0.001%	0.01	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
(h) Income generating loans	0.00	0.00%	0.00	NA	NA
7. Loans written off during the FY (i) + (j)	0.00	0.00%	0.00	NA	NA
(i) Consumption loans	0.00	0.00%	0.00	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA



(j) Income generating loans	0.00	0.00%	0.00	NA	NA
8. Closing balance at the end of FY (k) + (l)	12.28	1.67%	0.04	66.62%	0.001%
(k) Consumption loans	5.03	0.69%	0.03	64.83%	0.00%
of which bullet repayment loans	1.52	0.21%	0.02	59.25%	0.00%
(l) Income generating loans	7.25	0.99%	0.05	68.91%	0.001%

37. One Time Settlement of Advances:

The Bank has sanctioned 23 proposals for Rs. 1.41 crore during the FY 2025-26. Information regarding recovery is given in our main audit report.

38. The Bank has reclassified and rearranged previous year figures wherever necessary to confirm to this year's classifications.

VERIFIED AS PER OUR REPORT OF EVEN DATE			
For MUTTHA & LAHOTI Chartered Accountants FRN NO. 126769 W CA SMITA LAHOTI Partner M. No 107926	JUGALKISHOR PUNGALIYA CHAIRMAN		AJAY LADDHA VICE CHAIRMAN
	MILIND GAVASANE CHIEF EXECUTIVE OFFICER		
Date : 12-06-2026 Place : Pune		Date : 23-04-2026 Place : Pune	



Cash Flow Statement
For the Year Ended 31st MARCH 2026

(Rs. In Lakhs)

SR.NO.	PARTICULARS	YEAR ENDED 31.03.2025	YEAR ENDED 31.03.2026
A)	Cash Flows From Operating Activities		
	Profit As Par P&L	667.27	403.11
	Add :		
1	Depreciation on fixed assets	111.20	107.92
2	Amortisation of premium of Govt. Securities	10.81	10.81
3	Income Tax paid for previous year	0.00	0.04
4	Provision for Bad and Doubtful Debt	100.80	85.00
5	Provision for Special Reserve (Income Tax)	38.00	29.00
6	Other Provisions	130.52	140.48
7	Deferred Tax Expenses	9.27	111.33
8	Income Tax	254.00	237.00
9	Loss from sale of Banking Assets	-	1.58
		1,321.87	1,126.27
	Less:		
1	Profit from Sale of Banking Assets	11.96	-
2	Excess Provisions Written Back	7.82	11.10
3	Profit from Sale of Investments	105.08	165.45
		124.86	176.55
	Operating Profit Before Changes in Operating Assets	1,197.02	949.72
A-i)	(Increase)/Decrease In Operating Assets		
1	Funds Advanced to Customers	-6,694.80	-10,996.01
2	Interest Receivable	44.22	-7.25
3	(Additions)/Deductions of Investments	152.56	-5,383.05
4	Other Assets	-237.52	-81.63
		-6,735.54	-16,467.94
A-ii)	Increase/(Decrease) In Operating Liabilities		
1	Deposits From Customers	8,938.00	14,612.03
2	Other Liabilities	-281.15	-814.29
		8,656.85	13,797.74
	Net Cash From Operating Activities	3,118.33	-1,720.48



		YEAR ENDED 31.03.2025	YEAR ENDED 31.03.2026
B)	Cash Flows From Investing Activities		
1	Dividend Received	5.25	5.26
2	(Purchase) Sale Of Fixed Assets Net Of Revaluation	-88.09	-35.52
	Net Cash From Investing Activities	-82.83	-30.26
C)	Cash Flows From Financing Activities		
1	Share Capital	21.34	53.25
2	Payment of Dividend	-12.83	-5.81
3	Reserves & Funds	-744.71	-467.20
4	Borrowings	—	—
	Net Cash From Financing Activities	-736.20	-419.75
	Net Increase/(Decrease) In Cash & Cash Equivalents	2,299.30	-2,170.50
	Note :		
	Cash & Cash Equivalents	31.03.2025	31.03.2026
	Cash	727.31	766.53
	Bank Balance	8,724.58	6,514.86
	Cash & Cash Equivalents	9,451.89	7,281.39
	Net Increase/(Decrease) in Cash & Cash Equivalents	2,299.30	-2,170.50
	Cash & Cash Equivalents At The Beginning of The Year	7,152.59	9,451.89
	Cash & Cash Equivalents At The End of The Year	9,451.89	7,281.39

Note:- Previous years figures are regrouped/ restated/ rearranged/ reclassified wherever found necessary.

VERIFIED AS PER OUR REPORT OF EVEN DATE		
For MUTTHA & LAHOTI Chartered Accountants FRN NO. 126769 W CA SMITA LAHOTI Partner M. No 107926	JUGALKISHOR PUNGALIYA CHAIRMAN	AJAY LADDHA VICE CHAIRMAN
	MILIND GAVASANE CHIEF EXECUTIVE OFFICER	
Date : 12-06-2026 Place : Pune	Date : 23-04-2026 Place : Pune	



शिवणे शाखेच्या उद्घाटन प्रसंगी उपस्थित असलेले संस्थापक अध्यक्ष श्री. हिरालालजी मालू, विद्यमान अध्यक्ष श्री. जुगलकिशोरजी पुंगलिया, मा. अध्यक्ष डॉ. रामविलासजी मंत्री, श्री. गिरीधरजी काळे, श्री. विठ्ठलशेट मणियार, श्री. जुगलकिशोरजी मालू व बँकेचे मुख्य कार्यकारी अधिकारी श्री. मिलिंद गावसाने



Frontiers in Co-Operative Banking Award चा Best Green Lending Initiative in Small UCB Category पुरस्कार स्वीकारताना बँकेचे मुख्य कार्यकारी अधिकारी व संचालक



शिवणे शाखेच्या उद्घाटन प्रसंगी बँकेचे अध्यक्ष श्री. जुगलकिशोरजी पुंगलिया, बँकेचे माजी अध्यक्ष श्री. जुगलकिशोरजी मालू, गिरीधरजी काळे, श्री. विठ्ठलशेट मणियार, संचालिका सौ. संगीता मणियार, मा. अध्यक्ष श्री. रामविलासजी मंत्री व संस्थापक अध्यक्ष श्री. हिरालालजी मालू



इचलकरंजी शाखेच्या स्व-वास्तूत स्थलांतर कार्यक्रम प्रसंगी उपस्थित मान्यवर व संचालक



इचलकरंजी शाखेच्या स्ववास्तूत स्थलांतर कार्यक्रम प्रसंगी मा. राहूल आवाडे यांचे स्वागत करताना श्री. जुगलकिशोर पुंगलिया, श्री. गणेश मुंदडा, श्री. गोपाळ जाजू, श्री. श्रीकांत सोनी, श्री. गोपाळ राठी व श्री. मिलिंद गावसाने



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