



सन्मित्र सहकारी बँक लि.

मुख्य कार्यालय : २००, डांगमाळी आळी, हडपसर, पुणे - ४११०२८

प्रशासकीय मुख्य कार्यालय : स. नं. १५६/२अ/२अ, वैभव टॉकीज समोर, हडपसर, पुणे - ४११०२८

फोन : ०२०-२६८७०८०४, २६८७०५०४

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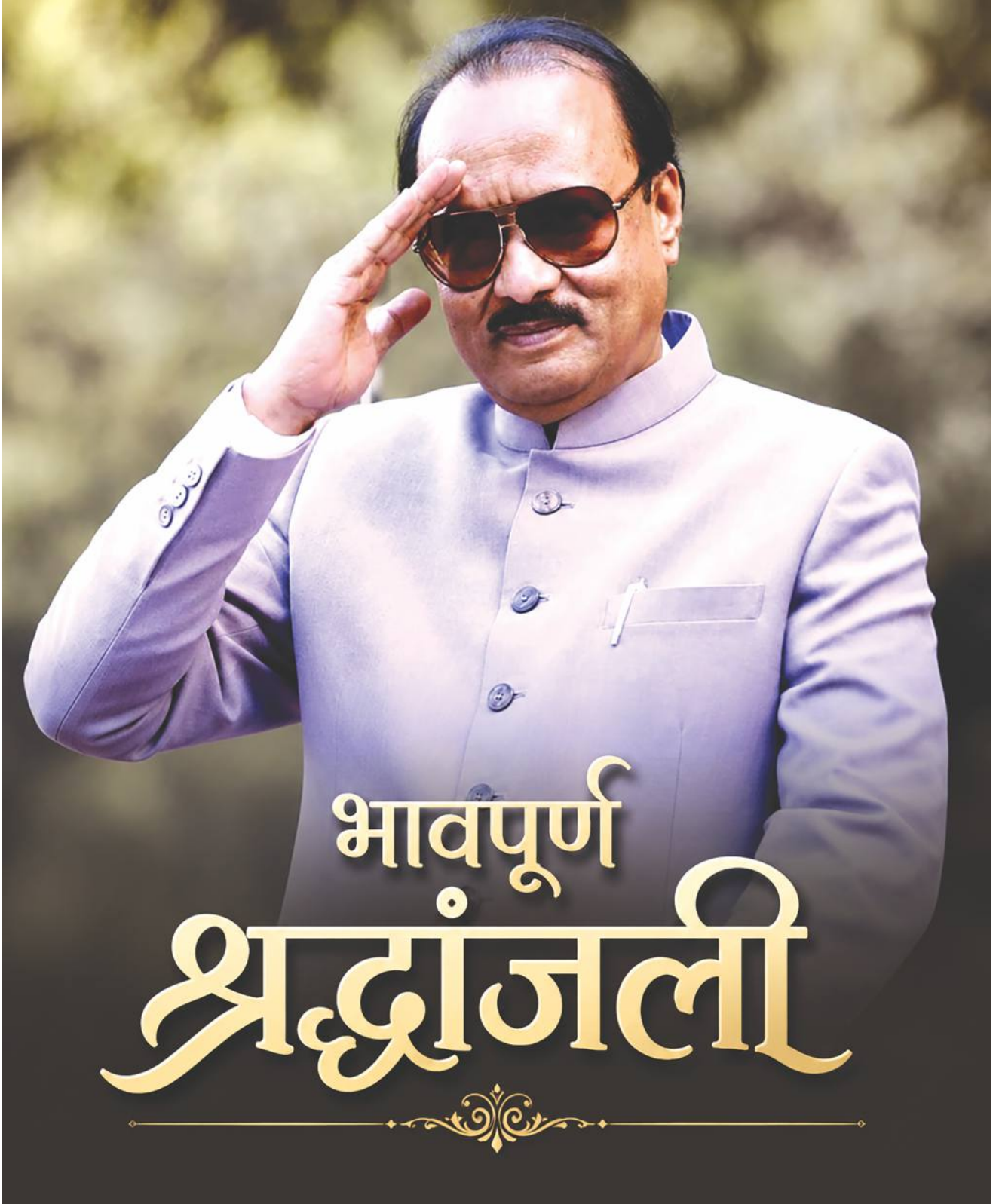


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सन्मित्र सहकारी बँक लि.



सन्मित्र सहकारी बँक लि.

मुख्य कार्यालय : २००, डांगमाळी आळी, हडपसर, पुणे - ४११०२८

प्रशासकीय मुख्य कार्यालय : सर्व्हे नं. १५६/२अ/२अ, वैभव थिएटरच्या समोर, पुणे-सोलापूर रोड, हडपसर, पुणे - ४११०२८

☎ : ०२०-२६८७०८०४

वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)

सन्मित्र सहकारी बँक लिमिटेड, हडपसर, पुणे - ४११०२८ या बँकेची ५४ वी वार्षिक सर्वसाधारण सभा शनिवार दिनांक २६.०९.२०२६ रोजी सकाळी ठीक ९.३० वाजता **“जांभूळकर गार्डन”**, शिवरकर रोड, वानवडी, पुणे ४११०४० या ठिकाणी खालील विषयांवर विचार विनिमय करून निर्णय घेण्यासाठी आयोजित केली आहे. तरी सर्व सन्माननीय सभासदांनी सभेस उपस्थित रहावे, ही नम्र विनंती.

सभेपुढील विषय

- मागील दिनांक २४.०८.२०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- मा. संचालक मंडळाने तयार केलेला बँकेचा ५४ वा वार्षिक अहवाल व दिनांक ३१.०३.२०२६ अखेरचा मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला बँकेचा ताळेबंद आणि नफा तोटा पत्रक स्वीकृत करणे.
- मा. संचालक मंडळाने शिफारस केल्याप्रमाणे सन २०२५-२०२६ च्या नफा विभागीय मान्यता देणे.
- सन २०२५-२०२६ च्या मंजूर अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मान्यता देणे.
- सन २०२६-२०२७ सालाकरिता मा. संचालक मंडळाने तयार केलेल्या अंदाज पत्रकास मंजुरी देणे.
- मा. वैधानिक लेखा परीक्षकांनी सन २०२५-२०२६ या वर्षाच्या केलेल्या हिशोब तपासणी अहवालाची नोंद घेणे, तसेच मा. वैधानिक लेखा परीक्षकांचा सन २०२४-२०२५ च्या दोष दुरुस्ती पूर्तता अहवालाची नोंद घेणे.
- सन २०२६-२०२७ या आर्थिक वर्षासाठी रिझर्व्ह बँक ऑफ इंडिया यांचे मान्यतेनुसार मा. वैधानिक लेखा परीक्षकांची केलेल्या नियुक्तीस मान्यता देणे.
- आर्थिक वर्ष २०२७-२०२८ करिता कंकरंट लेखापरीक्षक यांची नेमणूक करणे व त्यांचा मेहनताना ठरविणे बाबतचे अधिकार संचालक मंडळास देणे.
- मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे. (महाराष्ट्र सहकारी कायदा १९६० कलम ७५ (२) नुसार)
- महाराष्ट्र शासन यांच्या परिपत्रकानुसार एकरकमी परतफेड योजनेंतर्गत दिलेल्या सवलतीची नोंद घेणे.
- रिझर्व्ह बँक ऑफ इंडिया यांच्या मार्गदर्शक सुचनेनुसार बँकेने तयार केलेल्या तडजोड धोरणानुसार थकीत कर्जदारांना दिलेल्या सवलतीची नोंद घेणे.
- मा. संचालक मंडळाने शिफारस केल्याप्रमाणे पोटनियम दुरुस्तीस मान्यता देणे.
- मा. अध्यक्ष यांचे परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

मा. संचालक मंडळाचे आज्ञेवरून
sd-

(सुनिल गंगाधर दणाईत)
मुख्य कार्यकारी अधिकारी

ठिकाण : हडपसर, पुणे
दिनांक : १३/०८/२०२६

* सुचना *

- गणसंख्ये अभावी सभा तहकूब झाल्यास सदर वार्षिक सर्व साधारण सभा त्याच दिवशी वरील ठिकाणी सकाळी ठीक १०.०० वाजता घेण्यात येईल आणि अशा सभेस गणसंख्येची आवश्यकता असणार नाही.
- सभासदांना वरील विषया संदर्भात काही प्रश्न व सुचना करावयाच्या असल्यास त्या दिनांक १९-०९-२०२६ पर्यंत लेखी स्वरूपात बँकेच्या प्रशासकीय मुख्य कार्यालय स. नं. १५६/२अ/२अ, पुणे सोलापूर रोड, वैभव थिएटरच्या समोर, हडपसर, पुणे ४११०२८ या ठिकाणी कार्यालयीन कामकाजाच्या वेळेत आणून द्याव्यात, त्यानंतर आलेल्या प्रश्नांना सभेमध्ये उत्तर देणे शक्य होणार नाही.
- भाग प्रमाणपत्रातील पत्ता, वारस नोंद अथवा वारसदार बदल असल्यास त्या संबंधातील पत्र बँकेच्या शेअर्स विभाग, प्रशासकीय मुख्य कार्यालय स. नं. १५६/२अ/२अ, पुणे सोलापूर रोड, वैभव थिएटरच्या समोर, हडपसर, पुणे ४११०२८ या ठिकाणी अथवा नजीकच्या शाखेमध्ये द्यावे.
- ज्या सभासदांनी आपले भाग दाखले (शेअर्स सर्टीफिकेट) नेले नसतील त्यांनी मुख्य कार्यालयाशी संपर्क साधावा आणि घेवून जावेत.
- वार्षिक अहवालाची प्रत नजीकच्या शाखेत कार्यालयीन कामकाजाच्या वेळेत उपलब्ध राहिल. सदरची नोटीस दाखवून अहवालाची प्रत शाखेतून घेण्यात यावी व सभेस येताना अहवालाची प्रत सोबत आणावी.
- रिझर्व्ह बँकेच्या धोरणानुसार ज्या सभासदांनी, खातेदारांनी, ठेवीदारांनी के.वाय.सी. निकषांची पूर्तता अद्याप केलेली नसेल अशांनी त्वरित २ रंगीत फोटो, निवासाचा पुरावा, ओळखीसाठी आधार कार्ड, पॅन कार्ड इत्यादी शाखेमध्ये आणून द्यावेत.
- सर्व सभासदांना आवाहन करण्यात येते कि, ज्या सभासदांकडे रु. १०००/- पेक्षा कमी शेअर्स आहेत, त्यांनी किमान रु. १०००/- चे शेअर्स घ्यावेत ही विनंती.
- सभासदांनी कृपया आपला मोबाईल नंबर व ई-मेल आयडी बँकेस द्यावा ही विनंती.
- आपल्या खात्यावर नियमित व्यवहार करून खाते ऑपरेट ठेवावे, अन्यथा नियमानुसार व्यवहार नसलेल्या खात्यांची रक्कम ठराविक कालावधीनंतर रिझर्व्ह बँकेच्या DEAF खात्यास पाठवली जाते याची नोंद घ्यावी.

अध्यक्षीय मनोगत



सन्माननीय सभासद बंधू आणि भगिनींनो,

आपल्या सर्वांना सस्नेह नमस्कार आणि ५४ व्या वार्षिक सर्वसाधारण सभेमध्ये आपले मनःपूर्वक स्वागत!

आजचा दिवस आपल्या सर्वांसाठी अत्यंत अभिमानाचा आणि सुवर्ण अक्षरांनी लिहून ठेवावा असा आहे. आपल्या “सन्मित्र सहकारी बँकेने” यशाची तब्बल ५४ वर्षे पूर्ण केली असून, यावर्षी आपण ५५ व्या वर्षात पदार्पण करीत आहोत. आपल्या पारदर्शक कारभाराने आणि विश्वसनियतेने ग्राहकांच्या मनावर अधिराज्य गाजवणारी आपली बँक आज सहकार क्षेत्रातील एक दीपस्तंभ म्हणून उभी आहे. ३१ मार्च २०२६ ला संपलेल्या आर्थिक वर्षात बँकेने केवळ प्रगतीच केली नाही, तर यशाचे एक नवे आणि उत्तुंग शिखर सर केले आहे, हे सांगताना माझा ऊर अभिमानाने भरून येत आहे.

गेल्या आर्थिक वर्षाचा आढावा घेताना आपल्याला जागतिक आणि राष्ट्रीय स्तरावरील आर्थिक पर्यावरणाचा विचार करणे क्रमप्राप्त आहे. जागतिक स्तरावर विविध भौगोलिक-राजकीय तणाव, युद्धजन्य परिस्थिती, आंतरराष्ट्रीय बाजारपेठेतील चढ-उतार आणि पुरवठा साखळीतील बदलांमुळे जागतिक अर्थव्यवस्थे समोर अनेक आव्हाने उभी होती. मात्र, अशा वादळी परिस्थितीतही भारताची अर्थव्यवस्था एका मजबूत नौकेप्रमाणे स्थैर्याने पुढे जात राहिली.

देशांतर्गत पातळीवर, डिजिटल क्रांतीचा वाढता वेग, महागाईवर नियंत्रण ठेवण्यासाठी उचललेली पावले आणि पायाभूत सुविधांवरील वाढता खर्च यामुळे भारतीय अर्थव्यवस्थेला एक नवी गती मिळाली. या सर्व घडामोडींचा थेट परिणाम बँकिंग क्षेत्रावरही झाला. व्याजदरांचे व्यवस्थापन आणि तरलतेचे (Liquidity) संतुलन राखणे हे बँकांसाठी कौशल्येचे काम होते. बदलत्या व्याजदरांमुळे ग्राहकांच्या मानसिकतेत बदल होत असताना, आपण अत्यंत चोख धोरणे आखून आपल्या बँकेचे आर्थिक हित जोपासले.

या आर्थिक वर्षात भारतीय रिझर्व्ह बँक (RBI) आणि सहकार खात्याने बँकिंग क्षेत्रातील विविध शिस्त आणि सुरक्षितता अधिक बळकट करण्यासाठी अत्यंत कडक व दूरगामी धोरणे राबविली. रिझर्व्ह बँकेच्या “ई.सी.बी.ए.(ECBA)” अंतर्गत वित्तीय निकष अधिक कडक करण्यात आले होते. ठेवीदारांच्या पैशांची सुरक्षितता आणि बँकांची आर्थिक लवचिकता वाढवणे हा यामागचा मुख्य उद्देश होता. मला अत्यंत आनंदाने आणि अभिमानाने सांगावेसे वाटते की, आपल्या सन्मित्र सहकारी बँकेने भारतीय रिझर्व्ह बँकेच्या ई.सी.बी.ए.(ECBA) च्या सर्व कडक निकषांची केवळ पूर्तता केली नाही, तर एक अत्यंत आर्थिकदृष्ट्या सक्षम आणि वित्तीय शिस्त असलेली आदर्श संस्था म्हणून स्वतःला सिद्ध केले आहे. सहकार खात्याच्या सर्व नियमांचे पालन करत आपण सहकार क्षेत्रातील “आर्थिक सुशासनाचे” (Financial Governance) एक उत्तम उदाहरण सादर केले आहे. रिझर्व्ह बँकेच्या नवीन मार्गदर्शक सूचनेनुसार जी बँक ECBA चे निकष पूर्ण करेल त्या बँकेस Automatic Route नुसार एकूण शाखांपैकी 15% नविन शाखा सुरु करता येतील. या अनुषंगाने आपणास सांगण्यास आनंद वाटतो की, आपल्या बँकेची 9 वी शाखा आपण लवकरच सुरु करीत आहोत.

आपल्या बँकेने या आर्थिक वर्षात जी कामगिरी केली आहे, ती केवळ कौतुकास्पद नसून ऐतिहासिक आहे. **आपल्या बँकेने एकूण व्यवसायाचा ५०० कोटी रुपयांचा अत्यंत महत्वाचा व मैलाचा दगड यशस्वीपणे पार केला आहे!** बँकेचा हा दुणावलेला आत्मविश्वास आपल्या भक्कम आर्थिक पायाभरणीची साक्ष देतो. **३१ मार्च २०२६ अखेरची बँकेची आर्थिक स्थिती खालीलप्रमाणे अत्यंत सुदृढ आहे:**

- **एकूण ठेवी** : रु. ३०८.९१ कोटी
- **एकूण कर्ज** : रु. १९५.२५ कोटी
- **एकूण व्यवसाय** : रु. ५०४.१६ कोटी
- **निव्वळ एन.पी.ए. (Net NPA)** : ०.६५ %
- **CRAR** : १८.७३ %

कर्ज वसुलीतील सातत्य, कठोर वित्तीय शिस्त आणि कर्जदारांची चोख निवड यामुळेच आपण “एन.पी.ए.” सारख्या मोठ्या आव्हानाला सामोरे जाऊ शकलो आहोत. आपले कर्ज वसुलीचे प्रमाण हे सहकार क्षेत्रातील बँकांसाठी एक वस्तुपाठ ठरावे इतके उत्कृष्ट राहिले आहे.

आपल्या सर्वांसाठी आणखी एक आनंदाची गोष्ट म्हणजे, सन २०२५-२६ हे वर्ष “आंतरराष्ट्रीय सहकार वर्ष” म्हणून जगभर साजरे केले गेले. आपल्या बँकेनेही हे वर्ष विविध सामाजिक आणि ग्राहक उपयोगी उपक्रमांनी साजरे केले. सहकार क्षेत्रातील उत्तम व्यवस्थापन, ग्राहकाभिमुख सेवा आणि कठोर आर्थिक शिस्तीच्या जोरावर आपल्या बँकेने बँकिंग जगतात एक वेगळीच छाप पाडली आहे. आपल्या या उल्लेखनीय आणि प्रामाणिक कामगिरीची दखल राष्ट्रीय स्तरावर घेतली गेली असून, आपल्या सन्मित्र सहकारी बँकेला या वर्षात दोन अत्यंत प्रतिष्ठेच्या पुरस्कारांनी सन्मानित करण्यात आले आहे:

1. “बेस्ट अर्बन को-ऑप बँक” (सर्वोत्कृष्ट नागरी सहकारी बँक)
2. “बेस्ट एन.पी.ए. मॅनेजमेंट: (सर्वोत्कृष्ट एन.पी.ए. व्यवस्थापन)

हे पुरस्कार म्हणजे आपल्या पारदर्शक आणि प्रामाणिक कारभारावर लागलेली यशाची अधिकृत मोहरच आहे.

आपणापुढे अहवाल वर्ष २०२५-२०२६ चा वार्षिक अहवाल, ताळेबंद, नफा-तोटा पत्रक, नफा विभागणी आणि इतर विषय मंजूरीकरिता सादर केले आहेत. आपणास विनंती कि, या विषयास आपण सर्वांनी मंजूरी द्यावी.



अहवाल वर्ष २०२५-२०२६ मध्ये बँकेच्या आर्थिक घटकांमध्ये उल्लेखनीय वाढ झालेली आहे, त्याचा तपशील खालीप्रमाणे आहे.

३१ मार्च २०२६ अखेरच्या आर्थिक परिस्थितीचे विश्लेषण

अहवाल वर्ष २०२५-२६ चे वर्ष अखेरचे कामकाज दिनांक ३१.०३.२०२६ रोजी पूर्ण झाले आहे. आपणापुढे बँकेचा ताळेबंद आणि नफा तोटा पत्रक, तसेच त्या अनुषंगाने राखावयाची प्रमाणके याबाबतही पत्रके जोडलेली आहेत. त्याचबरोबर शाखानिहाय ठेवी, कर्जे, एनपीए, नफा याबाबत माहिती नमूद केलेली आहे.

- अधिकृत भाग भांडवल :** बँकेचे अधिकृत भाग भांडवल रुपये १२.०० कोटी इतके आहे. यामध्ये वाढ करावी यासाठी आजच्या सभेतील विषय क्र. १२ आपणापुढे मान्यतेकरीता सादर केला आहे. कृपया आपण त्यास मान्यता द्यावी.
- वसूल भाग भांडवल:** दिनांक ३१.०३.२०२५ अखेर बँकेचे वसूल भाग भांडवल रुपये १०.५० कोटी इतके होते. अहवाल वर्ष २०२५-२६ मध्ये २८२ नवीन सभासद नोंदणी होवून त्यांचेकडून रु. ०.०६ कोटी व कर्जदाराकडून नवीन भांडवल रुपये ०.७१ कोटी असे मिळून एकूण भांडवल रु ०.७७ कोटी जमा झालेले आहे आणि २९३ सभासदांनी राजीनामा दिल्याने किंवा मयत झाल्याने रुपये ०.३० कोटी रुपये भांडवल परत करण्यात आलेले आहे. सदर रकमेचे जमा नावे करता ३१ मार्च २०२६ अखेर बँकेचे वसूल भांडवल रुपये १०.९७ कोटी इतके राहिलेले आहे. गतवर्षी पेक्षा भांडवलामध्ये रुपये ०.४७ कोटीने वाढ झालेली आहे, वाढीचे प्रमाण ०४.४८% आहे.
- भांडवल पर्याप्तता प्रमाण CRAR:** आर्थिक दृष्ट्या सक्षम आणि उत्तम बँक ECBA म्हणून जे निकष बँकेस पालन करणे आवश्यक आहेत, त्यामध्ये CRAR हा महत्वाचा निकष आहे. ECBA करिता बँकेस कमीत कमी १०% CRAR राखणे आवश्यक आहे. ३१ मार्च २०२६ अखेर बँकेचे भांडवल पर्याप्तता प्रमाण १८.७३ % आहे. त्यामुळे आपण ह्या निकषाचे पालन केलेले आहे.
- सभासद :** ३१ मार्च २०२५ अखेर बँकेचे एकूण सभासद १५७८९ होते. अहवाल वर्षामध्ये यामध्ये २८२ नव्याने सभासद झालेले आहेत आणि राजीनामा दिल्यामुळे किंवा मयत झाल्यामुळे २९३ सभासद कमी झालेले आहेत. त्यामुळे ३१ मार्च २०२६ अखेर बँकेचे एकूण सभासद १५७७८ इतके राहिले आहेत.
- नाममात्र सभासद:** ३१ मार्च २०२६ अखेर बँकेचे एकूण कर्जदार नाममात्र सभासद ६०७ इतके आहेत. यांचे एकूण सभासदांशी प्रमाण ३.८५ % येत आहे. या कर्जदार नाममात्र सभासदांचे एकूण सभासदांशी प्रमाण २०% चे वर असून नये असा निकष आहे. आपण ह्या निकषाचे पालन केलेले आहे.
- खेळते भांडवल (WORKING CAPITAL):** ३१ मार्च २०२५ अखेर बँकेचे खेळते भांडवल रुपये ३२२.९१ कोटी इतके होते. ३१ मार्च २०२६ अखेर बँकेचे खेळते भांडवल रुपये ३५५.०८ कोटी इतके राहिलेले आहे. अहवाल वर्षामध्ये खेळत्या भांडवलामध्ये रुपये ३२.१७ कोटीने वाढ झालेली आहे. वाढीचे प्रमाण ९.९६% आहे.
- नक्त मालमता (NET WORTH):** ३१ मार्च २०२५ अखेर बँकेची नक्त मालमता रुपये रु ३१.४० कोटी इतकी होती, त्यामध्ये वाढ होवून ३१ मार्च २०२६ अखेर बँकेची नक्त मालमता रुपये रु ३३.६५ कोटी इतकी झालेली आहे. नक्त मालमतेचे एकूण ठेवीशी प्रमाण १०.८९ % आहे.
- एकूण निधी :** ३१ मार्च २०२६ अखेर बँकेचे एकूण निधी रुपये ४६.६२ कोटी इतके आहे, मार्च २०२५ अखेर एकूण निधी ४५.०७ कोटी इतका होता. यामध्ये रुपये १.५५ कोटी इतकी वाढ झालेली आहे.
- ठेवी:** ३१ मार्च २०२५ अखेर बँकेच्या एकूण ठेवी रुपये २७८.०२ कोटी इतक्या होत्या. आता ३१ मार्च २०२६ अखेर बँकेच्या एकूण ठेवी रुपये ३०८.९१ कोटी इतक्या आहेत. मागील वर्षीपेक्षा यामध्ये रुपये ३०.८९ कोटी इतक्या रकमेने वाढ झालेली आहे. वाढीचे प्रमाण ११.११ % आहे.
- कासा ठेवीदार:** ३१ मार्च २०२६ अखेर बँकेचे एकूण ठेवीदार ४०२५१ आहेत, यापैकी बचत आणि चालू म्हणजे कासा ठेवीचे खातेदार अनुक्रमे २६८०९ व १३४४२ असे मिळून २८४३२ इतके आहेत. एकूण ठेवी पैकी कासा ठेवीची रक्कम रुपये ८७.३७ कोटी असून त्यामध्ये वाढ करण्याचा आमचा मानस आहे. आपणास आवाहन करतो कि, आपले सर्व व्यवहार हे आपल्याच बँकेमधील बचत व चालू खात्यामधून करावेत.
- DEAF:** ज्या खात्यामध्ये मागील दहा वर्ष कोणतेही जमा किंवा नावे व्यवहार झालेले नाहीत, असे देय व्याज लागू असलेले किंवा नसलेले खातेदार यांची रक्कम DEPOSIT AWARENESS EDUCATION FUND (DEAF) या अंतर्गत रिझर्व बँकेकडे पाठवणे बंधनकारक केलेले आहे. आतापर्यंत या खात्यामध्ये आपल्या बँकेने एकूण ९६४७ खातेदार आणि त्यांची रक्कम रुपये १.८५ कोटी पाठवलेली आहे. या खातेदारांची यादी आपण प्रत्येक शाखेमध्ये आणि बँकेच्या वेब साईट वर प्रसिद्ध केलेली आहे. जर अशा पाठवलेली यादीमधून कोणा खातेदाराचे रक्कम मागणी केल्यास केवायसी कागदपत्रांची पूर्तता करून रिझर्व बँकेकडून हि रक्कम मागवून परत दिली जाते. मागणी न झाल्यास अशी रक्कम रिझर्व बँकेकडे पडून रहाते. आपणास विनंती कि, आपल्या खात्यावर नियमितपणे व्यवहार करावेत.
- ठेवीचा विमा :** बँकेने सर्व ठेवीचा विमा DICGC कडे उतरवलेला आहे, बँकेने विमा हप्त्यांची रक्कम विहित वेळेमध्ये भरलेली आहे, त्याची पोहोच देखील बँकेच्या वेब साईट वर प्रसिद्ध केली आहे.
- कर्जे:** ३१ मार्च २०२५ अखेर बँकेचे एकूण कर्ज रुपये १८२.४९ कोटी इतके होते. ३१ मार्च २०२६ अखेर बँकेचे एकूण येणे कर्ज रुपये १९५.२५ कोटी इतके आहे. अहवाल वर्षात कर्जामध्ये रुपये १२.७६ कोटीने वाढ झालेली आहे, वाढीचे प्रमाण ६.९९ % आहे. साधारणपणे कर्जामध्ये १५ % वाढ हि आदर्श मानली गेलेली आहे. एकूण येणे कर्जाचे एकूण ठेवीशी प्रमाण ६३.२१% आहे. साधारणपणे हे प्रमाण ६५% ते ७०% पर्यंतचे दरम्यान असणे हे आदर्श प्रमाण मानले गेले आहे. एकूण कर्जामध्ये रुपये २५ लाखा पर्यंतच्या कर्जाचे प्रमाण ५०% असावे असे रिझर्व बँकेचे आदेश आहेत. लहान कर्ज वाढावीत म्हणून बँकेने अल्प व्याजदराच्या योजना सुरु केल्या आहेत, बँकेने

मा. अण्णासाहेब पाटील आर्थिक विकास महामंडळ व इतर मागासवर्ग आर्थिक विकास महामंडळ या महाराष्ट्र शासनाच्या व्याज माफी योजनेमध्ये सहभागी होवून त्याचा फायदा अनेक खातेदारांना उपलब्ध करून दिला आहे, आपणही या शून्य व्याजदर योजनेचा लाभ घ्यावा. बँकेच्या सौर उर्जा योजनेचा लाभ घेवून आपले वीज बिल कमी करून आपली पुंजी वाढवण्याचा प्रयत्न करावा.

12. **अनुत्पादित कर्ज प्रमाण :** ३१ मार्च २०२६ अखेर बँकेचे अनुत्पादित कर्जाचे एकूण कर्जाशी ढोबळ प्रमाण ४.३९% व निव्वळ प्रमाण ०.६५% इतके राहिले आहे, जे कि मागील अहवाल वर्ष २०२४-२०२५ मध्ये ढोबळ प्रमाण ६.८६% व निव्वळ प्रमाण २.३८% इतके होते. अहवाल वर्षामध्ये थकबाकी वसुलीवर भर दिल्यामुळे जुने अनुत्पादित कर्ज वसूल करून नवीन अनुत्पादित होवू नये याचे लक्ष देण्यात आले. त्याचा परिणाम म्हणजे आपण अनुत्पादित कर्जाचे प्रमाण निर्धारित प्रमाणाचे आतमध्ये ठेवू शकलो. पुढील वर्षामध्ये अनुत्पादित कर्जामध्ये वसुली करून शून्य अनुत्पादित प्रमाण ठेवण्याचे नियोजन आहे.
13. **गुंतवणूक:** ३१ मार्च २०२५ अखेर बँकेची गुंतवणूक रुपये १०१.८८ कोटी इतकी होती, आता ३१ मार्च २०२६ अखेर बँकेची एकूण गुंतवणूक रुपये ११२.१५ कोटी इतकी झाली आहे. अहवाल वर्ष २०२५-२०२६ मध्ये गुंतवणूक करणे करिता पारंपारिक गुंतवणुकीचे शिवाय अन्य सुरक्षित पर्यायामध्ये आपण गुंतवणूक केलेली आहे. आपण स्वतंत्र ट्रेझरी विभाग निर्माण केला आहे, सरकारी रोखे खरेदी विक्रीमधून बँकेस अहवाल वर्षामध्ये रुपये ०.६९ कोटीचा नफा मिळालेला आहे.
14. **नफा:** अहवाल वर्षामध्ये इतर उत्पन्न वाढीचे प्रयत्न करून आणि खर्चामध्ये कपात करून त्याद्वारे देखील नफा वाढवण्याचे प्रयत्न संचालक मंडळाने केले आहेत. ३१ मार्च २०२६ अखेर बँकेस निव्वळ नफा रुपये १.६६ कोटी इतका झालेला आहे. चालू अहवाल वर्षामध्ये सर्व वैधानिक तरतुदीचे पालन करून निव्वळ नफा मिळवलेला आहे. बँकेस अहवाल वर्ष २०२५-२६ अखेर निव्वळ नफा रुपये १.६६ कोटी राहिलेला आहे, त्याची नफा विभागणी खालील प्रमाणे सुचवलेली आहे.
15. **नफा विभागणी:** अहवाल वर्ष २०२५-२०२६ करिता बँकेस निव्वळ नफा रुपये १,६५,९५,९०५.२५ झाला आहे, नफा विभागणी करिता खालील प्रमाणे सुचवले आहे, त्यास आपली मंजूरी द्यावी.

अ.क्र.	तपशील	रक्कम	नफ्याशी प्रमाण	कारण
१	राखीव निधी	४१,४९,०००.००	२५.००%	पोट नियमानुसार तरतूद
२	जादा राखीव निधी	१६,६१,०००.००	१०.००%	पोट नियमानुसार तरतूद
३	इमारत निधी	५,७१,३८२.२५	०३.४४%	
४	शैक्षणिक निधी	५,००,०००.००	०३.०१%	
५	तंत्रज्ञान निधी	५,००,०००.००	०३.०१%	
६	गुंतवणूक चढ उतार निधी	५०,००,०००.००	३०.१३%	रिझर्व्ह बँक सुचनेनुसार तरतूद
७	लाभांशाकरीता ४% ने शिफारस	४२,१४,५२३.००	२५.४०%	
	एकूण नफा	१,६५,९५,९०५.२५		

16. तपासणी:

- अ. **रिझर्व बँक तपासणी:** ३१ मार्च २०२४ अखेरच्या आर्थिक स्थितीवर रिझर्व्ह बँकेकडून मा. श्री अभिषेक सिन्हा DGM.RBI. यांचे मार्गदर्शनाखाली तपासणी करण्यात आली, त्याचा अहवाल प्राप्त झाला असून त्याचा दोष दुरुस्ती अहवाल रिझर्व्ह बँकेकडे विहित वेळामध्ये सादर करण्यात आला आहे. ३१ मार्च २०२५ व ३१ मार्च २०२६ अखेरच्या आर्थिक स्थितीवर रिझर्व्ह बँकेचे तपासणीचे कामकाज अद्याप बाकी आहे.
- ब. **वैधानिक लेखा परीक्षण :** ३१ मार्च २०२६ अखेरच्या आर्थिक स्थितीवर आधारित वैधानिक लेखा परीक्षण मे. सी.व्ही.चितळे आणि कंपनी पुणे यांनी पूर्ण केले असून त्यांनी आपला अहवाल बँकेकडे सादर केला आहे. त्याच्या दोष दुरुस्तीचे काम सुरु असून विहित वेळामध्ये सहकार खात्याकडे तो सादर करण्यात येईल.
- क. **कंकरन्ट लेखा परीक्षण :** अहवाल वर्ष २०२५-२०२६ करिता कंकरन्ट लेखा परीक्षण मे. देशमुख आणि कंपनी आणि मे. प्रियेश जैन आणि कंपनी यांनी पूर्ण केले आहेत. त्यांनी त्यांचा अहवाल सादर केला आहे.
- ड. **सिस्टीम ऑडीट :** बँकेच्या संगणक प्रणालीचे ऑडीट आपण मे. SOC Analyst Pvt. Ltd. IT consultant यांचेकडून केलेले आहे.
रिझर्व्ह बँक अधिकारी आणि वैधानिक व समवर्ती लेखापरीक्षक यांनी कामकाजाबाबत ज्या सुचना व मार्गदर्शन केले आहेत त्याचे पूर्णपणे पालन करण्याची कार्यवाही सुरु आहे.

17. ग्राहक सुविधा :

- अ. **कोअर बँकिंग :** बँकेने JIIT कंपनीचे जेकोअर संगणक प्रणालीचा वापर एप्रिल २०२५ पासून सुरु केला आहे. या मध्ये ABB, SMS, RTGS/NEFT/IMPS, ATM, QR CODE, RBIA, LOS, HR PORTAL, DAILY DEPOSIT चा समावेश आहे. या सुविधेचा लाभ खातेदार घेत आहेत.



सन्मित्र सहकारी बँक लि.

- आ. पर्सनलाईज्ड चेक बुक :** बँकेत खातेदाराचे नाव, फर्म चे नाव चेकबुक वर छापून ते त्वरित वितरीत केले जात आहेत. बँकेच्या प्रत्येक शाखेस स्वतंत्र (MICR) मायकर क्रमांक रिझर्व बँकेकडून प्राप्त झाला असून, तसा बदल चेकबुक छपाई करताना केला आहे.
- इ. CTS CLEARING सुविधा:** बँकेने आता IDBI बँकेकडून CTS CLEARING सुविधा स्वीकारली असून आता नवीन सुविधेनुसार दिवसातून ठराविक कालावधीमध्ये आपण भरलेला चेक पास झाला आहे कि नाही ते त्याच दिवशी आपणास समजेल. तसेच आपण दुसऱ्यास दिलेला चेकही त्याच दिवशी पास करावा लागेल. आपणास विनंती कि दुसऱ्यास चेक देताना पुरेशी शिल्लक आपल्या खात्यावर ठेवावी जेणे करून आपण दिलेला चेक पास होईल.
- ई. ATM सेवा:** बँकेच्या हडपसर, वानवडी, कोंढवा, सासवड, आंबेगाव, उरुळीकांचन या सहा शाखामार्फत ATM सेवा सुरु आहे, सासवड शाखेमध्ये रिसायकल सेवा देखील सुरु आहे. त्याद्वारे २४x७ दिवस रोख रकमेचा भ्रणा करता येत आहे, अनेक खातेदार त्याचा उपभोग घेत आहेत.
- उ. EVM डेबिट कार्ड सुविधा:** बँक आपल्या खातेदारांना चीप बेस्ड डेबिट कार्ड सुविधा पुरवीत आहे, हे कार्ड insta कार्ड आहे, खाते सुरु केल्यानंतर त्वरित उपलब्ध केले जाते. तसेच त्यास POS ची सेवा देखील उपभोगता येत आहे. मशीन मधून पैसे काढण्या बरोबरच सर्व दुकानामधून खरेदी देखील करता येत आहे.
- ऊ. मोबाईल ॲप:** गुगल प्ले स्टोर/आयओएस मध्ये बँकेचे **SAN-Mobipe** हे ॲप आहे, ते आपण डाऊनलोड करून घ्यावे, आपला खाते क्रमांक नोंद करावा, आपला पासवर्ड सेट करावा, आपणास आपल्या खात्याबाबतची सर्व माहिती एक क्लिक मध्ये आपण घरबसल्या पाहू शकता.
- ए. QR कोड सुविधा:** आपण खातेदारांकरिता QR कोड ची सुविधा सुरु केली आहे, ज्याद्वारे त्यांचे ठेव खात्यावर बाहेरील व्यक्तीकडून त्याच दिवशी आपल्या खात्यावर रक्कम जमा करता येईल. आत्तापर्यंत अनेक खातेदारांनी, व्यावसायिकांनी या सुविधेचा लाभ घेतला आहे.
- ऐ. इमेल द्वारे खाते उतारा :** आपण आपला इमेल आयडी आपल्या शाखेमध्ये दिल्यास त्यावर दरमहा आपल्या खात्याचा तपशील, खाते उतारा नियमित पणे मिळत राहील.

ओ. एसएमएस : आपल्या प्रत्येक व्यवहाराचे मेसेज आपल्या मोबाईल वर मिळत राहील, आपण आपला अधिकृत मोबाईल नंबर शाखेमध्ये नोंदवावा.

- 18. शैक्षणिक प्रोत्साहन:** आपल्या बँकेच्या सभासदांचे पाल्यांनी इयता दहावी, बारावी किंवा अन्य क्षेत्रामध्ये उल्लेखनीय यश मिळवलेले असेल तर त्यांचा यथोचित सत्कार आपण दरवर्षी करीत आहोत. या ही वर्षी आपण अशा उत्तीर्ण विद्यार्थ्यांचा सत्कार मानचिन्ह देवून केलेला आहे. त्याची यादी अहवालामध्ये प्रसिद्ध केली आहे.
- 19. पांडुरंगा चरणी सेवा:** आषाढी एकादशी निमित्त आपल्या भागातून अनेक वारकरी वारी घेवून जात असतात, त्यांची सेवा करण्याचे निमित्ताने आपण दरवर्षी त्यांना गुडदाणी, फळे यांचे वाटप करीत असतो, तसे ह्यावर्षी देखील प्रसाद वाटप केले आहे.
- 20. महिला मेळावा:** मकर संक्रांतीचे औचित्य साधून बँकेच्या वतीने महिलांकरीता हळदी-कुंकू, तिळगुळ समारंभ आयोजित केला होता. त्यास बँकेचे सभासद, खातेदार, सेविका यांनी उत्स्फूर्त सहभाग घेतला होता. तसेच महिला दिनाच्या दिवशी बँकेतील सेविकांकरीता स्नेह मेळावा आयोजित करण्यात आला होता.
- 21. अपघात विमा:** आपण सर्व कर्जदारांचा अपघात विमा **न्यू इंडिया इन्शुरन्स कंपनी** मार्फत उतरवलेला आहे.
- 22. विमा व्यवसाय :** चालू वर्षीपासून बँकेमार्फत जीवन विमा आणि जनरल विमांच्या अनेक सुविधा शाखांमार्फत सुरु केल्या आहेत. त्यामुळे बँकेच्या इतर उत्पन्नामध्ये वाढ होईल. आपणास आवाहन करतो कि, आपण आपला जीवन विमा आणि जनरल विमा हा बँकेमार्फत घ्यावा.
- 23. संचालक सभा :** बँकेस आर्थिक स्थैर्य प्राप्त होण्याकरिता माझे सर्व सहकारी संचालक सदस्यांचे मोठे सहकार्य मला मिळत आहे. अहवाल वर्षामध्ये संचालक मंडळाच्या एकूण २९ सभा झाल्या आहेत आणि इतर समितीच्या ९८ सभा अशा मिळून एकूण १२७ सभा झालेल्या आहेत. या सभेमध्ये आपल्या बँकेच्या व्यवसाय वाढीच्या दृष्टीने एकमताने निर्णय घेतले जातात.
- 24. व्यवस्थापन मंडळ :** रिझर्व बँकेच्या आदेशानुसार बँकेचे व्यवस्थापन मंडळ स्थापन केलेले आहे, त्यावर विविध विषयावरील तज्ञ व्यक्तींची नियुक्ती केली आहे. या मंडळाचे अध्यक्ष म्हणून श्री. सुनिल होले, **CA** यांचे मार्गदर्शनाखाली इतर सदस्य त्याग भावनेने कामकाज करीत आहेत. त्यांच्या सूचनांचा बँकेच्या वाढी करिता नक्कीच फायदा होत आहे. व्यवस्थापन मंडळाच्या एकूण २० सभा वर्षभरामध्ये झालेल्या आहेत.

संचालक आणि व्यवस्थापन मंडळाचे सदस्यांनी निर्णय घेतला आहे कि, सभेचा भत्ता घ्यावयाचा नाही, त्याप्रमाणे जुन २०२४ नंतर सदस्यांनी सभेचा भत्ता घेणे बंद केले आहे, याची नोंद आपण घ्यावी.

- 25. सेवक वर्ग :** बँकेमध्ये एकूण ७८ सेवक आपली सेवा देत आहेत. मुख्य कार्यकारी अधिकारी श्री. सुनिल दणाईत, सहाय्यक सरव्यवस्थापक श्री. राजेंद्र कट्टे, श्री. रवींद्र लडकत, श्री. विजय झुरंगे, मुख्य कार्यालयातील व शाखेतील सर्व शाखा प्रमुख व अधिकारी, सर्व सेवक, शिपाई वर्ग या सर्वांनी अहवाल वर्षामध्ये अथक मेहनत घेवून बँकेची आर्थिक स्थिती उंचावण्यामध्ये मोठी भूमिका पार पाडली आहे. त्यांना वर्षभरामध्ये अनेक विषयाचे प्रशिक्षण देण्यात आले आहे, त्याकरिता बाहेरील तज्ञ व्यक्तींना बँकेमध्ये बोलावण्यात येते. सेवकांचा प्रलंबित असलेला वेतन वाढीचा करार लवकरच पूर्ण करण्यात येईल.
- 26. भावपूर्ण श्रद्धांजली :** अहवाल काळात महाराष्ट्र राज्याचे उपमुख्यमंत्री **मा. अजितदादा पवार**, तसेच महाराष्ट्राच्या सामाजिक आणि श्रमिक चळवळीचे नेते **मा. बाबा आढाव**, सुप्रसिद्ध पार्श्वगायिका **आशा भोसले**, बँकेचे सभासद, हितचिंतक, थोर समाजसेवक व भारत मातेच्या रक्षणार्थ आपल्या प्राणांची आहुती देणारे लष्करी जवान, पोलीस, तसेच सामाजिक, राजकिय, धार्मिक, शैक्षणिक क्षेत्रातील थोर व्यक्ती, शास्त्रज्ञ, लेखक, कवी, साहित्यिक, कलावंत, यांचे दुखद निधन झाले अशा ज्ञात अज्ञात व्यक्ती या सर्वांना बँकेच्या व आपणा सर्वांचे वतीने भावपूर्ण श्रद्धांजली!

भविष्यकालीन वेध : बँकेचा ५०० कोटींचा व्यवसायाचा टप्पा पूर्ण झाल्यामुळे आपला आत्मविश्वास नक्कीच वाढला आहे, पण आम्ही इथेच थांबणार नाही. आगामी काळात आम्ही केवळ आकड्यांच्या गणितावर न थांबता, अत्याधुनिक तंत्रज्ञान, गतिमान डिजिटल बँकिंग आणि ग्राहकांच्या गरजा ओळखून नवनवीन योजना आणणार आहोत. आपल्या बँकेचा विस्तार अधिक व्यापक करून ग्राहकांना “हाय-टेक” आणि “हाय-टच” सेवा देण्याचा आमचा मानस आहे. कर्ज वाटपामध्ये अधिक गतिमानता, लवचिकता यावी तसेच कर्ज प्रस्तावांची छाननी, कर्ज मंजुरी आणि कर्ज वितरण या प्रक्रियेमध्ये अचूकता यावी यासाठी एल.ओ.एस. (LOS) ही प्रणाली राबविण्यात येणार आहे. तसेच बँकिंग प्रक्रिया अधिक वेगवान, स्मार्ट आणि ग्राहकाभिमुख करण्याच्या दृष्टीने AI तंत्रज्ञाचा वापर करण्याच्या दृष्टीने प्रयत्न चालू आहे.

आभार : बँकेचे हे उत्तुंग यश हे कोणा एकाचे नसून, हा एक मोठ्या कुटुंबाचा सामुहिक अविष्कार आहे. बँकेची हि नेत्रदीपक प्रगती म्हणजे आमचे आदरणीय सभासद, विश्वासू खातेदार, ज्येष्ठ ठेवीदार आणि हितचिंतक यांनी बँकेवर दाखविलेल्या अढळ आणि अथांग विश्वासाचे गोड फळ आहे. आपण दाखविलेला हाच विश्वास आमची खरी ताकद आहे. त्याबद्दल मी आपला ऋणी आहे. रिझर्व्ह बँक ऑफ इंडियाचे अधिकारी **श्री. आर. के. पाटील DGM (SSM)**, नवनियुक्त अधिकारी **श्री. सी. दयानंद विजया रघुनाथ**, उप महाप्रबंधक DGM (SSM) व त्यांचे सहकारी, सहकार आयुक्त व निबंधक सह. संस्था **श्री. दिपक तावरे**, विभागीय सहनिबंधक **श्री. दिग्विजय अहिर**, उपनिबंधक (ना. बँका) सह. संस्था **श्री. राजेंद्र खंडाईत**, जिल्हा उपनिबंधक, पुणे ग्रामीण **श्री. प्रकाश जगताप**, उपनिबंधक **श्री. दिगंबर हौसारे**, नवनियुक्त उपनिबंधक **श्री. मिलिंद टांकसाळे**, जिल्हा उपनिबंधक **श्री. कैलास जेबले**, उपनिबंधक विशेष लेखा परीक्षक **श्री. संजय पाटील**, महाराष्ट्र राज्य सहकारी बँकेच्या प्रशासकीय मंडळाचे अध्यक्ष **श्री. विद्याधर अनास्कर** यांना महाराष्ट्र शासनाकडून “सहकार महर्षी” हा पुरस्कार देवून गौरविण्यात आले. त्याबद्दल मी त्यांचे अभिनंदन करतो व आभार मानतो, पुणे जिल्हा नागरी सहकारी बँक्स असो. लि. चे मानद सचिव **अॅड. सुभाष मोहिते**, त्याचप्रमाणे पुणे जिल्हा मध्यवर्ती सहकारी बँक, महाराष्ट्र राज्य सहकारी बँक, आय.डी.बी.आय. बँक, एच.डी.एफ.सी. बँक, आय.सी.आय.सी.आय. बँक, कॅनरा बँक, आय.सी.आय.सी.आय. लोम्बार्ड जनरल इन्शुरन्स कं. लि., न्यू इंडिया इन्शुरन्स कं. लि. त्याचप्रमाणे पुणे जिल्ह्यातील खासदार, आमदार, स्थानिक नगरसेवक व नेते यांचे वेळोवेळी सहकार्य मिळत असते, त्यांचेही मी आभार मानतो.

तसेच आपले मार्गदर्शक **मा. श्री. बाळासाहेब शिवरकर**, **माजी राज्यमंत्री, महाराष्ट्र राज्य व मा. श्री. जगन्नाथबापू शेवाळे**, **माजी आमदार** यांचेही वेळोवेळी मौलिक मार्गदर्शन व सहकार्य मिळत असते, त्यांचेही मी मनापासून आभार मानतो. तसेच सुकाणू कमिटीचे सदस्य **श्री. दामोदर राऊत** (माजी पी.एम.टी. चेअरमन), **अॅड. श्री. प्रभाकर तात्या शेवाळे**, **श्री. शिवाजीराव केदारी**, **श्री. सदानंद उर्फ बाळासाहेब कोद्रे** यांचे देखील आभार.

बँकेचे वैधानिक लेखापरिक्षक **मे. सी.व्ही. चितळे** आणि त्यांचे सहकारी, समवर्ती लेखापरिक्षक **सौ. मीना देशमुख**, **श्री. प्रियेश जैन**, बँकेचे कर लेखापरिक्षक **श्री. अमोल जगताप**, सिस्टीम ऑडिटर **श्री. राजेंद्र पोंक्षे**, सल्लागार **श्री. राकेश ओझा**, **श्री. दिलीप देशमुख**, **श्री. के. सी. मिश्रा**, **श्री. आशिष जोशी** तसेच बँकिंग क्षेत्रामध्ये विविध मार्गदर्शन करणारे सल्लागार, कायदेशीर सल्लागार **अॅड. श्री. प्रकाश कर्णिक**, **अॅड. श्री. श्रीकांत मालेगावकर**, **अॅड. श्री. संदिप घाटे**, **अॅड. श्री. महेंद्र टिळेकर**, **अॅड. श्री. मच्छिंद्र वाडकर**, **अॅड. श्री. पियुष राऊत** यांचा आभारी आहे. बँकेचे उपाध्यक्ष **अॅड. श्री. विजय राऊत**, माझे सर्व सहकारी संचालक सदस्य, तज्ञ संचालक तसेच व्यवस्थापकीय मंडळाचे अध्यक्ष **मा. श्री. सुनिल होले** व सर्व व्यवस्थापक मंडळ सदस्य, यांचे अनमोल सहकार्याबद्दल मी त्यांचादेखील ऋणी आहे. बँकेस नेहमीच सहकार्य करणारे सर्व पत्रकार, प्रसार माध्यम प्रतिनिधी, मुल्यांकनकार, सल्लागार, सोने मुल्यांकनकार या सर्वांचे आभार मानतो.

तसेच नगरसेविका **सौ. वैशालीताई बनकर**, **सौ. सारिकाताई अमित घुले**, नगरसेवक **श्री. प्रशांतमामा तुपे**, **श्री. संदिप बेलदरे**, **श्री. खंडूशेठ लोंढे**, **अॅड. श्री. साहिल केदारी**, **श्री. अजित घुले** त्याचप्रमाणे **माजी नगरसेवक श्री. सोपानदादा गोंधळे**, **श्री. सुनिल बनकर**, **सौ. कविताताई शिवरकर**, **सौ. विजयाताई वाडकर**, **सौ. भावनाताई केदारी**, **सौ. सुमनताई फुले**, **डॉ. सौ. दुर्गाताई पटेल**, **श्री. शिवाजीराव पवार**, **सौ. मनीषाताई लडकत**, **श्री. संदिप लडकत**, **श्री. विष्णू हरिहर**, **सौ. विजयालक्ष्मी हरिहर**, **सौ. पुजाताई कोद्रे**, **श्री. योगेश ससाणे**, **श्री. अशोक कांबळे**, **श्री. संजय घुले**, **श्री. फारुख इनामदार** यांचे देखील मी आभार मानतो.

याचबरोबर बँकेचे सन्माननीय संचालक मंडळ, व्यवस्थापकीय मंडळ आणि आमचा अहोरात्र कष्ट करणारा निष्ठावंत सेवक वर्ग यांच्या सांघिक प्रयत्नांमुळे, त्यागामुळे आणि कर्तव्याप्रती असलेल्या निष्ठेमुळेच आपण ही कठीण आर्थिक उद्दिष्टे सहज गाठू शकलो आहोत, मी या सर्वांचे मनापासून ऋण व्यक्त करतो. बँकेचे **मुख्य कार्यकारी अधिकारी श्री. सुनिल दणाईत**, **सहाय्यक सरव्यवस्थापक श्री. राजेंद्र कष्टे**, **श्री. विजय झुरुंगे**, **श्री. रविंद्र लडकत**, **बोर्ड सेक्रेटरी**, सर्व शाखाधिकारी, अधिकारी व सर्व सेवक, शिपाई वर्ग यांनी अहवाल वर्षात केलेल्या कामकाजाबद्दल त्यांचे अभिनंदन करतो.

धन्यवाद,

जयहिंद, जय महाराष्ट्र, जय सहकार!

आपला विनीत,
गणेश सुदामराव फुलारे
अध्यक्ष



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

To,
The Members of Sanmitra Sahakari Bank Ltd
200 Dangmali Ali, Hadapsar, Pune, Maharashtra - 411028

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of The Sanmitra Sahakari Bank Limited ("the Bank"), which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (the "financial statements").

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Maharashtra State Co-operative Societies Act, 1960, as amended, the Maharashtra State Co-operative Societies Rules, 1961 made there under read with circulars issued by the Registrar of the Co-operative Societies, Maharashtra and the guidelines issued by the Reserve Bank of India ("RBI"), 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 March 31, 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.

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Maharashtra State Co-operative Societies Act, 1960, as amended, the Maharashtra State Co-operative Societies Rules, 1961, the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India along with the Registrar of the Co-operative Societies, Maharashtra and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the financial statements and auditors' report thereon

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

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

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Annual Report including other explanatory information, if based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of management and those charged with governance for the financial statements

The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally

accepted in India, including the Accounting Standards issued by the ICAI, the provisions of the Banking Regulation Act, 1949, the Maharashtra State Co-operative Societies Act, 1960, as amended, the Maharashtra State Co-operative Societies Rules, 1961 made there under, the guidelines issued by the RBI and the Registrar of Cooperative Societies, Maharashtra. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies, making judgements and estimates that are reasonable and prudent, and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditors' responsibilities for the audit of the financial statements

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

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

- i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- iv. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- v. Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal and Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 read with section 56 of the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and provisions of the Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative



Societies Rules, 1961; the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co. Operative Societies, Maharashtra and generally accepted accounting principles in India.

2. As required by Sec.29(3) of the Banking Regulation Act, 1949 and Rule 69 of the Maharashtra Co-operative Societies Rules, 1961, 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;
- The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
- In our opinion, the profit and loss account shows a true balance of profit for the period covered by such account;
- The Balance Sheet, Profit and Loss Account and the Statement of Cash Flows dealt with by this report, are in agreement with the books of account and the returns and give true and fair view of state of affairs of the Bank;
- 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;
- During the course of our audit, we have generally not come across any sums which ought to have been but have not been brought into account by the Bank;
- During the course of our audit, we have generally not come across any material impropriety or irregularity in the expenditure or in the realization of moneys due to the Bank except in case of monies belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause iv of Rule 69 (6) of the Maharashtra State Co. Operative Societies Rules, 1961 under clause 'h' below.
- Based on our examination of the books of account and other records and as per information and explanations given to us, the monies belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause (iv) of Rule 69 (6) of the Maharashtra State Co-Operative Societies Rules, 1961 are detailed below. Advances categorized under doubtful and loss assets as per prudential norms laid down by the RBI are considered as doubtful of recovery:

Category	Principal outstanding as on March 31, 2026 (Rs. In Lakhs)
Doubtful Assets	339.03
Loss Assets	426.02
Other Receivables	650.87
Total	1,415.92

- In our opinion and according to information and explanations given to us, the guidelines issued by the RBI, to the extent applicable to the Bank & the provisions of the byelaws have generally been adhered to except for the matters mentioned in Note no. 5(a) and 5(f) Other Disclosures. Disclosure as per Reserve Bank of India (Urban Co-operative Banks – Financial Statements: Presentation and Disclosures) Directions, 2025 and the non-compliance with Section 10A(2A)(i) of the Banking Regulation Act, 1949, whereby 6 out of 16 Directors have exceeded the maximum permissible continuous tenure of two consecutive terms (10 years). The guidelines of National Bank for Agriculture and Rural Development (“NABARD”) are not applicable to the Bank since the Bank has neither accepted deposits nor received subsidy from NABARD.
- To the best of our knowledge, no other items have been specified by the Registrar, which require reporting under Rule 69(6) of Maharashtra Cooperative Societies Rules 1961.

3. During the year under audit, the Bank has been awarded 'A' audit classification.

M/s. C.V. Chitale & Co.

Chartered Accountants

ICAI Firm Registration No:126338W

Anish Chandrashekar Chitale

Partner

ICAI Membership No.: 187399 UDIN: 26187399IDOWBN5554

Date: June 24, 2026 Place: Pune

Form A
Section 29 of Banking Regulation Act 1949 (AACS)
Balance Sheet of Sanmitra Sahakari Bank Ltd.
Balance as on 31st March, 2026

(Rs. In Actual)

	Particulars		Schedule	As on March 31,2026	As on March 31,2025
I	Capital and Liabilities	भांडवल व देणी			
	Capital	वसूल भाग भांडवल	1	10,96,99,700.00	10,50,24,450.00
	Reserves and Surplus	निधी	2	48,28,13,104.00	46,67,99,287.02
	Deposits	ठेवी	3	3,08,91,17,779.61	2,78,01,77,181.73
	Borrowings	घेतलेली कर्जे	4	-	-
	Other Liabilities and Provisions	इतर देणी व तरतूदी	5	22,13,59,964.52	19,50,02,575.43
	Total	एकूण		3,90,29,90,548.13	3,54,70,03,494.18
II	Assets	जिंदगी व येणी			
	Cash and balances with Reserve Bank of India	रोख शिल्लक	6	7,11,88,132.00	1,49,66,496.86
	Balance with Banks and Money at Call and Short Notice	इतर बँकातील शिल्लक तसेच मागणी करताच मिळणाऱ्या व अल्प नोटीसीने मिळणाऱ्या ठेवी	7	54,95,15,926.81	45,49,60,523.28
	Investments	गुंतवणुक	8	78,87,28,265.00	75,80,37,306.00
	Advances	कर्जे	9	1,95,24,92,000.32	1,82,48,95,765.56
	Fixed Assets	मालमत्ता	10	29,25,02,914.35	28,87,18,090.63
	Other Assets	इतर येणी (जिंदगी)	11	24,85,63,309.65	20,54,25,311.85
	Total	एकूण		3,90,29,90,548.13	3,54,70,03,494.18
	Contingent Liabilities	संभाव्य दायित्वे	12	2,72,25,230.42	2,56,86,612.26

संचालक मंडळ

श्री. गणेश फुलारे
चेअरमन

अॅड. श्री. विजय राऊत
व्हाईस चेअरमन

श्री. सुनिल दणाईत
सी.ई.ओ.

श्री. चंद्रकांत ससाणे
श्री. रमेश काकडे
डॉ. हेमंत गाढवे

श्री. यशवंतराव साळुंखे
सौ. रेश्मा हिंगणे
श्री. योगेश गोंधळे

श्री. संजय शेवाळे
श्री. दिलीप टकले
श्री. अमोल धर्मावत

श्री. सुनिल गायकवाड
श्री. प्रशांत (मामा) तुपे
श्री. विशाल हाके

श्री. अभिजीत शिवरकर
श्री. विजय कोद्रे
सौ. सविता गिरमे

तज्ञ संचालक

C.A. श्री. अजय गिरमे

श्री. दिपककुमार गुप्ता

For C. V. Chitale & CO
Chartered Accountants
FRN No.126338W

C.A. Anish Chandrashekhar Chitale
Partner
M.No.187399
UDIN : 26187399IDOWBN5554



सन्मित्र सहकारी बँक लि.

Schedule 1 - Paid up Share Capital

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I	Authorised Share Capital	अधिकृत भागभांडवल	12,00,00,000.00	12,00,00,000.00
II	48,00,000 Equity Shares of Rs. 25 /- Each	48,00,000 इक्विटी शेअर्स रु. 25/- प्रत्येकी		
III	A. Issued & Paid Up Share Capital of Rs.25/- Each		10,96,99,700.00	10,50,24,450.00
	1. Individual	वैयक्तिक	9,88,89,225.00	9,65,98,500.00
	2. Co.Operative Institution	सहकारी संस्था	-	-
	3. Other	इतर	1,08,10,475.00	84,25,950.00
	Total	एकुण	10,96,99,700.00	10,50,24,450.00

Schedule 2 - Reserves and Surplus

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I.	Statutory Reserve Fund	राखीव निधी	9,07,80,823.07	8,86,91,921.69
	Opening Balance	आरंभीची शिल्लक	8,86,91,921.69	8,22,79,892.83
	(+) Additions during the year	चालू वर्षातील वाढ	20,88,901.38	64,12,028.86
	(-) Deductions during the year	चालू वर्षातील घट	-	-
II.	Building Fund	इमारत निधी	9,44,32,175.51	9,40,17,395.51
	Opening Balance	आरंभीची शिल्लक	9,40,17,395.51	9,40,17,395.51
	(+) Additions during the year	चालू वर्षातील वाढ	4,14,780.00	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-
III.	Dividend Equalization Fund	लाभांश समीकरण निधी	-	-
	Opening Balance	आरंभीची शिल्लक	-	10,47,802.00
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	10,47,802.00
IV.	Investment Fluctuation Reserve Fund	गुंतवणूक चढउतार राखीव निधी	1,01,31,616.00	1,31,616.00
	Opening Balance	आरंभीची शिल्लक	1,31,616.00	1,01,31,616.00
	(+) Additions during the year	चालू वर्षातील वाढ	1,00,00,000.00	-
	(-) Deductions during the year	चालू वर्षातील घट	-	1,00,00,000.00
V.	Members Welfare Fund	सभासद कल्याण निधी	1,20,917.00	76,517.00
	Opening Balance	आरंभीची शिल्लक	76,517.00	32,717.00
	(+) Additions during the year	चालू वर्षातील वाढ	44,400.00	59,800.00
	(-) Deductions during the year	चालू वर्षातील घट	-	16,000.00
VI.	Staff Welfare Fund	सेवक कल्याण निधी	2,25,000.00	2,25,000.00
	Opening Balance	आरंभीची शिल्लक	2,25,000.00	2,25,000.00
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
VII.	Co-Operative Education & Training Fund	सहकारी शिक्षण आणि प्रशिक्षण निधी	24,74,000.00	24,74,000.00
	Opening Balance	आरंभीची शिल्लक	24,74,000.00	24,74,000.00
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-
VIII.	Charity Fund	धर्मादाय निधी	19,789.00	19,789.00
	Opening Balance	आरंभीची शिल्लक	19,789.00	19,789.00
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-
IX.	Branch Development Fund	शाखा विकास निधी	96,000.00	96,000.00
	Opening Balance	आरंभीची शिल्लक	96,000.00	96,000.00
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-
X.	Election Fund	निवडणूक निधी	-	-
	Opening Balance	आरंभीची शिल्लक	-	-
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-
XI.	Contingent Prov. for Standard Assets	उत्पादनक्षम कर्जावरील निधी	80,00,000.00	77,00,000.00
	Opening Balance	आरंभीची शिल्लक	77,00,000.00	70,12,000.00
	(+) Additions during the year	चालू वर्षातील वाढ	3,00,000.00	6,88,000.00
	(-) Deductions during the year	चालू वर्षातील घट	-	-
XII.	Computer Development Fund	संगणक विकास निधी	40,37,000.00	40,37,000.00
	Opening Balance	आरंभीची शिल्लक	40,37,000.00	40,37,000.00
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-
XIII.	Investment Depreciation Fund	गुंतवणूक घसारा निधी	1,14,74,050.00	56,06,250.00
	Opening Balance	आरंभीची शिल्लक	56,06,250.00	1,06,06,250.00
	(+) Additions during the year	चालू वर्षातील वाढ	58,67,800.00	1,00,00,000.00
	(-) Deductions during the year	चालू वर्षातील घट	-	1,50,00,000.00
XIV.	Bad and Doubtful Debt	बुडीत आणि संशयास्पद निधी	7,30,41,887.17	8,36,66,887.17
	Opening Balance	आरंभीची शिल्लक	8,36,66,887.17	8,58,01,887.17
	(+) Additions during the year	चालू वर्षातील वाढ	65,00,000.00	-
	(-) Deductions during the year	चालू वर्षातील घट	1,71,25,000.00	21,35,000.00



सन्मित्र सहकारी बँक लि.

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
XV.	Special BDDR Agri.& Housing (I Tax)	स्पेशल बीडीडीआर	4,03,241.00	4,03,241.00
	Opening Balance	आरंभीची शिल्लक	4,03,241.00	4,03,241.00
	(+) Additions during the year	चालू वर्षातील वाढ	-	-
	(-) Deductions during the year	चालू वर्षातील घट	-	-
XVI.	Revaluation Reserve Fund	पुनर्मूल्यांकन राखीव निधी	16,85,10,005.00	16,35,24,600.00
	Opening Balance	आरंभीची शिल्लक	16,35,24,600.00	21,67,74,000.00
	(+) Additions during the year	चालू वर्षातील वाढ		
	(+) Adjustments during the year		74,56,100.00	(5,32,49,400.00)
	(-) Deductions during the year	चालू वर्षातील घट	24,70,695.00	-
XVII.	General Reserve Fund	सर्वसाधारण राखीव निधी	24,70,695.00	-
	Opening Balance	आरंभीची शिल्लक	-	-
	(+) Additions during the year	चालू वर्षातील वाढ	24,70,695.00	-
	(-) Deductions during the year	चालू वर्षातील घट		
XVIII.	Balance of Profit and Loss Account	चालू वर्षाचा नफा आणि तोटा	1,65,95,905.25	1,61,29,069.65
	Opening Balance	आरंभीची शिल्लक	-	-
	(+) Dividend Payable transfer to P&L	लाभांश देय पी आणि एल मध्ये हस्तांतरण	-	82,79,780.00
	(+) Amount Transferred from IDR vide RBI circular dtd.02.08.2024	आरबीआर द्वारे आयडीआर मधून हस्तांतरीत केलेली रक्कम परिपत्रक दिनांक 02-08-2024	-	21,35,000.00
	(+) Surplus of Profit for 2025-26	2024-25 साठी नफ्याचा अधिशेष	1,65,95,905.25	57,14,289.65
	Total (I to XVII)	एकूण (1 ते 18)	48,28,13,104.00	46,67,99,287.02

Schedule 3 - Deposits

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
A. I.	Demand Deposits	मागणी ठेवी	17,51,61,902.55	15,70,59,073.83
	I. Individuals	वैयक्तिक	1,14,79,967.94	9,56,28,862.39
	ii. Other	इतर	16,22,12,557.05	5,50,87,602.94
	ii. Co-op Credit Societies	सहकारी संस्था	14,69,377.56	63,42,608.50
II.	Saving Deposits	बचत ठेवी	69,85,48,798.57	61,09,22,412.41
III.	Term Deposits	मुदत ठेवी	2,21,54,07,078.49	2,01,21,95,695.49
	i. Individuals	वैयक्तिक	1,89,82,21,479.49	1,83,51,55,870.49
	ii. Other	इतर	10,38,17,840.00	2,81,02,867.00
	ii. Co-op Credit Societies	सहकारी संस्था	21,33,67,759.00	14,89,36,958.00
	Total (I, II and III)	एकूण (1, 2 आणि 3)	3,08,91,17,779.61	2,78,01,77,181.73
B.	(i) Deposits of Branches in India	भारतातील शाखांच्या ठेवी	-	-
	Total	एकूण	3,08,91,17,779.61	2,78,01,77,181.73

Schedule 4 - Borrowings

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I.	Borrowings in India	भारतातील घेतलेली कर्जे-	-	-
	(a) Reserve Bank of India	रिझर्व्ह बँक ऑफ इंडिया	-	-
	(b) Other banks	इतर बँका	-	-
	(c) Other institutions and Agencies	इतर संस्था	-	-
	Total	एकूण	-	-

Schedule 5 - Other Liabilities and Provisions

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I.	Bills for collection (Contra)	वसुलीसाठी पाठविलेली बिले (कॉन्ट्रा)	-	-
II.	Inter Branch Adjustment (Net)	शाखांतर्गत जुळवणी (नेट)	-	-
III.	Interest Payable on Deposits	ठेवीवर देय व्याज	11,47,792.32	9,53,467.00
	1. Interest Payable on Matured Deposits	मुदत संपलेल्या ठेवीवर देय व्याज	11,47,792.32	9,53,467.00
	2. Interest Payable on Pigmy Deposits	दैनंदिन ठेवीवर देय व्याज	0.00	0.00
IV.	Other liabilities and provisions	इतर दायित्व आणि तरतुदी	3,67,35,497.43	3,97,03,137.52
	1. Unclaimed Dividend Payable	लाभांश देयता	6,23,017.27	0.00
	2. Audit Fees Payable	ऑडिट फि देय	8,38,350.00	7,49,250.00
	3. Pay Order	पे ऑर्डर	23,93,675.29	4,86,715.19
	4. Suspence A/c.	अनामत	0.00	6,000.00
	5. Other Payable	इतर देय	3,30,822.00	13,10,181.03
	6. Income Tax Payable	आयकर देय	1,99,15,970.00	1,99,15,970.00
	7. TDS Payable	टी डी एस देय	245.00	0.00
	8. P.F Contribution Payable	पी.एफ योगदान देय	0.00	7,57,054.00
	9. Telephone Bill Payable	टेलिफोन बिल देय	13,167.00	5,126.18
	10. Property Tax Payable	मालमत्ता कर देय	600.00	1,04,005.00
	11. Proffessional Tax Payable	व्यवसाय कर	15,200.00	15,400.00
	12. Commission Received in Advance	आगाऊ कमिशन	2,12,007.86	34,251.90
	13. Electricity Bill Payable	वीज बिल देय	74,558.00	46,296.00
	14. GST Payable	जीएसटी देय	2,31,149.51	6,31,581.55
	15. Shroff Valuation Fees Payable	सराफ मुल्यांकन फि देय	0.00	0.00
	16. Cost of Process	कॉस्ट ऑफ प्रोसेस	2,88,370.21	1,18,573.40
	17. Bonus / Ex-Gratia Payable	सानुग्रह अनुदान देय	14,23,034.00	38,670.00
	18. ATM Adjustment A/c.(POS CONTROL)	एटीएम तडजोड खाते	9,41,390.07	2,68,071.00
	19. Gratuity Payable	ग्रॅच्युइटी देय	43,00,000.00	67,75,066.00
	20. Staff LIC/Leave Encashment	सेवक रजा पगार	4,61,634.00	77,58,562.00
	21. Subsidy Reserve Fund	अनुदान राखीव निधी	0.00	6,72,698.00
	22. GST on TDS receivable	जीएसटीवरील टीडीएस येणे	20,536.36	9,666.27
	23. ESIC CONT PAYABLE	ESIC अंशदान देय	1,940.00	-
	24. PIGMY AGENT OVERDRAFT	पिग्मी एजेंट ओव्हरड्राफ्ट	11,700.00	-
	25. NPCI SETTLEMENT ACCOUNT	एनपीसीआय सेटलमेंट खाते	83,093.61	-
	26. LOCKER RENT RECIVABLE	लॉकर भाडे येणे	1,55,037.25	-
	27. Provision For Income Tax Payable	आयकर तरतूद	44,00,000.00	-
V.	Overdue Interest Reserve on NBA (Contra)		-	-
VI.	Overdue Interest Reserve-NPA Int. Receivable (Contra)		18,34,76,674.77	15,43,45,970.91
	Total (I and VI)	एकूण (1 ते 6)	22,13,59,964.52	19,50,02,575.43



सन्मित्र सहकारी बँक लि.

Schedule 6 - Cash and Balances with Reserve Bank of India

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I.	Cash In Hand	रोख शिल्लक	2,10,88,132.00	1,49,66,496.86
II.	Balances with Reserve Bank of India	भारतीय रिझर्व्ह बँकेकडील शिल्लक	5,01,00,000.00	-
	(a) In Current Accounts	चालू खाते	5,01,00,000.00	-
	(b) In Other Accounts	इतर खाते	-	-
	Total I and II	एकूण (1 आणि 2)	7,11,88,132.00	1,49,66,496.86

Schedule 7 - Balances with banks and Money at Call and short Notice

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I.	(i) Balance with Banks	बँकामधील शिल्लक		
	(a) In Current Account	चालू खाते	21,67,37,182.81	19,41,83,274.28
	1. M.S.C. Bank Ltd.	एम.एस.सी. बँक लि.	77,60,639.07	83,54,489.13
	2. P.D.C.C. Bank Ltd.	पी.डी.सी.सी. बँक लि.	3,01,25,515.83	3,51,30,268.25
	3. State Bank of India	स्टेट बँक ऑफ इंडिया	11,78,163.50	10,291.50
	4. IDBI Bank Ltd	आयडीबीआय बँक लि.	11,17,37,449.24	10,12,90,522.21
	5. HDFC Bank Ltd.	एचडीएफसी बँक लि.	6,54,94,102.17	4,89,62,229.69
	6. ICICI Bank Ltd.	आयसीआयसीआय बँक लि.	1,41,313.00	1,35,473.50
	7. Canara Bank	कॅनरा बँक	3,00,000.00	3,00,000.00
I.	(i) Balance with Banks	बँकामधील शिल्लक		
	(b) In Other Deposit Accounts	इतर बँक खात्यामधील ठेव	33,27,78,744.00	26,07,77,249.00
	1. P.D.C.C. Bank Ltd.	पी.डी.सी.सी. बँक लि.	9,00,00,000.00	6,80,00,000.00
	2. ICICI Bank Ltd.	आयसीआयसीआय बँक लि.	-	50,00,000.00
	3. Fincare Small Finance Bank Ltd.	फिनकेअर स्मॉल फायनान्स बँक लि.	-	-
	4. TJSB Bank Ltd	टीजेएसबी बँक लि.	-	-
	5. IDBI Bank Ltd.	आयडीबीआय बँक लि.	95,78,744.00	77,77,249.00
	6. HDFC Bank Ltd.	एचडीएफसी बँक लि.	2,30,00,000.00	2,00,00,000.00
	7. Suryoday Small Finance Bank Ltd.	सुर्योदय स्मॉल फायनान्स बँक लि.	-	1,99,00,000.00
	8. Saraswat Bank Ltd.	सारस्वत बँक लि.	8,02,00,000.00	4,00,00,000.00
	9. M.S.C. Bank Ltd.	एम.एस.सी. बँक लि.	-	-
	10. S.V.C. Bank Ltd.	एस.व्ही.सी. बँक लि.	8,00,00,000.00	4,00,00,000.00
	11. Cosmos Bank Ltd.	कॉसमॉस बँक लि.	3,00,00,000.00	2,00,00,000.00
	12. Equitas Small Finance Bank	इक्विटास स्मॉल फायनान्स बँक	2,00,00,000.00	2,00,00,000.00
	13. AU Small Finance Bank	एयु स्मॉल फायनान्स बँक	-	2,01,00,000.00
	Total i (a + b)	एकूण	54,95,15,926.81	45,49,60,523.28

Schedule 8 - Investments

(Rs. In Actual)

Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I. Investments in India in	भारतातील गुंतवणूक		
(i) Government Securities	केंद्र व राज्यसरकारी रोख्यातील गुंतवणूक	73,95,07,015.00	75,79,16,306.00
Book Value : Mar - 2026 - 73,95,07,015.00 I March - 2025 - 75,79,16,306.00		68,99,29,365.00	65,81,57,506.00
Face Value : Mar - 2026 - 72,75,00,000.00 I March - 2025 - 74,85,50,000.00			
T-Bill Treasury Bill		4,95,77,650.00	9,97,58,800.00
(ii) Shares	भाग	1,21,000.00	1,21,000.00
1. P.D.C.C. Bank Ltd.,Pune	पी.डी.सी.सी. बँक लि. पुणे	1,20,000.00	1,20,000.00
2. M.S.C. Bank Ltd.	एम.एस.सी. बँक लि.	1,000.00	1,000.00
(iii) Debentures and Bonds	कर्जरोखे आणि बॉन्ड्स	-	-
1. Corporate Bond		-	-
2. Corporate Bond		-	-
(iv) Non SLR Investments		4,91,00,250.00	-
Investment in Commercial Paper		4,91,00,250.00	-
Total I. (I + ii + iii + iv)	एकूण (1+2+3+4)	78,87,28,265.00	75,80,37,306.00

Schedule 9 - Advances

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
A.	(i) Bills Purchased and Discounted	बिल्स परचेस अँड डिस्काऊंट	-	-
	(ii) Cash Credits, Overdrafts and Loans Repayable on Demand	कॅश क्रेडीट व ओव्हरड्राफ्ट कर्ज	44,52,08,601.69	24,18,66,890.95
	(iii) Term Loans	मुदत कर्ज	1,50,72,83,398.63	1,58,30,28,874.61
	Total	एकूण	1,95,24,92,000.32	1,82,48,95,765.56
B.	(i) Secured by tangible assets	तारण कर्ज	-	-
	(ii) Covered by Bank/Government Guarantees	बँक / सरकारी गॅरंटी	-	-
	(iii) Unsecured	विना तारण	-	-
	Total	एकूण	-	-
C.	I. Advances in India	भारतामधील कर्जे	-	-
	(i) Priority Sectors	अग्रक्रम घटक	-	-
	(ii) Public Sector	पब्लिक सेक्टर	-	-
	(iii) Banks	बँका	-	-
	(iv) Others	इतर कर्जे	-	-
	Total	एकूण	-	-
	Grand Total C.I	एकूण (C 1)	-	-



Annex for Schedule*10 - Fixed Assets

(Rs. In Actual)

Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
A) FREEHOLD LAND (including Revaluation)	पूर्ण मालकीची जमीन (पुनर्मूल्यांकनासह)	12,73,92,531.00	11,99,36,431.00
B) PREMISES	इमारत		
Value as at the beginning of the year	मागील शिल्लक	13,75,01,631.05	15,43,04,593.05
Add: Revaluation	पुनर्मूल्यांकन	-	-
Add : Additions during the year	चालू वर्षातील वाढ	-	25,000.00
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	-	(15,50,000.00)
(a)		13,75,01,631.05	15,27,79,593.05
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(10,38,616.94)	(45,64,662.00)
Depreciation on Revalued Amount	पुनर्मूल्यांकनावरील घसारा	(24,70,695.47)	(1,07,13,300.00)
(b)		(35,09,312.40)	(1,52,77,962.00)
Total (a)+(b)		13,39,92,318.65	13,75,01,631.05
C) Furniture & Fixture	फर्निचर आणि फिक्चर्स		
Value as at the beginning of the year	मागील शिल्लक	1,54,14,341.79	1,71,35,458.00
Add : Additions during the year	चालू वर्षातील वाढ	-	-
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	-	(7,845.00)
(a)		1,54,14,341.79	1,71,27,613.00
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(15,41,442.97)	(17,13,271.21)
(b)		(15,41,442.97)	(17,13,271.21)
Total (a)+(b)		1,38,72,898.82	1,54,14,341.79
D) Computer	संगणक		
Value as at the beginning of the year	मागील शिल्लक	15,25,801.00	29,95,711.00
Add : Additions during the year	चालू वर्षातील वाढ	9,95,874.39	43,658.26
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	-	(5,000.00)
(a)		25,21,675.39	30,34,369.26
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(15,56,335.64)	(15,08,575.00)
(b)		(15,56,335.64)	(15,08,575.00)
Total (a)+(b)		9,65,339.75	15,25,794.26
E) Dead Stock	डेड स्टॉक		
Value as at the beginning of the year	मागील शिल्लक	29,65,555.48	33,14,700.00
Add : Additions during the year	चालू वर्षातील वाढ	12,67,033.40	47,136.00
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	(78,275.00)	(60,898.00)
(a)		41,54,313.88	33,00,938.00
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(3,56,236.17)	(3,35,382.52)
(b)		(3,56,236.17)	(3,35,382.52)
Total (a)+(b)		37,98,077.71	29,65,555.48

Schedule 10 - Fixed Assets (Continued)

(Rs. In Actual)

Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
F) Electrical Equipment, Work and Solar	विद्युत उपकरणे आणि सौरऊर्जा		
Value as at the beginning of the year	मागील शिल्लक	1,04,11,806.18	1,22,09,796.00
Add : Additions during the year	चालू वर्षातील वाढ	-	20,098.00
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	-	-
(a)		1,04,11,806.18	1,22,29,894.00
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(15,24,612.76)	(18,18,087.82)
(b)		(15,24,612.76)	(18,18,087.82)
Total (a)+(b)	एकूण	88,87,193.42	1,04,11,806.18
G) Library	ग्रंथालय		
Value as at the beginning of the year	मागील शिल्लक	6,135.16	6,428.00
Add : Additions during the year	चालू वर्षातील वाढ	1,000.00	350.00
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	-	-
(a)		7,135.16	6,778.00
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(666.16)	(642.84)
(b)		(666.16)	(642.84)
Total (a)+(b)	एकूण	6,469.00	6,135.16
H) Safe Locker	सेफ लॉकर		
Value as at the beginning of the year	मागील शिल्लक	8,25,843.00	9,17,602.00
Add : Additions during the year	चालू वर्षातील वाढ	1,77,660.00	-
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	-	-
(a)		10,03,503.00	9,17,602.00
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(91,469.00)	(91,759.00)
(b)		(91,469.00)	(91,759.00)
Total (a)+(b)	एकूण	9,12,034.00	8,25,843.00
I) Vehicle	वाहन		
Value as at the beginning of the year	मागील शिल्लक	1,30,552.71	1,63,191.00
Add : Additions during the year	चालू वर्षातील वाढ	31,48,297.00	-
Less: Sales/Adjustment during the year	चालू वर्षातील विक्री समायोजन	(1,19,730.71)	-
(a)		31,59,119.00	1,63,191.00
Less: Depreciation	घसारा		
Depreciation for current year	चालू वर्षातील घसारा	(4,83,067.00)	(32,638.29)
(b)		(4,83,067.00)	(32,638.29)
Total (a)+(b)	एकूण	26,76,052.00	1,30,552.71
Total PPE		29,25,02,914.35	28,87,18,090.63



सन्मित्र सहकारी बँक लि.

Schedule 11 - Other Assets

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I.	Inter-office Adjustments (Net)	अंतर्गत शाखा जुळवणी	-	5,300.00
II.	Interest Accrued	व्याज येणे	20,16,92,114.36	17,08,97,756.47
III.	Stationery and Stamps	स्टेशनरी आणि स्टॅम्प	-	-
IV.	Non-Banking Assets Acquired in Satisfaction of Claims		-	-
V.	Others	इतर	4,68,71,195.29	3,45,22,255.38
	Grand Total I and V	एकूण (1 ते 5)	24,85,63,309.65	20,54,25,311.85

Annex for Schedule 11 - Other Assets

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
II.	Interest Accrued	व्याज येणे	20,16,92,114.36	17,08,97,756.47
	1. On Investments	गुंतवणूकीवरील	1,34,07,878.47	90,99,028.44
	2. On Loans & Advances	कर्ज आणि अग्रिम वर	18,34,76,674.77	15,43,45,970.91
	3. On Fixed Deposit	मुदत ठेवीवर	48,07,561.12	74,52,757.12
V.	Others	इतर	4,68,71,195.29	3,45,22,255.38
	A) TELEPHONE DEPOSIT	टेलिफोन डिपॉझिट	24,330.01	24,330.01
	B) STOCK OF PRINTING	स्टॉक ऑफ प्रिंटिंग	3,20,567.76	4,05,673.52
	C) M.S.E.B. DEPOSIT	एम.एस.ई.बी. डिपॉझिट	2,60,820.84	2,60,820.84
	E) PREPAID EXPENSES	आगाऊ खर्च	18,84,677.28	16,45,323.00
	F) OTHER RECEIVABLE	इतर येणे	1,49,000.00	1,05,800.00
	G) T.D.S. RECEIVABLE	टी.डी.एस. येणे	3,27,648.45	3,22,078.45
	H) INCOME TAX RECEIVABLE	आयकर येणे	16,98,276.00	2,76,70,451.00
	I) DIWALI ADVANCE	दिवाळी अॅडव्हान्स	9,37,500.00	9,93,000.00
	J) ADVANCE	अॅडव्हान्स	7,24,899.00	8,26,783.12
	K) MEDICLAIM ADVANCE	मेडिकलेम अॅडव्हान्स	6,87,372.30	7,16,071.30
	L) M.S.E.B. COMMISSION RECEVABALE	एम.एस.ई.बी. कमिशन येणे	13,345.28	18,357.65
	M) DEFFERD TAX ASSET	डिफर्ड टॅक्स अॅसेट	99,39,010.30	1,49,013.00
	N) GST RECEIVEBAL	जीएसटी येणे	3,24,867.91	7,12,200.68
	O) CERSAI DEPOSIT	सेरसाई ठेव	2,159.60	2,159.60
	P) ATM ADJUSTMENT & POS CONTROL	एटीएम अॅडजस्टमेंट	8,83,956.28	3,95,288.78
	Q) MSEDCL BILL COLLECTION SECURITY	MSEDCL बिल संकलन सुरक्षा ठेव	2,69,904.43	2,69,904.43
	R) COURT FEE STAMP	कोर्ट फी स्टॅम्प	5,000.00	5,000.00
	S) ADVANCE INCOME TAX	अॅडव्हान्स आयकर	2,81,70,451.00	-
	T) PROFIT ON SALE OF COMMERCIAL PAPER	कमर्शियल दस्तऐवजाच्या विक्रीवरील नफा	19,775.00	-
	U) DISPUTE ADJUSTMENT ACCOUNT	वाद समायोजन खाते	58,466.60	-
	V) PIGMY AGENT OVERDRAFT	पिग्मी एजंट ओव्हरड्राफ्ट	14,130.00	-
	W) LOCKER RENT RECEIVABLE	लॉकर भाडे येणे	1,55,037.25	-

Schedule 12 - Contingent Liabilities

(Rs. In Actual)

	Particulars		As On 31-3-2026 (Current Year)	As On 31-3-2025 (Previous Year)
I.	Claims against the bank not acknowledged as debts	बँक गॅरंटी व डेब्ट्स दावा	-	-
II.	Liability for partly paid investments	अंशतः देय गुंतवणुकीसाठी दायित्व	-	-
III.	Liability on account of outstanding forward exchange contracts	थकीत फॉरवर्ड एक्सचेंज करारांमुळे उद्भवणारे दायित्व	-	-
IV.	Guarantees given on behalf of constituents (a) In India	घटकांच्या वतीने दिलेली हमी	86,77,800.00	79,94,800.00
V.	Acceptances, endorsements and other obligations	स्विकृती, समर्थन आणि जबाबदाऱ्या	-	2,48,000.00
VI.	Other items for which the bank is contingently liable	इतर बाबी ज्यासाठी बँक आकस्मिकपणे जबाबदार आहे	1,85,47,430.42	1,74,43,812.26
	Grand Total I and VI	एकूण (1 ते 6)	2,72,25,230.42	2,56,86,612.26



सन्मित्र सहकारी बँक लि.

Form B

Section 29 of Banking Regulation Act 1949 (AACs)

Profit and Loss Account for the year ended on 31st March, 2026

(Rs. In Actual)

Particulars		Schedule	End of March 31, 2026	End of March 31, 2025
I. Income	उत्पन्न			
Interest earned	मिळालेले व्याज	13	25,32,45,172.41	25,09,73,609.52
Other income	इतर उत्पन्न	14	3,47,27,799.84	1,95,10,064.99
Total	एकूण		28,79,72,972.25	27,04,83,674.51
II. Expenditure	खर्च			
Interest expended	ठेवीवरील व्याज	15	16,29,60,859.01	15,87,55,421.30
Operating expenses	ऑपरेटिंग खर्च	16	10,51,66,361.99	11,72,78,074.56
Provisions and contingencies	तरतुद आणि अकस्मितता	17	(44,57,200.00)	(1,43,12,000.00)
Income Tax Expenses	आयकर खर्च	18	77,07,046.00	30,47,889.00
Total	एकूण		27,13,77,067.00	26,47,69,384.86
III. Profit/Loss				
Net profit/loss (-) for the year		-	1,65,95,905.25	57,14,289.65
Profit/loss (-) Carry forward				
Total			1,65,95,905.25	57,14,289.65
IV. Appropriations		%		
B/f Profit/Loss from previous year (A)			-	-
Add: Amount transferred during the year (B)			-	1,04,14,780.00
C. Total (A+B)			-	1,04,14,780.00
Total Profit available for appropriation (III+C)	नफा विभागणी		1,65,95,905.25	1,61,29,069.65
Statutory Reseve Fund	राखीव निधी	25.00%	-	20,00,001.38
Statutory Reserve Fund (Additional)	अधिक राखीव निधी	10.00%		-
Investment Fluctuation Reseve Fund	गुंतवणूक सरकता निधी	5.00%		1,00,00,000.00
Dividend Fund	लाभांश निधी	4.00%		37,14,288.27
Building Fund	इमारत निधी	2.57%		4,14,780.00
Total Profit Appropriations	एकूण नफ्याचे विनियोजन	100.00%	1,65,95,905.25	1,61,29,069.65
Net Profit Balance F.Y. 2025-26		0.00%		
Balance carried over to balance sheet		100%	1,65,95,905.25	1,61,29,069.65

संचालक मंडळ

तज्ञ संचालक

श्री. गणेश फुलारे
चेअरमन

अॅड. श्री. विजय राऊत
व्हाईस चेअरमन

श्री. सुनिल दणाईत
सी.ई.ओ.

C.A. श्री. अजय गिरमे श्री. दिपककुमार गुप्ता

श्री. चंद्रकांत ससाणे
श्री. सुनिल गायकवाड
सौ. रेश्मा हिंगणे
श्री. विजय कोद्रे
श्री. अमोल धर्मावत

श्री. यशवंतराव साळुंखे
श्री. अभिजीत शिवरकर
श्री. दिलीप टकले
डॉ. हेमंत गाढवे
श्री. विशाल हाके

श्री. संजय शेवाळे
श्री. रमेश काकडे
श्री. प्रशांत (मामा) तुपे
श्री. योगेश गोंधळे
सौ. सविता गिरमे

For C. V. Chitale & CO
Chartered Accountants
FRN No.126338W

C.A. Anish Chandrashekhar Chitale
Partner
M.No.187399
UDIN : 26187399IDOWBN5554

Schedule 13 - Interest Earned

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
I.	Interest/discount on advances/bills	कर्ज/बिलांवर मिळालेले व्याज	20,04,58,291.51	17,55,90,538.53
II.	Income on investments	गुंतवणुकीवरील व्याज	5,27,86,880.90	7,53,83,070.99
	1. Interest on Government Securities	सरकारी रोख्यावरील व्याज	4,43,18,663.90	5,41,67,961.87
	2. Profit Realised Treasury Bill	ट्रेझरी बिल प्राप्त नफा	-	-
	3. Int. on Deposits with other Banks	इतर बँकामधील ठेवीवरील व्याज	84,68,217.00	2,12,15,109.12
	4. Interest on Call Market Lending to Banks	कॉल मनीवरील व्याज	-	-
	5. Interest on Commercial Paper	कमर्शियल पेपरवरील व्याज	-	-
	6. Interest on Corporate Bond	कॉर्पोरेट बाँडवरील व्याज	-	-
	7. Interest on Mutual Funds	म्युच्युअल फंडावरील व्याज	-	-
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	रिझर्व बँकेकडील मिळालेले व्याज	-	-
IV.	Others	इतर	-	-
	Grand Total I and IV	एकूण (1 ते 4)	25,32,45,172.41	25,09,73,609.52

Schedule 14 - Other Income

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
I.	Commission, exchange and brokerage	कमिशन व ब्रोकरेज	11,69,796.14	5,13,191.91
	1. Bank Commission	बँक कमिशन	11,54,857.51	4,34,040.23
	2. Bank Guarantee Commission	बँक गॅरंटी कमिशन	14,938.63	79,151.68
II.	Profit on sale of investments	गुंतवणूक विक्रीवरील नफा	1,09,51,725.52	76,08,303.96
	1. Profit on sale of GOI	सरकारी रोखे विक्री नफा	68,63,667.93	46,52,020.00
	2. Capital Gain on Mutual Fund	म्युच्युअल फंडावरील भांडवली नफा	40,88,057.59	29,56,283.96
	Less: Loss on sale of investments	गुंतवणूकीच्या विक्रीतील तोटा	-	-
III.	Profit on sale of land, buildings and other assets	जमिन, इमारत, मालमत्ता, विक्री नफा	-	56,640.39
	Less: Loss on sale of land, buildings and other assets	जमिन, इमारत, मालमत्ता, विक्री तोटा	-	-
IV.	Profit on sale of Commercial Paper	एक्सचेंज व्यवहारांवरील नफा	43,62,115.00	14,88,580.00
	Less: Loss on exchange transactions	वजा झालेला तोटा	-	-
V.	Income earned by way of dividends, etc.	लाभांश इत्यादीद्वारे मिळवलेले उत्पन्न		
VI.	Miscellaneous Income	इतर उत्पन्न	1,82,44,163.18	98,43,348.73
	A) DIVIDEND ON SHARES	शेअर्सवरील लाभांश	9,700.00	9,700.00
	B) FORM FEES	फॉर्म फी	1,73,720.96	2,14,145.00
	C) INCIDENTAL CHARGES	इन्सिडेन्शीयल चार्जेस	88,054.08	5,38,195.82
	D) LOCKER RENT	लॉकर भाडे	3,43,278.42	4,38,583.00
	E) GOLD LOAN CUSTODY CHAREGS	गोल्ड लोन कस्टडी चार्जेस	1,19,454.13	81,850.00
	F) PROCESSING FEES	प्रोसेसिंग फी	39,28,334.34	58,50,254.25
	G) VISIT CHARGES	व्हिजिट चार्जेस	1,76,430.56	45,550.00



Schedule 14 - Other Income (Continued)

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
	H) TRADE CERTIFICATE FEE	ट्रेड सर्टिफिकेट	200.00	14,495.65
	I) OTHER INCOME	इतर उत्पन्न	5,77,182.77	6,85,984.64
	J) HANDLING CHARGES ON INSURANCE	विम्यावरील हाताळणी शुल्क	67,507.21	74,907.39
	K) INCOME FROM STATIONARY	स्टेशनरीवरील उत्पन्न	44,316.88	80,513.68
	L) NPCI TRANSACTION FEE RECEIVED	NPCI ट्रान्झक्शन फी	9,202.00	12,70,002.98
	M) POSTAGE CHARGES	पोस्टेज चार्जेस	14,460.14	8,830.00
	N) CIBIL CHARGES	सीबील चार्जेस	2,02,572.32	2,06,150.00
	O) RECOVERY CHARGES RECEIVED	वसुली चार्जेस	3,54,128.87	90,360.32
	P) INT. RECEIVED ON OTHER	इतर व्याज	9,945.84	18,275.00
	Q) INTEREST ON TAX REFUND	आयकर परतावा	-	2,15,551.00
	R) DEFERRED TAX	डेफर्ड टॅक्स	97,89,997.30	-
	S) PROFIT ON SALES OF ASSETS	मालमत्ता विक्रीवरील नफा	5,16,331.34	-
	T) ATM ISSUER CHARGES	एटीएम इश्युअर चार्जेस	37,747.02	-
	U) ATM ACQUR CHARGES	एटीएम अक्वायर चार्जेस	12,08,827.00	-
	V) RUPAY CARD CHARGES	रुपे कार्ड चार्जेस	5,72,772.00	-
	Grand Total I and VI	एकूण (1 ते 6)	3,47,27,799.84	1,95,10,064.99

Schedule 15 - Interest Expended

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
I.	Interest on deposits	ठेवींवरील दिलेले व्याज	162960859.01	15,87,55,421.30
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	बँकेने घेतलेल्या कर्जावरील दिलेले व्याज	-	-
III.	Others	इतर	-	-
	Grand Total I and III	एकूण (1 ते 3)	16,29,60,859.01	15,87,55,421.30

Schedule 16 - Operating Expenses

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
I.	Payments to and provisions for employees	सेवक पगार/भत्ते/प्रॉ. फंड इ.	6,48,61,573.00	7,56,28,369.00
	1. Salaries Allowances	सेवक पगार व भत्ते	4,83,17,051.00	5,15,10,036.00
	2. Bonus & Ex-Gratia	बोनस	28,83,732.00	27,28,995.00
	3. Provident Fund	भविष्य निर्वाह निधी	42,30,986.00	41,65,495.00
	4. Staff Gratuity	सेवक ग्रॅच्युईटी	57,78,824.00	67,75,066.00
	5. Provident Fund Administration Charges	भविष्य निर्वाह निधी व्यवस्थापन शुल्क	2,67,092.00	2,43,117.00
	6. Contribution	वर्गणी	32,700.00	57,758.00

Schedule 16 - Operating Expenses (Continued)

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
	7. Leave Encashment Premium	सेवक रजा पगार प्रिमियम	23,08,169.00	99,58,562.00
	8. Salary of Contracted Employee	हंगामी सेवक पगार	10,43,019.00	1,89,340.00
II.	Rent, taxes and lighting	भाडे, कर आणि वीज	71,81,861.00	66,28,575.00
	1. Office Rent	ऑफिस भाडे	48,11,130.00	44,28,000.00
	2. Bank Profession Tax	बँक प्रोफेशन टॅक्स	-	-
	3. Society manintance	सोसायटी मेंटेनन्स	41,900.00	41,900.00
	4. Property Tax	मिळकत कर	10,53,049.00	7,28,244.00
	5. Electricity Charges	इलेक्ट्रिसिटी खर्च	12,75,782.00	14,30,431.00
	6. Data Centre Rent Expenses	डाटा सेंटरचे भाडे	-	-
III.	Printing and stationery	छपाई व स्टेशनरी	5,93,104.99	5,60,672.11
	1. Printing & Stationary	छपाई व स्टेशनरी	5,93,104.99	5,60,672.11
IV.	Advertisement and publicity	जाहिरात	4,73,630.00	1,76,397.00
V.	Depreciation on bank's property	घसारा	90,63,142.10	1,00,65,018.68
	1. Depreciation on Premises	इमारत घसारा	35,09,312.40	20,46,480.73
	2. Depreciation on Furniture & Fixture	फर्निचर आणि फिक्चरवरील घसारा	15,41,442.97	45,33,228.00
	3. Depreciation on Computer	संगणक घसारा	15,56,335.64	91,759.00
	4. Depreciation on Dead Stock	डेड स्टॉक घसारा	3,56,236.17	18,20,260.82
	5. Depreciation on Electrical Equipment, Work & Solar	विद्युत उपकरणे व सौरऊर्जावरील घसारा	15,24,612.76	15,08,575.00
	6. Depreciation on Library	ग्रंथालय घसारा	666.16	642.84
	7. Depreciation on Vehicles	वाहन घसारा	4,83,067.00	32,638.29
	8. Depreciation on Safe Locker	सेफ लॉकरवरील घसारा	91,469.00	31,434.00
VI.	Director's fees, allowances and expenses	संचालक भत्ते व खर्च	-	3,19,800.00
	1. Board Meeting Allowances	बोर्ड मिटींग भत्ते	-	3,19,800.00
	2. Directors Training Expenses	संचालक प्रशिक्षण खर्च	-	-
VII.	Auditors' fees and expenses (including branch auditors)	लेखा परीक्षण फी	15,64,910.00	14,84,402.00
	1. Statutory Audit Fees	वैधानिक लेखा परीक्षण फी	7,00,000.00	5,42,402.00
	2. Cuncurrent Audit Fees	कंरंट ऑडीट फी	6,64,910.00	4,50,000.00
	3. Tax Audit Fees	टॅक्स ऑडीट फी	1,60,000.00	80,000.00
	4. System/GST/Revenue/Electrical/ Gap Compressive Assessment Audit Fee	जीएसटी व इतर लेखापरीक्षण शुल्क	40,000.00	4,12,000.00
VIII.	Law charges	कायदा सल्लागार फी	13,80,640.00	11,82,332.00
	1. Consultancy Fee	कन्सल्टन्सी फी	12,17,150.00	9,27,332.00
	2. Advocate Fee	वकील फी	1,63,490.00	2,55,000.00
IX.	Postages, Telegrams, Telephones, etc.	पोस्टेज व टेलिफोन खर्च	21,24,713.10	18,05,224.60
	1. Telephone Expenses	दुरध्वनी व लीज लाईन खर्च	18,48,728.14	15,96,741.00
	2. Postage/Courier etc.	पोस्टेज / कुरीअर खर्च	2,75,984.96	2,08,483.60



सन्मित्र सहकारी बँक लि.

Schedule 16 - Operating Expenses (Continued)

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
X.	Repairs and maintenance	दुरुस्ती व देखभाल खर्च	12,87,458.24	15,59,847.05
	1. Repairs and Renewals	दुरुस्ती आणि नुतनीकरण	3,39,768.44	5,94,430.03
	2. AMC Annual Maintenance Charges	वार्षिक देखभाल खर्च	9,14,173.80	9,14,394.02
	3. Vehicles Repairs and maintenance	वाहन दुरुस्ती आणि देखभाल	33,516.00	51,023.00
XI.	Insurance	विमा	56,43,592.84	52,36,764.84
	1. Bank Insurance	बँक विमा	5,20,466.64	6,04,062.00
	2. Vehicle Insurance	वाहन विमा	24,991.64	35,277.00
	3. DICGC Premium Paid	DICGC प्रिमियम	36,56,018.66	32,19,475.84
	4. Medical Insurance	मेडिकल विमा	14,42,115.90	13,77,950.00
XII.	Amortisation Premium on Investments (GOI)	सरकारी कर्ज रोखे निर्लेखन खर्च	12,91,377.00	10,08,816.00
XIII.	Other Expenditure	इतर खर्च	97,00,359.72	1,16,21,856.28
	1) OFFICE & OTHER EXPENSES	ऑफिस व इतर खर्च	30,81,021.31	48,72,928.67
	2) A.G.M. MEETING EXP.	वार्षिक सभा खर्च	4,94,465.18	4,55,403.70
	3) ANNUAL SUBSCRIPTION	वार्षिक वर्गणी	3,86,023.40	2,71,728.00
	4) CLEARING CHARGES	क्लिअरिंग चार्जेस	13,811.89	28,595.32
	5) TYPING & CYCLOSTYLING, XEROX	टायपिंग व झेरॉक्स	76,157.00	60,566.00
	6) SERVICE CHARGES GOI	सर्व्हिस चार्जेस ऑन जीओआय	1,14,478.06	52,050.00
	7) FUNCTIONS & CULTURAL	समारंभ व सांस्कृतिक खर्च	5,16,691.12	2,57,478.00
	8) OTHER EXPENSES (MISCELLANEOUS CHARGES)	इतर खर्च	1,41,450.16	6,428.02
	9) FUEL & GAS EXPENSES	इंधन आणि गॅस खर्च	2,16,311.00	3,41,500.00
	10) C.B.S. EXPENSES	सीबीएस खर्च	14,06,218.80	18,63,700.00
	11) NPCI TRANSACTION FEE PAID	एनपीसीआय ट्रांझेक्शन फी	36,252.10	3,70,359.40
	12) LABOUR WELFARE FUND	कामगार कल्याण निधी	7,825.00	7,275.00
	13) CIBIL EXPENSES	सीबीएल खर्च	2,05,769.69	1,43,626.65
	14) NPCI FEE	एनपीसीआय फी	-	36,756.20
	15) UNALLOCATED 50% GST	अनलोकेटेड 50% जीएसटी	3,94,160.93	14,18,014.52
	16) RECOVERY EXPENSES	वसुली खर्च	1,616.90	63,901.12
	17) ATM EXPENSES	एटीएम खर्च	5,46,085.80	1,89,050.16
	18) LOSS ON SALE OF ASSETS	मालमत्तेच्या विक्रीतील तोटा	31,075.00	6,043.00
	19) CERSAI EXPENSES	सेरसाई खर्च	-	240.00
	20) SOFTWARE HIRE CHARGES	सॉफ्टवेअर भाडे	7,19,129.25	1,88,504.00
	21) SURVEILLANCE EXPENSES	सर्व्हिलेन्स खर्च	5,78,578.94	5,30,802.24
	22) LATE FEE FOR TDS RETURNS	लेट फी फॉर टीडीएस	-	4,870.00
	23) SERVICE CHARGES ON MUTUAL FUND	सर्व्हिस चार्ज ऑन म्युच्युअल	42,998.07	58,100.82
	24) TRAVELLING EXPENSES	प्रवास खर्च	2,16,165.00	1,56,270.00
	25) TRAINING EXPENSE	प्रशिक्षण खर्च	2,79,860.72	2,37,665.46
	26) QR CODE EXPENSE	क्युआर कोड खर्च	1,09,806.40	-
	27) PIGMY COMMISSION	पिग्मी कमिशन	84,408.00	-
	Grand Total I and XIII	एकूण (1 ते 13)	10,51,66,361.99	11,72,78,074.56

Schedule 17 - Provisions and contingencies

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
I.	Provision Against Bad and Doubtful Debts	बुडीत व संशयित निधी	(1,06,25,000.00)	-
II.	Provision Against Standard Assets	प्रमाणित मालमतेसाठी तरतूद	3,00,000.00	6,88,000.00
III.	Provision Against Investment Depreciation Reserve Fund	गुंतवणुक घसारा राखीव निधी तरतूद	58,67,800.00	(1,50,00,000.00)
IV.	Provision Against Non Banking Assets	बिगर-बँकिंग मालमतेसाठी तरतूद	-	-
	Grand Total I and IV	एकूण (1 ते 4)	(44,57,200.00)	(1,43,12,000.00)

Schedule 18 - Income Tax Expenses

(Rs. In Actual)

	Particulars		End of 31-3-2026 (Current Year)	End of 31-3-2025 (Previous Year)
I	Tax on Previous Year Income	मागील वर्षाच्या उत्पन्नावरील कर	33,07,046.00	-
II	Tax on Current Year Income	चालू वर्षाच्या उत्पन्नावरील कर	44,00,000.00	30,47,889.00
III	Deffered Tax Expenses A/C	स्थगित कर खर्च खाते	-	-
	Grand Total I and III	एकूण (1 ते 3)	77,07,046.00	30,47,889.00



ठेव व लॉकर - “चार (४)” नॉमिनी नेमणुकीची सोय : बँकेच्या ठेवीदारास व लॉकर धारकास बँकिंग कायदा सुधारणा विधेयक २०१७ नुसार आता जास्तीत जास्त चार व्यक्तींना नामांकित म्हणजेच “नॉमिनी” नेमणूक करण्याची सोय १ एप्रिल २०१७ पासून उपलब्ध झाली आहे यासाठी रिझर्व्ह बँकेने दोन पर्याय दिलेले आहेत.

पर्याय एक (१): “एकाच वेळी” (simultaneous) (लॉकर सोडून) व **पर्याय दोन (२):** “सलग” (successive)

वर नमूद केलेल्याप्रमाणे “पर्याय एक” नुसार ठेवीदारस एकच वेळी चार व्यक्तींचे नॉमिनेशन म्हणजेच नामनिर्देशन करता येईल. त्यामध्ये प्रत्येकाचा “हिस्सा” (टक्केवारी) किती असेल याचा सुद्धा उल्लेख करण्याची सुविधा रिझर्व्ह बँकेने सुरू केली आहे याचा अवश्य लाभ ठेवीदारांनी व सभासदांनी घ्यावा अशी विनंती याप्रसंगी करतो. परंतु लॉकर साठी हा “पर्याय एक” उपलब्ध नाही याची कृपया नोंद घ्यावी.

“पर्याय दोन” “सलग” (successive) नुसार ठेवीदारस व लॉकर धारकास चार (४) व्यक्तींचे नॉमिनेशन म्हणजेच नामनिर्देशन करता येईल. परंतु या पद्धतीने जरी चार व्यक्तींचे नॉमिनेशन करता येत असले तरी खातेदाराच्या मृत्यूनंतर ज्या क्रमाने (order) नामनिर्देशन केले असले त्या क्रमानुसार “हयात” (Live) असणाऱ्या “पहिल्या व्यक्तीस” संपूर्ण ठेव रक्कम अथवा लॉकर मधील वस्तू अदा करण्यात येतील.

थोडक्यात त्यावेळी हयात असणाऱ्या पहिल्या क्रमांकावरील व्यक्तीस ठेव रक्कम / लॉकर वस्तू अदा करण्यात येतील. या पर्यायात टक्केवारी नुसार व प्रमाणात विभागणी होत नाही. सदर पर्याय ठेव व लॉकर या दोन्ही साठीही उपलब्ध आहे. आपण अवश्य बँकेच्या जवळच्या शाखेत जाऊन नॉमिनी ची नोंद करावी ही विनंती. वरील दोन्ही पर्यायांमुळे खातेदाराच्या मृत्यूनंतर त्याच्या “नॉमिनीस” शिल्लक ठेव रक्कम/लॉकर मधील चीज वस्तू त्वरित व सहजपणे देणे बँकेस शक्य होईल. कृपया आपण हेही लक्षात घ्यावे की वरील दोन्ही प्रकारातील “नॉमिनी” हे केवळ “विश्वस्त” (Trustee) असतील व त्यांनी मिळालेल्या ठेव रकमेचे/लॉकर मधील वस्तूचे वाटप हे मृत्युपत्र असल्यास त्याप्रमाणे करावे व नसल्यास वारसा हक्कानुसार करावे हे कृपया लक्षात घेणे आवश्यक आहे.

(१) नॉमिनेशन हे सक्तीचे नसून स्वेच्छेने करता येते. (२) खातेदारास नॉमिनी नको असल्यास तसे पत्र बँकेत द्यावे. (३) नॉमिनेशन ची नोंद ठेव पावती / पासबुकवर करता येते. त्यामुळे खातेदाराच्या वारसास माहिती मिळून ते बँकेकडे क्लेम करू शकतात. (४) खातेदाराने समंती दिल्यास नॉमिनीचे नाव ही पावतीवर / पासबुकवर नमूद करता येईल. (५) नियमानुसार फॉर्म भरून देऊन नॉमिनेशन बदलता येते अथवा रद्द करता येते. शेवटच्या तारखेचे केलेले नॉमिनेशन हे गृहीत धरण्यात येते. (६) नॉमिनीच्या बँकडील क्लेम अर्जानुसार सर्व पूर्तता झाली असल्यास १४ दिवसात ठेव रक्कम/लॉकर मधील वस्तू देणे बँकेवर बंधनकारक आहे. (७) कोर्टाची ऑर्डर/डीक्री असल्यास खातेदाराने केलेले नॉमिनेशन असूनही कोर्टाची ऑर्डर श्रेष्ठ व प्रभावी (overriding) असेल व त्याप्रमाणे बँक काम करेल. (८) नॉमिनेशन नसल्यास व खातेदाराचा मृत्यू झाल्यास बँकेकडे “सक्सेशन सर्टिफिकेट” सादर करावे लागेल. (९) कृपया नॉमिनी अवश्य व हक्काने लावा ही विनंती.



Financial Statements -Presentation and Disclosures

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particulars	As on 31-3-2026 (Current Year)	As on 31-3-2025 (Previous Year)
i	"Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any) "	39.43	38.44
ii	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii	Tier 1 capital (i + ii)	39.43	38.44
iv	Tier 2 capital	1.81	0.81
v	Total capital (Tier 1+Tier 2)	41.24	39.25
vi	Total Risk Weighted Assets (RWAs)	220.17	203.15
vii	"CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs"	17.91%	18.92%
viii	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.91%	18.92%
ix	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.82%	0.40%
x	Capital to Risk Weighted Assets Ratio	18.73%	19.32%
xi	Amount of paid-up equity capital raised during the year	0.99	-
xii	Amount of Tier 2 capital raised during the year	1.00	-
xiii	"Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant."		N.A.
xiv	"Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant."		N.A.

b) Draw down from Reserves

There is no draw down from the reserves during the current financial year.

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities - F.Y. 2025-26

(Amount in ₹ Crore)

Sr.	Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 Days to 2 Months	Over 2 Months and to 3 Months	Over 3 Months and up to 6 Months	Over 6 Months and up to 1 Year	Over 1 Year and up to 3 Year	Over 3 Year and up to 5 Year	Over 5 Year	TOTAL
1	Deposits	11.75	1.89	2.30	6.67	8.71	18.72	64.80	157.02	36.41	0.64	0.00	308.91
2	Advances	1.99	0.24	0.39	1.31	2.51	3.31	9.78	24.68	85.41	35.66	29.97	195.25
3	Investments	4.92	0.00	7.96	3.00	11.00	9.02	1.17	6.35	3.01	4.99	60.73	112.15
4	Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

B) Maturity pattern of certain items of assets and liabilities - F.Y. 2024-25

(Amount in ₹ Crore)

Sr.	Particulars	1 to 14 days	15 to 28 days	29 to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
1	Deposits	14.27	9.03	47.34	38.54	61.64	38.19	69.00	0.00	278.01
2	Advances	0.13	0.31	7.51	4.03	6.94	42.33	70.60	50.64	182.49
3	Investments	9.49	21.24	2.01	6.38	2.16	6.10	4.99	48.95	101.32
4	Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio

- i) As on 31-03-2026, bank holds Rs.48.74 Crs. (previous year Rs.59.92 Crs.) under Investments in HTM (Held till Maturity) category, comprising investments acquired with the intention to hold these securities till maturity. The balance of premium paid on these securities is Rs.0.99 Cr., which is to be amortised over a remaining period of maturity.



- ii) As on 31-03-2026 bank holds Rs.25.21 Crs. (previous year Rs. 15.87 Crs) under AFS (Investments in Available for Sale) category. In respect of “Available for Sale” category, The required provision towards IDR comes to Rs. 1.15 Cr. However bank had built up IDR to the tune of Rs.1.15 Cr., The bank has made the full IDR provision required
- iii) As on 31-03-2026, bank holds Rs.4.96 Crs. (previous year Rs.9.98 Crs.) under T'Bill (Investments in Trasuary Bill) category.

Composition of investment portfolio As at 31st March 2026

(Amount in ₹ Crore)

Particulars	Investments in India - March 31,2026							Investments outside India - March 31,2026				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Sub-sidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	48.74	-	0.01	-	-	38.19	86.94	-	-	-	-	-
Less: Provision for non performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	48.74	-	0.01	-	-	38.19	86.94	-	-	-	-	-
Available for Sale								-	-	-	-	-
Gross	25.21						25.21	-	-	-	-	-
Less: Provision for depreciation and NPI	-						-	-	-	-	-	-
Net	25.21	-	-	-	-	-	25.21	-	-	-	-	-
Held for Trading								-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	73.95	-	0.01	-	-	38.19	112.15	-	-	-	-	-
Less: Provision for non performing investment	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	73.95	-	0.01	-	-	38.19	112.15	-	-	-	-	-

Composition of investment portfolio As at 31st March 2025

(Amount in ₹ Crore)

Particulars	Investments in India - March 31,2026							Investments outside India - March 31,2026				
	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	59.93	-	0.01	-	-	26.07	86.01	-	-	-	-	-
Less: Provision for non performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	59.93	-	0.01	-	-	26.07	86.01	-	-	-	-	-
Available for Sale												
Gross	15.87	-	-	-	-	-	15.87	-	-	-	-	-
Less: Provision for depreciation and NPI	-						-	-	-	-	-	-
Net	15.87	-	-	-	-	-	15.87	-	-	-	-	-
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	75.80	-	0.01	-	-	26.07	101.88	-	-	-	-	-
Less: Provision for non performing investment	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	75.80	-	0.01	-	-	26.07	101.88	-	-	-	-	-

During the current & previous financial years, Bank has only Investment in India



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Crore)

Particulars	Current Year 31-03-2026	Previous Year) 31-03-2025
i) Movement of provisions held towards depreciation on investments"		
a) Opening balance	0.56	1.06
b) Add: Provision made during the year	0.59	1.00
c) Less : Write off/ write back of excess provisions during the year	0.00	1.50
d) Closing Balance	1.15	0.56
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.01	1.01
b) Add: Amount transferred during the year	1.00	0.00
c) Less: Drawdown	0.00	1.00
d) Closing balance	1.01	0.01
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	4.02%	0.06%

c) Sale and transfers to/from HTM category

- During the year under audit, the bank had shifted 5 securities from HTM category to AFS category having book value of Rs. 8.11 Crs. and Market Value of Rs. 8.13 Crs. The Market Value of this securities is greater than Book Value of Script, hence no provision is made towards IDR.
- Also during the year under audit bank had not shifted any securities from AFS category to HTM category.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ Crore)

Particulars	Current Year 2025-26	Previous Year) 2024-25
a. Opening balance	-	-
b. Additions during the year since 1st April	-	-
c. Reductions during the above period	-	-
d. Closing balance	-	-
e. Total provisions held	-	-

II) Issuer composition of non-SLR investments

(Amount in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	4.91	-	-	-	-	-	-	-	-	-
e)	Subsidiaries / Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	0.01	0.01	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	4.92	0.01	-	-	-	-	-	-	-	-

e) Repo transactions (in face value and market value terms)

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



f) Government Security Lending (GSL) transactions (in market value terms) As at 31st March 2026

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

As at 31st March 2025

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

g) Summarized Position of the Bank's INVESTMENT:

(Amount in ₹ Crore)

Types Of Securities	As at 31.3.2026			As at 31.3.2025		
	Face Value	Book Value	Market Value	Face Value	Book Value	Market Value
1. Government Securities						
HTM	47.75	43.78	41.09	48.86	49.95	49.23
AFS	25.00	25.21	24.07	16.00	15.87	15.61
HFT	-	-	-	-	-	-
2. Treasury Bills	5.00	4.96	5.00	10.00	9.97	9.98
3. Deposits with Other Bank	33.28	33.28	33.28	26.08	26.08	26.08
4. Corporate Bonds / Commercial Paper	5.00	4.91	5.00	-	-	-
5. Shares of Co.Op. Banks	0.01	0.01	0.01	0.01	0.01	0.01

4. Asset quality

a) Classification of advances and provisions held

(Amount in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	169.97	2.89	5.31	4.32	12.52	182.49
Add: Additions during the year	-	-	-	-	14.41	-
Less: Reductions during the year*	-	-	-	-	18.36	-
Closing balance	186.68	0.91	3.39	4.26	8.56	195.25
*Reductions in Gross NPAs due to:	-	-	-	-	-	-
i) Upgradation	-	-	-	-	17.53	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	0.83	-
iii) Technical / Prudential Write - offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)	-	-	-	-	-	-
Opening balance of provisions held	0.77	0.31	2.45	5.65	8.41	9.18
Add: Fresh provisions made during the year	-	-	-	-	0.65	-
Less: Excess provision reversed / Write - off loans	-	-	-	-	1.71	-
Closing balance of provisions held	0.80	0.09	2.40	4.86	7.34	8.14
Net NPAs	-	-	-	-	-	-
Opening Balance	-	2.58	2.90	(1.33)	4.15	-
Add: Fresh additions during the year	-	-	-	-	0.10	-
Less: Reductions during the year	-	-	-	-	3.03	-
Closing Balance	-	0.82	0.99	(0.60)	1.22	-
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down during the year (Rationale for drawdown may be explained by way of a note below the table)	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-
Technical write-offs and the recoveries made thereon	-	-	-	-	-	-
Opening balance of Technical / Prudential written - off accounts	-	-	-	-	-	-
Add: Technical / Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical / prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-



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Ratios in (%)	As on 31-03-2026	As on 31-03-2025
Gross NPA to Gross Advances	4.39%	6.86%
Net NPA to Net Advances	0.65%	2.38%
Provision coverage ratio	85.76%	66.85%

Particulars	Amount
1. Gross NPAs as on March 31, 2024 as reported by the bank	13.86
2. Gross NPAs as on March 31, 2024 as assessed by Reserve Bank of India	21.78
3. Divergence in Gross NPAs (2-1)	-7.92
4. Net NPAs as on March 31, 2024 as reported by the bank	5.28
5. Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India	13.20
6. Divergence in Net NPAs (5-4)	-7.92
7. Provisions for NPAs as on March 31, 2024 as reported by the bank	8.58
8. Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India"	8.58
9. Divergence in provisioning (8-7)	0.00
10. Reported Profit before Provisions and Contingencies for the year ended March 31, 2024	0.70
11. Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	0.49
12. Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2024 after considering the divergence in provisioning	-1.81

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ Crore)

Particulars	2025-26			2024-25		
	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector						
a) Agriculture and allied activities	9.99	0.71	0.36%	11.02	0.19	0.10%
b) Advances to industries sector eligible as priority sector lending	25.18	0.04	0.02%	30.51	1.60	0.88%
c) Services	71.35	3.28	1.68%	69.26	3.24	1.78%
d) Personal loans	13.55	0.88	0.45%	10.13	2.22	1.22%
Subtotal (i)	120.07	4.91	2.51%	120.92	7.25	3.97%
ii) Non-priority Sector						
a) Agriculture and allied activities	-	-	0.00%	0.07	0.04	0.02%
b) Industry	-	-		-	-	
c) Services	-	-	0.00%	1.22	0.07	0.04%
d) Personal loans	75.18	3.66	1.87%	60.28	5.16	2.83%
Sub-total (ii)	75.18	3.66	1.87%	61.57	5.27	2.89%
Total (I + ii)	195.25	8.57	4.39%	182.49	12.52	6.86%

c) Particulars of resolution plan and restructuring

ii) Details of accounts subjected to restructuring

Details of accounts subjected to restructuring during the financial year 2025-26 are given below restricted other than as per RBI Circular Dated 06.08.2020.

During the financial year 2025-26, restructured accounts in terms of the restructuring packages are Nil. (Previous Year- Nil).

(Amount in ₹ Crore)

Particulars	Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-

d) Disclosure of transfer of loan exposures

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2025-26 and previous financial year 2025-2026

e) Details of financial assets sold to Asset Reconstruction Companies (ARCS)

Bank has not sold any financial assets to Asset Reconstruction Companies (ARCs) during the financial year 2025-26 and previous financial year 2025-2026

f) Details of non-performing financial assets purchased/sold from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs)

Bank has not purchased/sold any non-performing financial assets from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs) during the financial year 2025-26 and previous financial year 2024-2025



g) Fraud accounts

Details on the number and amount of frauds as well as the provisioning thereon is as under:

(Amount in ₹ Crore)

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

h) Disclosure under Resolution Framework for COVID-19-related stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC./3/21.04.048/2020-21 dated August 6, 2020 and dated May 05, 2020 to enable lender to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposure as Standard.

Summary Statements of MSME, Personal & other corporate loan A/cs restructured as per RBI circular for Resolution Framework for COVID-19 related stress are as below:

Half yearly Disclosure for the period of March 31, 2026

(Amount in ₹ Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A) 31.03.2026	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 31.03.2026
Personal Loans	-	-	-	-	-
Corporate persons *	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

Half yearly Disclosure for the period of September 30, 2025

(Amount in ₹ Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A) 30.09.2025	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 30.09.2025
Personal Loans	-	-	-	-	-
Corporate persons *	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

i) Disclosures related to Project Finance

Sr. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	1	3.43
2	Projects under implementation accounts sanctioned during the quarter.	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2+3)	1	3.43
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

Bank Guarantee

		As at March 31, 2026	As at March 31, 2026	Previous Year 31.03.2025	Previous Year 31.3.2025
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	0.87	-	0.80	-
	i) In India	0.87	-	0.80	-
	ii) Outside India	-	-	-	-
II	Acceptances, Endorsements and other Obligations (₹ crore)	-	-	-	-
III	Other NFB Credit facilities (₹ crore)	-	-	-	-



5. Exposures

a) Exposure to Real Estate sector

(Amount in ₹ Crore)

Category	2025-26	2024-25
i) Direct exposure		
a) Residential Mortgages –	11.91	4.91
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	11.91	4.91
b) Commercial Real Estate ** –	14.96	13.25
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	14.96	13.25
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	-	-
i. Residential	-	-
ii. Commercial Real Estate	-	-
iii. Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	26.87	18.16

**During the year, the Bank exceeded the regulatory exposure limit prescribed by the Reserve Bank of India (RBI) for advances to the Commercial Real Estate (CRE) sector. As per the extant RBI prudential norms applicable to Urban Co-operative Banks, exposure to the CRE sector should not exceed 5% of total advances as at March 31 of the previous financial year. However, the Bank's exposure to the CRE sector stood at 8.05%, resulting in an excess exposure of 3.05%, amounting to Rs. 5.56 Crore, over the prescribed regulatory limit.

(b) Exposure to capital market

(Amount in ₹ Crore)

Category	2025-26	2024-25
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	-	-
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;	-	-
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	-	-
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi) "Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources"	-	-
vii) "Bridge loans to companies against expected equity flows / issues;"	-	-
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	-	-
ix) Financing to stockbrokers for margin trading;	-	-
x) All exposures to Venture Capital Funds (both registered and unregistered)	-	-
Total exposure to capital market	-	-

(c) Risk Category-Wise Country Exposure

(Amount in ₹ Crore)

Risk Category	Exposure (net) as at March 31, 2026	Provision held as at at March 31, 2026	Exposure (net) as at at March 31, 2025	Provision held as at at March 31, 2025
Insignificant	-	-	-	-
Low	-	-	-	-
Moderately Low	-	-	-	-
Moderate	-	-	-	-
Moderately High	-	-	-	-
High	-	-	-	-
Very High	-	-	-	-
Total	-	-	-	-

Bank is not dealing in foreign exchange and all transactions are domestic in nature hence not identified any country risk in current and previous year

(d) Unsecured Advances

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	8.16	6.36
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

(e) Details of loans extended against eligible gold and silver collateral

Particulars		Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
		₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]		3.95				
(a) Consumption loans		3.69	2%	0.01		
	of which bullet repayment loans	-		-		
(b) Income generating loans		0.26	0.14%	0.04	-	
2. New loans sanctioned and disbursed during the FY [(c)+(d)]		6.11		-		NA
(c) Consumption loans		5.51		0.02	0.56%	NA
	of which bullet repayment loans			-		NA
(d) Income generating loans		0.60		0.04	0.63%	NA
3. Renewals sanctioned and disbursed during the FY						NA
4. Top-up loans sanctioned and disbursed during the FY						NA



Continued...

(Amount in ₹ Crore)

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
5. Loans repaid during the FY [(e)+(f)]	5.73			NA	NA
(e) Consumption loans	5.35			NA	NA
of which bullet repayment loans	-			NA	NA
(f) Income generating loans	0.38			NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	-			NA	NA
(g) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(h) Income generating loans				NA	NA
7. Loans written off during the FY [(i) + (j)]	-			NA	NA
(i) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(j) Income generating loans					
8. Closing balance at the end of FY [(k) + (l)]			5.92		
(k) Consumption loans			5.44		
of which bullet repayment loans					
(l) Income generating loans			0.48		

(f) Small Value Loan

In terms of circular RBI/DOR/2025-26/281 DOR.CRE.REC.200/07-03-005/2025-26 (Urban Co-operative Banks - Concentration Risk Management) Directions, 2025 issued as on November 28, 2025, UCBs are required to have by 31st March, 2026; at least 50% of their aggregate loans and advances comprising of loans of not more than 25 lakhs or 0.4% of their Tier I capital, whichever is higher, subject to a maximum of 3 crore per borrower. Such portfolio is at 28.40% of the aggregate loans and advances of the Bank.

6. Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	38.50	16.24
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.46%	5.84%

b) Concentration of Advances

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
Total advances to the twenty largest borrowers	55.44	45.84
Percentage of advances to twenty largest borrowers to total advances of the bank	30.30%	25.12%

c) Concentration of Exposures

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	55.44	52.61
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	30.30%	28.83%

d) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA Accounts	3.70	7.92
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	43.22%	63.26%

7. Derivatives:

The Bank has not entered into any derivative transactions, both in the current year and previous year.

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

Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme 2014 – Section 26A of Banking Regulation Act 1949). The Bank transferred the amount to DEAF in accordance with the RBI Circular. The details are provided below:

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
i) Opening Balance of amounts transferred to DEAF	1.74	1.49
ii) Add: Amounts transferred to DEAF during the year	0.14	0.26
iii) Less: Amounts reimbursed by DEAF towards claims*	0.03	0.01
iv) Closing balance of amounts transferred to DEA Fund	1.85	1.74

9. Disclosure of complaints

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

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
Complaints received by the bank from its customer		
1. Number of complaints pending at beginning of the year	0	0
2. Number of complaints received during the year	3	2
3. Number of complaints disposed during the year	3	2
3.1. Of which, number of complaints rejected by the bank	0	0
4. Number of complaints pending at the end of the years	0	0
Maintainable complaints received by the bank from OBOs	0	0
5. Number of maintainable complaints received by the bank from OBOs	3	2
5.1 Of 5, number of complaints resolved in favour of the bank of Bos #	3	2
5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos	0	0
5.3 Of 5, number of complaints resolved after passing of Awards by Bos against the bank	0	0
6. Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note : Maintainable complaints refer to complaints on the ground specifically mentioned in BO Scheme 2006 and covered within the ambit of the scheme.		

Cases Closed by OBs due to rejection



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

(Amount in ₹ Crore)

Grounds of complaints, (i.e. complaints relating to) + B130	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
F.Y. 2025 -2026					
Internet/Mobile/Electronic Banking (3)	0	0	-	-	-
Loans and advances (8)	0	0	-	-	-
Staff behaviour (14)	0	0	-	-	-
Others (16)	0	3	-	-	-
Total	0	3	-	-	-
F.Y. 2024 -2025					
Internet/Mobile/Electronic Banking (3)	-	-	-	-	-
Loans and advances (8)	-	2	-	-	-
Staff behaviour (14)	-	-	-	-	-
Others (16)	-	-	-	-	-
Total	-	2	-	-	-

10. DISCLOSURES FOR PENALTIES:B115

There is no penalty levied by the RBI during 2025-26.

11. Other Disclosures

a) Business Ratios

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
i) Interest Income as a percentage to Working Funds	7.28%	7.86%
ii) Non-interest income as a percentage to Working Funds	0.62%	0.51%
iii) Cost of Deposits	5.28%	6.01%
v) Net Interest Margin	2.92%	3.13%
v) Operating Profit as a percentage to Working Funds	0.43%	0.29%
vi) Return on Assets	0.50%	0.19%
vii) Business (Deposits plus Advances) per Employee	6.46	5.83
viii) Profit per employee	0.02	0.01

b) Bank Assurance Business

The Bank has earned Rs.0.01 Crs as fee/commission in respect of bancassurance business undertaken.

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
From selling Life Insurance Policies	-	-
From selling Non-life Insurance Policies	-	0.01
Total	-	0.01

c) Marketing and Distribution -

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year

d) Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

During the F.Y. 2025-26 no any Trading of Priority Sector Lending

e) Provisions and contingencies

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
1. Provision towards NPA	7.34	8.37
2. Provision for Contingencies	0.80	0.77
3. Provision Against Investment Depreciation Reserve Fund	1.15	0.56
4. Provision Against Non Banking Assets	-	-
Total	9.29	9.70

f) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Particulars	2025-26	2024-25
1. Payment of DICGC Insurance Premium	0.37	0.38
2. Arrears in payment of DICGC Premium	-	-

g) Disclosure of Facilities Granted to Directors and Their Relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives:

(Amount 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#	-	-	-	0.06	0.31	0.37
Placement of deposits*	-	-	-	-	-	-
Advances#	-	-	-	0.05	0.22	0.27
Investments#	-	-	-	-	-	-
Non-funded commitments#	-	-	-	-	-	-
Leasing / HP arrangements availed#	-	-	-	-	-	-
Leasing / HP arrangements provided#	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	0.00111	0.01200	0.0131
Interest received	-	-	-	0.00038	0.00435	0.0047
Rendering of services*	-	-	-	-	-	-
Receiving of services*	-	-	-	-	-	-
Management contracts*	-	-	-	-	-	-



1. Segment reporting

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	5.28	7.54	-	-			20.05	17.56	25.32	25.10
Result	-	-	-	-			16.30	15.88	16.30	15.88
Unallocated expenses	-	-	-	-			3.47	1.95	3.47	1.95

2. Segment reporting

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Operating profit		-	-	-	-	-				
Income taxes		-	-	-	-	-				
Extraordinary profit / loss		-	-	-	-	-				
Net profit		-	-	-	-	-				
Other information:		-	-	-	-	-				
Segment assets	140.94	122.80	-	-			195.25	182.49	336.19	305.29
Unallocated assets	-	-	-	-			54.11	49.41	54.11	49.41
Total assets	-	-	-	-			-	-	390.30	354.70
Segment liabilities	-	-	-	-			308.91	278.02	308.91	278.02
Unallocated liabilities	-	-	-	-			81.39	76.68	81.39	76.68
Total liabilities	-	-	-	-	-	-	-	-	390.30	354.70

Notes forming part of the Profit and Loss account for the year ended 31st March 2026 and Balance Sheet as on even date

I. OVERVIEW

INTRODUCTION

Sanmitra Sahakari Bank Ltd. ("the bank") Hadapsar, Pune is a co-operative society registered under the MCS Act 1960 and engaged in the business of banking as per the license granted by the Reserve Bank of India. was established on 4th November 1972. The bank is an urban co-operative bank having 8 branches in Pune District of Maharashtra state as on 31st March 2026, it was engaged in the business of banking a sallied permissible activity.

1. BASIS OF PREPARATION

The financial statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles in India, statutory requirements prescribed under the Banking Regulation Act 1949, and the Co-operative Societies Act 1960, and rules made there under, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

2. USE OF ESTIMATES

The preparation of the 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, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates is recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention

The financial statements are drawn up in accordance with historical cost convention and going concern on a basis.

2. Revenue Recognition

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

- Interest and other income on Advances classified as 'non-performing assets' is recognized to the extent realized, as per the directive issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable' on liability side and asset side respectively.
- Commission and other related income are fully recognized as income on realization.
- Locker rent is charged to customers for locker facility is provided by bank. income is fully recognized as income on realization
- Dividend is recognized as income when right to receive payment is established by the date of Balance Sheet.
- Interest on Government Securities, debentures and other fixed income securities is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.
- Income from referral business is recognized as and when the relevant amount is received from agency/vendor.

3. Investments

- The Bank has classified the investments in accordance with the RBI guidelines applicable to Urban Co-Operative Banks. Accordingly, classification of investments in government securities for the purpose of valuation is done under the following categories:
 - Held to Maturity (HTM): Securities acquired by the Bank with the intension to hold till Maturity.
 - Held for Trading (HFT): Securities acquired by the Bank with the intension to Trade
 - Available for Sale (AFS): Securities which do not fall within the above two categories are classified as 'Available for Sale.
- Investments are classified under following five heads for disclosure in Balance Sheet as per RBI guidelines –



- i. Central C State Government Securities
- ii. Other Approved Securities
- iii. Shares of Co-op. Banks
- iv. Units of Mutual Fund and other approved bonds.
- v. Investment in Term Deposits with other banks.
- c. Investments purchased under HTM category are accounted, at cost. Premium, if any, on investments under HTM category is amortized over the residual life of the investment.
- d. Investments under “HFT” and “AFS” categories are marked to market on the basis of guidelines issued by the RBI. While net depreciation, if any, under each of the categories has been provided for, and net appreciation, if any, has been ignored.
- e. Shares of co-operative Banks are valued at cost.
- f. The transfer of investments from one category to another is done at lower of the acquisition cost/book value/market value on the date of transfer and the depreciation, if any, fully provided for.
- g. Broken period interest on investments is treated as revenue item. Brokerage, Commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.

4. Advances & Provision for Advances

a. Classification:

- i. **Advances are primarily classified as Performing and Non-performing Assets (NPAs). NPAs are further classified into Sub-Standard, Doubtful & Loss Assets as per guidelines issued by the RBI from time to time.**
- ii. **Advances are disclosed net of write off in the Balance Sheet divided into Short Term, Medium Term & Long Term**

b. Provisions:

- i. Provisions are made for Advances under Sub-Standard, Doubtful and Loss Assets as per criteria stipulated by the RBI guidelines. 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

5. Property Plant & Equipment (PPE) & depreciation:

- a. Property Plant and Equipment other than premises of the bank are stated in balance sheet at historical cost less accumulated depreciation and impairment loss, if any. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates. Subsequent expenditure incurred on assets put to use is capitalized only when it increases the future benefit/ functioning capability from / of such assets.
- b. The surplus arising out of revaluation of premises carried out is credited to the Revaluation Reserve in the Balance Sheet.
- c. Subsequent costs are included in carrying amount of asset or recognized as separate asset, as appropriate only when it is probable that future economic benefit associated with the item will flow to the entity and the cost can be measured reliably.
- d. The rates of depreciation and method of charging depreciation are as under:
- i. Depreciation on PPE is recognized based on cost of asset less their residual values over their useful lives, using the Straight-Line Method. The useful life of PPE is considered as per the management's estimate. The estimated useful lives, residual values and depreciation methods are reviewed at the end of the each Balance Sheet date, with the effect of any changes in estimate accounted for on prospective basis.

The estimated useful lives of PPE and depreciation rates considering the useful life of an individual asset as determined by the management is as follows:

Sr.No.	Building	Method of Charging Depreciation	Useful Lives of An Individual Asset
1	Head Office Building	SLM	39
2	Hadapsar Building	SLM	24
3	Wanawadi Building	SLM	38
4	Saswad Building	SLM	46

Sr.No.	Property, Plant and Equipment	Method of Charging Depreciation	Rate Of Depreciation
1	Furniture C Fixture	WDV	10
2	Machinery	WDV	15
3	Vehicles	WDV	20
4	Electrification	WDV	10
5	Library	WDV	10
6	Computers and Software's	SLM	33.33
7	Electric Solor	WDV	40

- e. The management believes that these estimated useful lives are realistic and reflect fair approximation of the period over which the assets are likely to be used. These estimates and associated assumptions are based on historical experiences and various other factors that are believed to be reasonable under the circumstances.

There is no change in the rate of depreciation during the financial year.

- f. Premises are stated at aggregate of revalued amounts as at 31st March, 2026 and additions during the financial year at historical cost. The proportionate depreciation on account of revaluation is debited to 'Revaluation Reserve Account'.

6. Impairment:

PPEs are reviewed at each Balance Sheet date for impairment. If any indication exists, the Bank estimates the recoverable amount of the asset. An asset's recoverable amount is higher of an asset's net selling price and its value in use. If, such recoverable amount of the asset is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is considered as an impairment loss and is recognized in the Profit and Loss Account.

7. Employee Benefits – AS 15

a. Provident Fund:

It is a defined contribution scheme. The eligible employees of the bank are entitled to receive benefits under the Provident Fund, where, both the employee and the bank contribute monthly at a stipulated rate to the government provident fund. The bank recognizes such contributions as an expense to Profit and Loss account in the period in which employee renders the related service.

b. Gratuity:

The bank provides for the gratuity, a defined benefit retirement plan, covering all employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years mentioned under 'The Payment of Gratuity Act, 1972'. Accordingly bank has taken a group gratuity policy with LIC for the payment of gratuity to the employees.

c. Leave Encashment:

Bank has taken a group gratuity policy with LIC for the payment of gratuity to the employees which also covered leave encashment.

8. Segment Reporting – AS 17

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

- a. Treasury segment primarily consists of all investment portfolio, interest earnings on investment portfolio and profit/loss on



sale of investments. The expenses of this segment consist of commission or other incidental expenses as well as depreciation/amortization of premium on Held to Maturity category investments.

- b. Other Banking Operations include all other operations not covered under Treasury operations. Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the bank as a whole.

9. Taxation – AS 22

- a. Income Tax expenses is the aggregate amount of current and deferred tax expenses incurred by the Bank. Current Income Tax is measured at the amount expected to be paid to the Tax Authorities in accordance with the Income Tax Act, 1961. Deferred Income Tax reflect the impact of timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.
- b. Deferred Tax is recognized, subject to consideration of prudence, on timing differences between taxable income & accounting income that originate in one period and is capable of reversal in subsequent period. Deferred Tax Assets (DTA) is recognized only to the extent that there is reasonable certainty that asset can be realized in future. In respect of unabsorbed depreciation, carried forward losses under tax laws, deferred tax asset is recognized only to the extent that there is virtual certainty supported by convincing evidences. These are reviewed at each Balance Sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realized. Deferred Tax is measured using tax rates and tax laws that have been enacted or substantially enacted by the reporting date.
- c. Current tax is debited to the Profit and Loss Account. The impact of changes in DTA and Deferred Tax Liability (DTL) s is recognized in the Profit and Loss Account.
- d. DTAs are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

10. Provisions, Contingent liabilities and Contingent Asset - 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 embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value except in case of decommissioning, restoration and similar liabilities that are recognized as cost of Property, Plant and Equipment and are determined based on best estimate of the expenditure required to settle the present obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- a. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or
- b. A present obligation arising from a past event which is not recognized, as it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made When there is a possible or a present obligation in respect of which the likelihood of outflow of resources embodying economic benefits is remote, no provision or disclosure is made.

11. Investment Fluctuation Reserve (IFR)

The bank maintains Investment Fluctuation Reserve (IFR) on AFS and HFT Investment Portfolio as per the extant RBI guidelines. AS per extant RBI norms, bank is required to maintain investment fluctuation reserve of Rs.1.25 crore but as on balance sheet date bank has maintained Rs.1.01 Lakh. Shortfall of Rs.0.24 crore which be created at the time of appropriation.

12. Accounting of Goods & services Tax

The eligible GST input credit, is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing / utilising the credits.

13. Cash and Cash Equivalents

Cash & Cash Equivalents include cash in hand, balances with RBI and with Other Bank and an investment has a short maturity

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2026

1. The income from referral business for the period April 2025 to March 2026 is as follows:

Figures in Rs. Crore

Sr. No.	Nature of Income	2025-2026
1	Commission from selling of products of Bajaj Allianz General Insurance Co. Ltd.	-
2	Commission from selling of products under PMJJBY Scheme	0.00
	Total	0.00

2. Prior Period Items - AS 5

There are no items of material significance in the prior period account requiring disclosure.

3. Primary Segment Reporting (By Business Segments) – (AS- 17)

Figures in Rs. In crore

1 Segment reporting

(Amount in ₹ Crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	5.28	7.54	-	-			20.05	17.56	25.32	25.10
Result	-	-	-	-			16.30	15.88	16.30	15.88
Unallocated expenses	-	-	-	-			3.47	1.95	3.47	1.95

2 Segment reporting

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Operating profit		-	-	-	-	-				
Income taxes		-	-	-	-	-				
Extraordinary profit / loss		-	-	-	-	-				
Net profit		-	-	-	-	-				
Other information:		-	-	-	-	-				
Segment assets	140.94	122.80	-	-			195.25	182.49	336.19	305.29
Unallocated assets	-	-	-	-			54.11	49.41	54.11	49.41
Total assets	-	-	-	-			-	-	390.30	354.70
Segment liabilities	-	-	-	-			308.91	278.02	308.91	278.02
Unallocated liabilities	-	-	-	-			81.39	76.68	81.39	76.68
Total liabilities	-	-	-	-	-	-	-	-	390.30	354.70



These segments have been reported considering the nature of products or services, the class of customers for the products or services, different risks and returns attributable to them, organizational structure and internal management information system.

Secondary Segment Information: Bank operates only in one geographical area, hence separate information regarding secondary segment i.e. geographical segment is not given.

4. Related Party Disclosures (AS-18)

The Bank is a Co-operative Society under the Maharashtra Co-operative Societies Act, 1960 and there are no such related parties requiring a disclosure under Accounting Standard – 18 on “Related Party Disclosures” issued by the Institute of Chartered Accountants of India. The Bank has disclosed material particulars of loans to Director’s relatives outstanding as on 31.03.2026. In terms of RBI Cir dt 29/03/2003, the key management personnel i.e. Mr. S. G. Danait, the CEO of the bank, being single party covered by this category, no further details need to be disclosed

5. Details of computer software other than internally generated- (AS– 26):

The details of computer software included in the Fixed Assets block of “Computer C Hardware” are as follows:

Figures in Rs. Lacs

Particulars	Amount
Opening Balance of Software (Intangible assets)	0.00
Add: Additions during the year	0.00
Less: Amortization during the year	0.00
Closing Balance of Software (Intangible assets)	0.00

6. Impairment of Assets - AS 28

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 issued by the ICAI is required

7. Contingent Liabilities AS -29

a. Contingent liabilities in respect of Bank guarantees, Letters of credit, Forward contracts etc

Bank Guarantee

		As at March 31, 2026	As at March 31, 2026	Previous Year 31.03.2025	Previous Year 31.3.2025
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	0.87	-	0.80	-
	i) In India	0.87	-	0.80	-
	ii) Outside India	-	-	-	-
II	Acceptances, Endorsements and other Obligations (₹ crore)	-	-	-	-
III	Other NFB Credit facilities (₹ crore)	-	-	-	-

b. Claims not acknowledged as debts

Figures in Rs. Lacs

Particulars	Amount
U/s 154 of Income tax Act, 1956 (Gross)	0.00
On account of Service Tax	-

C. Contingent Liabilities – Others

In terms of DBOD Circular No. DEAF Cell.BC.114/30.01.002/2013-14 dated May 27, 2014, the Bank has transferred all credit balances amounting to Rs. 1.85 crore (as mentioned in sub-clause (i) to (viii) in Clause 3 of DEAF Scheme 2014) maintained with the Bank which have not been in operation for 10 years or more. The required disclosure as per the said circular is as under:

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

(Amount in Crore)

Particulars	2025-26	2024-25
i) Opening Balance of amounts transferred to DEAF	1.74	1.49
ii) Add: Amounts transferred to DEAF during the year	0.14	0.26
iii) Less: Amounts reimbursed by DEAF towards claims*	0.03	0.01
iv) Closing balance of amounts transferred to DEA Fund	1.85	1.74

8. Earnings per Share

Particulars	31/03/2026	31/03/2025
Net profit after tax as per Profit and Loss Account (Rs.in Crore)	1.66	0.57
Nominal value of share (Rs. Per share)	25.00	25.00
Weighted average number of equity shares used as the	0.44	0.42
Denominator (Nos.in Crore) Earnings Per Share	3.77	1.36

14. Operating Profit/(Loss)

Bank has reported a net profit of ₹.1.66 Crore for the financial year 2025-26. However this is after crediting a reversal of excess provision of Bad & Doubt Debts amounting to ₹.1.06 Crore and Provision of deferred tax amounting to ₹ 0.98 Crore to the profit and loss account.

In the absence of this reversal the bank would have incurred a significant operating loss. The details are summarized below:

This suggest that the bank's reported profit is not derived from core operational performance, but from an accounting adjustment.

Particulars	Amount (In)
Net Profit/(Loss) before reversal	1.98
Add: Reversal of provision & Contingencies	0.32
Net Profit after reversal	1.66

15. The bank has not followed following Accounting Standards

- i AS 15 : Employee Benefits
- ii AS 22 : Accounting for Taxes on Income

IV. Disclosure Requirements as Per RBI Guidelines

Disclosure as per RBI Circular No. UBD.CO.BPD. (PCB) CIR. NO. 52/12.05.001/2013-14 DATED 25.03.2014

Sr	Particulars	As on 31-03-2026	As on 31-03-2025
I	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	39.43	38.44
ii	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii	Tier 1 capital (i + ii)	39.43	38.44



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iv	Tier 2 capital	1.81	0.81
v	Total capital (Tier 1+Tier 2)	41.24	39.25
vi	Total Risk Weighted Assets (RWAs)	220.18	203.15
vii	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs	17.91%	18.92%
viii	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.91%	18.92%
ix	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.82%	0.40%
x	Capital to Risk Weighted Assets Ratio	18.73%	19.32%
xi	Amount of paid-up equity capital raised during the year	0.99	-
xii	Amount of Tier 2 capital raised during the year	1.00	-
xiv	Amount of non-equity Tier 1 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		N.A.
xv	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		N.A.

2) Asset Liability Management

(Amount in ₹ Crore)

Sr.	Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 Days to 2 Months	Over 2 Months and to 3 Months	Over 3 Months and up to 6 Months	Over 6 Months and up to 1 Year	Over 1 Year and up to 3 Year	Over 3 Year and up to 5 Year	Over 5 Year	TOTAL
1	Deposits	11.75	1.89	2.30	6.67	8.71	18.72	64.80	157.02	36.41	0.64	0.00	308.91
2	Advances	1.99	0.24	0.39	1.31	2.51	3.31	9.78	24.68	85.41	35.66	29.97	195.25
3	Investments	4.92	0	7.96	3.00	11	9.02	1.17	6.35	3.01	4.99	60.73	112.15
4	Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(Amount in ₹ Crore)

Particulars	Investments in India - March 31,2026						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	48.74	-	0.01	0.00	-	38.19	86.94
Less: Provision for non performing investments (NPI)	-	-	-	-	-	-	-
Net	48.74	-	0.01	-	-	38.19	86.94
Available for Sale							
Gross	25.21						25.21
Less: Provision for depreciation and NPI	-						-
Net	25.21	-	-	-	-	-	25.21
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	73.95	-	0.01	-	-	38.19	112.15
Less: Provision for non performing investment	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	73.95	-	0.01	-	-	38.19	112.15

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Crore)

	Particulars	2025-26	2024-25
i)	Movement of provisions held towards depreciation on investments		
a)	Opening balance	0.56	1.06
b)	Add: Provision made during the year	0.59	1.00
c)	Less: Write off/ write back of excess provisions during the year	0.00	1.50
d)	Closing Balance	1.15	0.56
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	0.01	1.01
b)	Add: Amount transferred during the year	1.00	0.00
c)	Less: Drawdown	0.00	1.00
d)	Closing balance	1.01	0.01
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	4.02%	0.06%



c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in Crore)

Particulars	2025-26	2024-25
a. Opening balance	-	-
b. Additions during the year since 1st April	-	-
c. Reductions during the above period	-	-
d. Closing balance	-	-
e. Total provisions held	-	-

Issuer Composition of Non-SLR Investments:

(Amount in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	4.91	-	-	-	-	-	-	-	-	-
e)	Subsidiaries / Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	0.01	0.01	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	4.92	0.01	-	-	-	-	-	-	-	-

4. Asset Quality

a) Classification of advances and provisions held

(Amount in ₹ Crore)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	169.97	2.89	5.31	4.32	12.52	182.49
Add: Additions during the year	-	-	-	-	14.41	-
Less: Reductions during the year*	-	-	-	-	18.36	-
Closing balance	186.68	0.91	3.39	4.26	8.56	195.25
*Reductions in Gross NPAs due to:	-	-	-	-	-	-
i) Upgradation	-	-	-	-	17.53	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	0.83	-

iii) Technical / Prudential Write - offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)	-	-	-	-	-	-
Opening balance of provisions held	0.77	0.31	2.45	5.65	8.41	9.18
Add: Fresh provisions made during the year	-	-	-	-	0.65	-
Less: Excess provision reversed / Write - off loans	-	-	-	-	1.71	-
Closing balance of provisions held	0.80	0.09	2.40	4.86	7.34	8.14
Net NPAs	-	-	-	-	-	-
Opening Balance	-	2.58	2.90	(1.33)	4.15	-
Add: Fresh additions during the year	-	-	-	-	0.10	-
Less: Reductions during the year	-	-	-	-	3.03	-
Closing Balance	-	0.82	0.99	(0.60)	1.22	-
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down during the year (Rationale for drawdown may be explained by way of a note below the table)	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-
Technical write-offs and the recoveries made thereon	-	-	-	-	-	-
Opening balance of Technical / Prudential written - off accounts	-	-	-	-	-	-
Add: Technical / Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical / prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

b) Sector-wise Advances and Gross NPAs

(Amount in Crore)

Ratios in (%)	As on 31-03-2026	As on 31-03-2025
Gross NPA to Gross Advances	4.39%	6.86%
Net NPA to Net Advances	0.65%	2.38%
Provision coverage ratio	85.75%	66.85%



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(Amount in ₹ Crore)

Particulars	2025-26			2024-25		
	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector						
a) Agriculture and allied activities	9.99	0.71	0.36%	11.02	0.19	0.10%
b) Advances to industries sector eligible as priority sector lending	25.18	0.04	0.02%	30.51	1.60	0.88%
c) Services	71.35	3.28	1.68%	69.26	3.24	1.78%
d) Personal loans	13.55	0.88	0.45%	10.13	2.22	1.22%
Subtotal (i)	120.07	4.91	2.51%	120.92	7.25	3.97%
ii) Non-priority Sector						
a) Agriculture and allied activities	-	-	0.00%	0.07	0.04	0.02%
b) Industry	-	-		-	-	
c) Services	-	-	0.00%	1.22	0.07	0.04%
d) Personal loans	75.18	3.66	1.87%	60.28	5.16	2.83%
Sub-total (ii)	75.18	3.66	1.87%	61.57	5.27	2.89%
Total (I + ii)	195.25	8.57	4.39%	182.49	12.52	6.86%

c) Details of resolution plan and accounts subjected to restructuring:

(Amount in ₹ Crore)

Particulars	Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-

d) Fraud accounts :

Amount in Crore)

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

e) Disclosure under resolution framework for COVID-19 related stress

(Amount in ₹ Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A) 31.03.2026	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 31.03.2026
Personal Loans	-	-	-	-	-
Corporate persons *	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

f) Disclosures related to Project Finance

Sr. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	1	3.43
2	Projects under implementation accounts sanctioned during the quarter.	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	1	3.43
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-



5. Exposures

a) Exposure to Real Estate sector

(Amount in ₹ Crore)

Category	2025-26	2024-25
i) Direct exposure		
a) Residential Mortgages –	11.91	4.91
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	11.91	4.91
b) Commercial Real Estate ** –	14.96	13.25
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	14.96	13.25
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	-	-
i. Residential	-	-
ii. Commercial Real Estate	-	-
iii. Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	26.87	18.16

b) During the year, the Bank exceeded the regulatory exposure limit prescribed by the Reserve Bank of India (RBI) for advances to the Commercial Real Estate (CRE) sector. As per the extant RBI prudential norms applicable to Urban Co-operative Banks, exposure to the CRE sector should not exceed 5% of total advances as at March 31 of the previous financial year. However, the Bank's exposure to the CRE sector stood at 8.05%, resulting in an excess exposure of 3.05%, amounting to Rs. 5.56 Crore, over the prescribed regulatory limit.

c) Exposure to Capital Market - Nil

(Amount in ₹ Crore)

Category	2025-26	2024-25
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	-	-
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;	-	-
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	-	-
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources	-	-
vii) Bridge loans to companies against expected equity flows / issues;	-	-
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	-	-
ix) Financing to stockbrokers for margin trading;	-	-
x) All exposures to Venture Capital Funds (both registered and unregistered)	-	-
Total exposure to capital market	-	-

d) Details of loans extended against eligible gold and silver collateral

(Amount in ₹ Crore)

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	3.95				
(a) Consumption loans	3.69	2%	0.01		
of which bullet repayment loans	-		-		
(b) Income generating loans	0.26	0.14%	0.04	-	
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	6.11		-		NA
(c) Consumption loans	5.51		0.02	0.56%	NA
of which bullet repayment loans			-		NA
(d) Income generating loans	0.60		0.04	0.63%	NA
3. Renewals sanctioned and disbursed during the FY					NA
4. Top-up loans sanctioned and disbursed during the FY					NA
5. Loans repaid during the FY [(e)+(f)]	5.73			NA	NA
(e) Consumption loans	5.35			NA	NA
of which bullet repayment loans	-			NA	NA
(f) Income generating loans	0.38			NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	-			NA	NA
(g) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(h) Income generating loans				NA	NA
7. Loans written off during the FY [(i) + (j)]	-			NA	NA
(i) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(j) Income generating loans					
8. Closing balance at the end of FY [(k) + (l)]			5.92		
(k) Consumption loans			5.44		
of which bullet repayment loans					
(l) Income generating loans			0.48		

e) In terms of circular RBI/DOR/2025-26/281 DOR.CRE.REC.200/07-03-005/2025-26 (Urban Co-operative Banks - Concentration Risk Management) Directions, 2025 issued as on November 28, 2025, UCBs are required to have by 31st March, 2026; at least



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50% of their aggregate loans and advances comprising of loans of not more than 25 lakhs or 0.4% of their Tier I capital, whichever is higher, subject to a maximum of 3 crore per borrower. Such portfolio is at 28.40% of the aggregate loans and advances of the Bank.

(Amount in ₹ Crore)

Risk Category	Exposure (net) as at March 31, 2026	Provision held as at at March 31, 2026	Exposure (net) as at at March 31, 2025	Provision held as at at March 31, 2025
Insignificant	-	-	-	-
Low	-	-	-	-
Moderately Low	-	-	-	-
Moderate	-	-	-	-
Moderately High	-	-	-	-
High	-	-	-	-
Very High	-	-	-	-
Total	-	-	-	-

f) Unsecured Advances

Amount in Crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	8.16	6.36
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. Have been taken	-	-
Estimated value of such intangible securities	-	-

g) Exposure to capital market

(Amount in ₹ Crore)

Category	2025-26	2024-25
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	-	-
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;	-	-
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	-	-
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources"	-	-
vii) Bridge loans to companies against expected equity flows / issues;"	-	-
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	-	-
ix) Financing to stockbrokers for margin trading;	-	-
x) All exposures to Venture Capital Funds (both registered and unregistered)	-	-
Total exposure to capital market	-	-

6) Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits

(Amount in Crore)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	38.50	16.24
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.46%	5.84%

b) Concentration of Advances

(Amount in Crore)

Particulars	2025-26	2024-25
Total advances to the twenty largest borrowers	55.44	45.84
Percentage of advances to twenty largest borrowers to total advances of the bank	30.30%	25.12%

c) Concentration of Exposures

(Amount in Crore)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	55.44	52.61
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	30.30%	28.83%

d) Concentration of NPAs

(Amount in Crore)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA Accounts	3.70	7.92
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	43.22%	63.26%

7) Derivatives:

The Bank has not entered into any derivative transactions, both in the current year and previous year.

8) Disclosure of complaints

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

(Amount in Crore)

Particulars	2025-26	2024-25
Complaints received by the bank from its customer		
1. Number of complaints pending at beginning of the year	0	0
2. Number of complaints received during the year	3	2
3. Number of complaints disposed during the year	3	2
3.1. Of which, number of complaints rejected by the bank	0	0
4. Number of complaints pending at the end of the years	0	0
Maintainable complaints received by the bank from OBOs	0	0
5. Number of maintainable complaints received by the bank from OBOs	3	2
5.1 Of 5, number of complaints resolved in favour of the bank of Bos #	3	2
5.2 Of 5, number of complaints resolved through conciliation /mediation / advisories issued by Bos	0	0
5.3 Of 5, number of complaints resolved after passing of Awards by Bos against the bank	0	0
6. Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0
Note : Maintainable complaints refer to complaints on the ground specifically mentioned in BO Scheme 2006 and covered within the ambit of the scheme.		



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

Grounds of complaints, (i.e. complaints relating to) + B130	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
F.Y. 2025 -2026					
Internet/Mobile/Electronic Banking (3)	0	0	0.00%	-	-
Loans and advances (8)	0	0	0.00%	-	-
Staff behaviour (14)	0	0	0.00%	-	-
Others (16)	0	3	0.00%	-	-
Total	0	3	0.00%	-	-
F.Y. 2024 -2025					
Internet/Mobile/Electronic Banking (3)	-	-	-	-	-
Loans and advances (8)	-	2	-	-	-
Staff behaviour (14)	-	-	0.00%	-	-
Others (16)	-	-	0.00%	-	-
Total	-	2	0.00%	-	-

9) Disclosure of penalties imposed by Reserve Bank of India:

There is no penalty levied by the RBI during 2025-26.

10) Other Disclosures

a) Business Ratios

(Amount in Crore)

	Particulars	2025-26	2024-25
i)	Interest Income as a percentage to Working Funds	7.28%	7.86%
ii)	Non-interest income as a percentage to Working Funds	0.62%	0.51%
iii)	Cost of Deposits	5.28%	6.01%
v)	Net Interest Margin	2.92%	3.13%
v)	Operating Profit as a percentage to Working Funds	0.43%	0.29%
vi)	Return on Assets	0.50%	0.19%
vii)	Business (Deposits plus Advances) per Employee	6.46	5.83
viii)	Profit per employee	0.02	0.01

b) Bank Assurance Business

(Amount in Crore)

Particulars	2025-26	2024-25
From selling Life Insurance Policies	-	-
From selling Non-life Insurance Policies	-	0.01
Total	-	0.01

c) Marketing and Distribution -

(Amount in Crore)

Particulars	2025-26	2024-25
Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year	Nil	Nil

d) **Information Regarding Trading of Priority Sector Lending Certificate (PSLC)**
During the F.Y. 2025-26 no any Trading of Priority Sector Lending

e) Provisions and contingencies

(Amount in Crore)

Particulars	2025-26	2024-25
1. Provision towards NPA	7.34	8.37
2. Provision for Contingencies	0.80	0.77
3. Provision Against Investment Depreciation Reserve Fund	1.15	0.56
4. Provision Against Non Banking Assets	-	-
Total	9.29	9.70

f) Payment of DICGC Insurance Premium

(Amount in Crore)

Particulars	2025-26	2024-25
1. Payment of DICGC Insurance Premium	0.37	0.38
2. Arrears in payment of DICGC Premium	-	-

g) Disclosure of Facilities Granted to Directors and Their Relatives

(Amount 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#	-	-	-	0.06	0.31	0.37
Placement of deposits*	-	-	-	-	-	-
Advances#	-	-	-	0.05	0.22	0.27
Investments#	-	-	-	-	-	-
Non-funded commitments#	-	-	-	-	-	-
Leasing / HP arrangements availed#	-	-	-	-	-	-
Leasing / HP arrangements provided#	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	0.00111	0.01200	0.0131
Interest received	-	-	-	0.00038	0.00435	0.0047
Rendering of services*	-	-	-	-	-	-
Receiving of services*	-	-	-	-	-	-
Management contracts*	-	-	-	-	-	-

For C. V. Chitale & CO
Chartered Accountants
FRN No.126338W

C.A. Anish Chandrashekhar Chitale
Partner
M.No.187399
UDIN : 26187399IDOWBN5554



सन्मित्र सहकारी बँक लि.

Cash Flow Statement For The Year Ended 31 March, 2026

(Amount in ₹ Crore)

Particulars	As on 31/03/2026		As on 31/03/2025	
A) CASH FLOW FROM OPERATING ACTIVITIES:				
Net Profit as per P & L Account		1.66		0.57
1) Add : Adjustment for				
Depreciation on Assets, Amortisation on investment, Other Provision (Gratuity & Leave Encashment) Provision For Investment Depreciation fund, Provision of standard Asset, Loss on Sale of asset, Income tax provision	0.91		1.66	
Sub Total :		0.91		1.66
2) Add : Adjustments for Working Capital Changes				
Reduction in Investments	0.00		14.61	
Reduction in FD with banks	0.00		6.89	
Increase in Advances	-20.33		-26.38	
Decrease In Advance	7.57		0.00	
Increase in Other Assets	-4.31		0.00	
Reduction in other Assets	0.00		1.62	
Adjustment on account of revaluation	-0.50		0.00	
Increase in Deposits	30.89		4.94	
Increase in Other Liabilities	0.02		-0.33	
Decrease in current liability	-0.31		0.00	
Increase in OIR	2.91		0.00	
Reduction in Funds	0.00		-0.90	
Sub Total :		16		0.45
3) Net Cash Generated From Operating Activities Before Tax (1+2)	16.85		2.11	
Tax Paid	-	16.85	-	2.11
Net Cash Generated From Operating Activities After Tax (A)	18.51		2.68	
B) CASH FLOW FROM INVESTMENT ACTIVITIES				
Purchase Fixed Assets	-0.56		-0.01	
Sale Proceed of Fixed Assets	0.02		0.01	
Purchase of Government Security	-3.18		0.00	
Sale Proceedings of Investment	5.02		-0.30	
Purchase of commercial paper	-4.91		0.00	
Increase in Fixed Deposit	-7.20		0.00	
Sub Total :		-10.81		-0.30
Net Cash Generated From Investment Activities (B)	-10.81		-0.30	
C) CASH FLOW FROM FINANCING ACTIVITIES				
Increase in Share Capital	0.47		0.60	
Dividend Paid	-0.31		0.00	
Nominal Member Fees	0.01		0.00	
Share Application Money	0.00		0.00	
Sub Total :		0.17		0.60
Net Cash Generated From Financing Activities (C)	0.17		0.60	
D) Net Increase in Cash and Cash Equivalents (A + B + C)	7.88	7.88	2.97	2.97
E) Cash and Bank Balances at the Beginning of the Year	20.91		17.94	
Cash and Bank Balances at the End of the Year (D + E)	28.79		20.91	

सन 2026 - 2027 चे

[illegible]



सन्मित्र सहकारी बँक लि.

उत्पन्न व खर्चाचे अंदाजपत्रक

(Amount in ₹ Crore)

अ.क्र.	उत्पन्न	2025-26 चा अंदाज	2025-26 प्रत्यक्ष खर्च	2026-27 चा अंदाज
1	कर्जावरील व्याज	17,50,00,000.00	16,29,60,859.01	17,00,00,000.00
2	सेवकांचे पगार, भत्ते, बोनस, करार	6,50,00,000.00	6,48,61,573.00	6,40,50,000.00
3	संचालक मंडळ भत्ते व मिटिंग खर्च	5,00,000.00	0.00	0.00
4	भाडे, विमा, लाइट, टॅक्स	1,40,00,000.00	1,28,25,453.84	1,43,81,900.00
5	टपाल व टेलिफोन बिल	20,00,000.00	21,24,713.10	25,00,000.00
6	ऑडिट फी	17,50,000.00	15,64,910.00	17,00,000.00
7	घसारा व दुरुस्ती देखभाल	1,10,00,000.00	1,03,50,600.34	1,13,00,000.00
8	रोखे प्रीमियम निर्लेखन	12,00,000.00	12,91,377.00	11,00,000.00
9	स्टेशनरी, छपाई व जाहिरात	10,00,000.00	10,66,734.99	7,00,000.00
10	कोर्ट खर्च, वकील फी, सल्लागार फी	13,00,000.00	13,80,640.00	15,00,000.00
11	ऑफिस खर्च	35,00,000.00	30,81,021.31	25,00,000.00
12	प्रवास खर्च, वाहन खर्च	7,00,000.00	2,16,165.00	2,00,000.00
13	वार्षिक सभा खर्च	6,00,000.00	4,94,465.18	6,00,000.00
14	क्लिअरिंग खर्च	50,000.00	13,811.89	25,000.00
15	झेरोक्स	1,00,000.00	76,157.00	1,00,000.00
16	प्रशिक्षण व परिषद खर्च	5,00,000.00	2,79,860.72	3,00,000.00
17	सर्व्हिस चार्जेस ऑन जी.ओ.आय.	1,50,000.00	1,14,478.06	1,25,000.00
18	समारंभ खर्च	5,00,000.00	5,16,691.12	3,00,000.00
19	वसूली खर्च	1,00,000.00	1,616.90	5,000.00
20	इंधन व गॅस खर्च	0.00	2,16,311.00	2,50,000.00
21	सी.बी.एस. खर्च	20,00,000.00	14,06,218.80	15,00,000.00
22	इतर खर्च	50,000.00	1,41,450.16	1,50,000.00
23	सिबिल खर्च	2,00,000.00	2,05,769.69	2,25,000.00
24	ए.टी.एम. खर्च	3,00,000.00	5,46,085.80	6,00,000.00
25	एनपीसीआय फी	5,00,000.00	36,252.10	50,000.00
26	इतर टॅक्स (जी.एस.टी.)	16,00,000.00	3,94,160.93	5,00,000.00
27	सेरसाई खर्च	2,000.00	0.00	0.00
28	सॉफ्टवेअर हायर चार्जेस	3,00,000.00	7,19,129.25	5,00,000.00
29	सर्वलंस खर्च	6,00,000.00	5,78,578.94	6,00,000.00
30	QR कोड खर्च	0.00	1,09,806.40	50,000.00
31	वार्षिक वर्गणी	4,00,000.00	3,86,023.40	4,00,000.00
32	सर्व्हिस चार्जेस ऑन म्युचल फंड	0.00	42,998.07	50,000.00
33	दैनंदिन ठेव कमिशन	0.00	84,408.00	1,50,000.00
34	मालमत्ता विक्रीतील घट	0.00	31,075.00	0.00
35	सेवक कल्याण खर्च	1,00,000.00	7,825.00	10,000.00
36	वार्षिक देखभाल खर्च	11,00,000.00	0.00	0.00
37	Provision for BDDR	60,00,000.00	-44,57,200.00	55,00,000.00
38	इन्कम टॅक्स	50,00,000.00	77,07,046.00	70,00,000.00
39	निव्वळ नफा	2,15,98,000.00	1,65,95,905.25	1,11,03,800.00
	एकूण	31,87,00,000.00	28,79,72,972.25	30,00,25,700.00

Deferred Tax Asset/Liability working

Sr. No.	Particulars	As on 31.03.2026		
		As per Books	As per Income Tax	DTA / (DTL)
A	Deferred Tax Asset			
1	Bad & Doubtful Debt Reserve (BDDR)	7,34,45,128.00	85,52,550.00	6,48,92,578.00
2	Provision for Restructure Assets	-		-
3	Provision for Investment Diminution	-		-
4	Disallowance u/s 40(a) (Without TDS)	-		-
5	Lease Rent Equalization Fund	-		-
6	Leave Encashment Provision	-		-
7	Bonus	14,23,034.00	-	14,23,034.00
8	Gratuity	-		-
9	Leave Encashment	4,61,634.00		4,61,634.00
10	Provision for other receivable			-
11	Expenses disallowed U/S 43B	-	-	-
	Sub-total of A			6,67,77,246.00
B	Deferred Tax Liability			
1	Fixed Assets - WDV	7,11,61,378.81	4,38,74,797.00	2,72,86,582.00
	Intangible Assets			-
2	allowance u/s 40(a) (Without TDS)			-
3	Special Reserve @ 20% of Profit from Eligible Business			-
	Sub-total of B			2,72,86,582.00
	Total (A - B)			3,94,90,664.00
	Cl. Deferred Tax Asset / (Liability)			99,39,010.00
	DTA / (DTL) to be created			99,39,010.00



संचालक मंडळाने सुचविलेली पोटनियम दुरुस्ती

Bye-law Number	Current Bye - law	Bye - law after amendment	Remark
8. Shares	The authorised share capital of the Bank is Rs. 12,00,00,000.00 (Twelve Crores only) divided into 48,00,000 shares of Rs 25/- each	The authorised share capital of the Bank is Rs. 15,00,00,000.00 (Fifteen Crores only) divided into 60,00,000 shares of Rs 25/- each	As the capital limit is nearing exhaustion, an increase is necessary.

उपविधी क्रमांक	सध्याचा चालू उपविधी	दुरुस्ती नंतरचा उपविधी	शेरा
८. भांडवल	बँकेचे अधिकृत भागभांडवल रु. १२,००,००,०००.०० (केवळ बारा कोटी रुपये) इतके असून, त्याचे प्रत्येकी रु. २५/- मूल्याच्या ४८,००,००० भागांमध्ये विभाजन करण्यात आले आहे.	बँकेचे अधिकृत भागभांडवल रु. १५,००,००,०००.०० (केवळ पंधरा कोटी रुपये) इतके असून, त्याचे प्रत्येकी रु. २५/- मूल्याच्या ६०,००,००० भागांमध्ये विभाजन करण्यात आले आहे.	भांडवल मर्यादा संपत आल्याने वाढ करणे आवश्यक आहे.

महत्वाचे आवाहन

ऑपरेटिव्ह नसलेली (Inoperative/Dormant) खाती आणि नॉमिनी (Nominee) नोंदणीबाबत

बँकेच्या सर्व सभासद आणि खातेदारांना नम्र आवाहन करण्यात येते की, बँकेच्या सुरक्षित व पारदर्शक कारभारासाठी खालील नियमांची पूर्तता करणे अनिवार्य आहे.

- **नॉन-ऑपरेटिव्ह (अक्रिय) खाती:** ज्या बचत किंवा चालू खात्यामध्ये गेल्या दोन किंवा अधिक वर्षांपासून कोणत्याही प्रकारचा आर्थिक व्यवहार (जसे की जमा किंवा नावे) झालेला नाही, अशा खात्यांना रिझर्व्ह बँकेच्या नियमानुसार 'अक्रिय' (Inoperative) किंवा 'अनक्लेमड' (Unclaimed) खाते घोषित केले जाते. तुमच्या किंवा तुमच्या कुटुंबियांच्या अशा कोणत्याही खात्या-संबंधित व्यवहार बंद असल्यास, कृपया नजीकच्या शाखेत संपर्क साधून KYC कागदपत्रे सादर करा आणि खाते पूर्ववत चालू (Operative) करून घ्या.

● डीफ (DEAF - Depositor Education and Awareness Fund) खाते नियम

नियम व व्याख्या: बँकिंग नियमन अधिनियम, १९४९ च्या कलम २६ अ नुसार, ज्या बचत, चालू किंवा मुदत ठेवी खात्यांमध्ये सलग १० वर्षे किंवा त्याहून अधिक काळ कोणत्याही प्रकारचे आर्थिक व्यवहार (लेनदेन) झालेले नाहीत, अशा खात्यांमधील शिल्लक रक्कम 'डीफ' (DEAF) फंड, आरबीआय मुंबई यांच्याकडे वर्ग केली जाते. त्यामुळे आपले खातेवर नियमित व्यवहार करावेत.

काय करावे? वरील प्रमाणे आपल्या बँक खात्याची स्थिती तपासण्यासाठी आधार कार्ड, पॅन कार्ड आणि पासपोर्ट साईज फोटोसह आपल्या मूळ शाखेला भेट द्या.

आपल्या सहकार्याने बँक अधिक सुरक्षित आणि पारदर्शक बनण्यास मदत होईल.

सायबर सुरक्षा आणि जागरूकता

1. आपला PIN, Password, OTP, CVV कधीही कोणालाही सांगू नका.
2. QR कोड स्कॅन केल्यानंतर नाव पडताळून घ्या.
3. ATM, PIN वेळोवेळी बदलत रहा.
4. बँकिंग व्यवहार करताना वाय- फाय चा वापर टाळा.
5. ऑनलाईन आर्थिक फसवणुकीची तक्रार तत्काळ १९३० किंवा हेल्पलाईन cybercrime.gov.in वर नोंदवा.

SANMITRA SAHAKRI BANK LTD.

200, Dangmali Lane, Hadapsar, Pune -411028.

ANNEXURE – A

Name of the Bank	:-	SANMITRA SAHAKARI BANK LTD.
Head office Address	:-	200, Dangmali Lane, Hadapsar, Pune-28
Administrative Office	:-	S.No.156/2A/2A, Front of Vaibhav Theater, Hadapsar, pune -28
Date of Registration	:-	4th Nov. 1972
No. of RBI License & Date	:-	UBD.MAH.1581 P Date:23-4-1998
Jurisdiction	:-	Pune, Ahmednagar, Solapur, Satara, Raigad, Thane District .
Item	:-	(As on 31 st March 2026)
No. of Branches Including Head office	:-	H.O.+ 8 Branches
Membership	:- Regular	:- 15778
	:- Nominal	:- 607
		(Rupees In Lakhs)
Paid up Share Capital	:-	1,096.99
Total Reserves & Funds	:-	4,662.17
Deposit	:- Saving	:- 6,985.49
	:- Current	:- 1,751.62
	:- Fixed	:- 22,154.07
Advances	:- Secured	:- 18,708.44
	:- Unsecured	:- 816.48
Total % of Priority Sector	:-	65.80 %
Total % of Weaker Section	:-	16.50 %
Borrowing	:- P. D. C. C. Bank	:- Nil
	:- M. S. C. Bank	:- Nil
Investment	:-	11,215.07
Overdues %	:-	13.84 %
Profit for the year (2025-26)	:-	165.96
Staff	:-	63
Sub – Staff	:-	15
Total Staff	:-	78
Working Capital	:-	35,508.49



सन्मित्र सहकारी बँक लि.

बँकेच्या प्रगतीची तुलनात्मक आकडेवारी

(रु. लाखात)

तपशील	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-03-2026
सभासद संख्या	१५६६५	१५६४१	१५६८४	१५७९१	१५७७८
वसूल भागभांडवल	९७२.३९	९८३.०१	९९०.३०	१०५०.२४	१०९७.००
राखीव व इतर निधी	३२१९.७९	३७६३.४६	५१४९.५९	४६१०.८५	४६६२.१७
ठेवी	२६०१२.७१	२७५८१.१२	२७३०६.१८	२७८०१.७७	३०८९१.१८
कर्जे	१६०२८.३०	१५६३३.३०	१५६११.१५	१८२४८.९६	१९५२४.९२
एकूण व्यवसाय	४२०४१.०१	४३२१४.४२	४२९१७.३३	४६०५०.७३	५०४१६.१०
निव्वळ नफा	५०.३४	२०३.६६	४८.८५	५७.१४	१६५.९६
ऑडिट वर्ग	"A"	"A"	"B"	"B"	"A"
लाभांश					

दि. ३१/०३/२०२६ अखेर शाखांची आर्थिक स्थिती

(रु. लाखात)

अ.क्र.	बँकेच्या शाखा	स्थापना दिनांक	ठेवी	कर्जे	एकूण व्यवसाय	नफा/तोटा
१	मुख्य कार्यालय	०१-०१-२००१	०.००	०.००	०.००	-५३३.४९
२	हडपसर	०४-११-१९७२	१४६४७.२१	८४५३.५५	२३१००.७६	४०५.५३
३	वानवडी	१५-०८-१९९९	३४२१.६८	१५५१.४९	४९७३.१७	४२.४२
४	आंबेगाव	०५-०४-२०००	३२९१.६८	१५०५.८६	४७९७.५४	७३.०१
५	कॅम्प	१९-०४-२०००	१५६७.६४	७६६.४५	२३३४.०९	६.८३
६	कोंढवा	०३-०१-२००२	३३७४.८७	१०८२.९८	४४५७.८५	४४.१०
७	सासवड	३०-०३-२००२	११६३.२७	१३६९.५२	२५३२.७८	१४.६४
८	गुरुवार पेठ	०२-०६-२००२	१६५२.६४	१४८३.०४	३१३५.६८	२५.०५
९	ऊरुळीकांचन	२०-०२-२०११	१७७२.१९	३३१२.०३	५०८४.२३	८७.८७
	एकूण	----	३०८९१.१८	१९५२४.९२	५०४१६.१०	१६५.९६

संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती

(रु. लाखात)

तपशील	वर्षाच्या सुरुवातीस येणे रक्कम ०१/०४/२०२५	सहकारी वर्षामध्ये दिलेली कर्जे (व्याजामुळे)	सहकारी वर्षात परत फेड केलेली रक्कम	सहकारी वर्षाअखेर येणे रक्कम ३१/०३/२०२६	येणे रक्कम पैकी थकीत रक्कम ३१/०३/२०२६
संचालक	७५,१६९.००	५,२६,०१८.००	८०,१६९.००	५,२१,०१८.००	०.००
संचालकांचे नातेवाईक	४,०८,४१५.००	२६,५२,८०२.४२	४,६७,५३८.००	२१,८५,२६४.४२	०.००
एकूण रुपये	४,८३,५८४.००	३१,७८,८२०.४२	५,४७,७०७.००	२७,०६,२८२.४२	०.००

बँकेच्या तडजोड धोरणाअंतर्गत दिलेली सवलत (महाराष्ट्र शासन यांच्या परिपत्रकानुसार)

खातेदारांची संख्या	वसूल पात्र रक्कम	वसूल रक्कम	दिलेली एकूण सूट
१२	२४४५००७८	२०३३७७२९	४११२३४९

सभासद कल्याण निधी लाभार्थीची यादी

क्र.	सभासदांचे नाव	सभासद क्र	दिनांक	रक्कम
१	झगडे संतोष हरिभाऊ	११४३३	०६-११-२०२५	२०००
२	मोरे केशव दगडू	३९५५	०६-११-२०२५	१००००
	एकूण			१२०००

सभासद कल्याण निधी अंतर्गत सत्कार केलेल्या विद्यार्थ्यांची यादी

सन २०२५-२६ सालात माध्यमिक व उच्च माध्यमिक शालान्त परीक्षेत ७०% पेक्षा जास्त गुण प्राप्त केलेल्या सभासदांच्या पाल्यांचा सत्कार करून प्रत्येकास रु. १०००/- पे ऑर्डर व प्रशस्तिपत्रक देण्यात आले.

इयत्ता १० वी

टिळेकर प्रणया मिनाक्षी प्रशांत	प्रसाद अर्शिया हिर्द्यानंद	सुर्यवंशी अन्वेषा प्रभा दत्तात्रय	डांगमाळी साई आरती वैभव
कापरे सानिका कोमल योगेश	झगडे श्रेयशी सिमा योगेश	शिवरकर आदिती कांचन मनोज	सावळे आर्यन सुवर्णा राजेंद्र
होले तनुश्री वर्षा राहुल	कादबाने समिक्षा शिल्पा दिनेश	आरु वैष्णवी सारिका रुपेश	पवार प्रतिक जयश्री नवनाथ
लोणकर तेजस्वी शिल्पा रवींद्र	वाडकर शिव माधुरी मिलिंद	कडेकर शर्वरी मनिषा दिपक	घाडगे रुद्र सारिका विनायक
शिंदे श्रेया शारदा गजानन	जगदाळे श्लोक छाया भरत	शिवरकर अवनी चैताली निरंजन	वाडकर समर्थ अर्चना रामदास
फाळके सिद्धांत स्नेहल तुषार	ताम्हाणे प्राजक्ता जयश्री विनोद	लढे मानस शैला ज्ञानेश्वर	पटेल सब्रिना अश्विन्या सर्फराज
घारमळकर वरद हेमलता प्रसाद	वाढळ अथर्व अश्विनी विनय	शेवाळे प्रांजल भाग्यश्री अशोक	करडे गौरव रेश्मा सुधीर
मारकड वेदांत स्वाती बाबासाहेब	बुरडे सिद्धी उषा गणेश	दोरगे रिद्धी रेश्मा संतोष	राऊत साई जयश्री ज्ञानेश्वर
जाधव श्रुती श्रद्धा महेश	कोल्हे आद्या सुप्रिया अजय	तोडे विराज सुनिता संतोष	यादव प्रार्थना तेजस्विनी प्रबोधन
सातव मृण्मयी मनिषा विक्रम	भोईटे श्रुतिका राखी ताराचंद	जाधव हर्षदा नयन विजय	निंबाळकर प्रणव रेखा राजेंद्र
अंजन चैतन्य ज्योती प्रविण	परदेशी सिद्धांश सोनाली सिद्धार्थ	शेंडकर वैष्णवी सुरेखा महेंद्र	हिंगणे अथर्व रुपाली मंगेश
गायकवाड भक्ती मधुमती विजय	ससाणे अर्णव योगिता सुहास	ससाणे कृष्णा अर्चना सुनिल	शेख महेबूब रेश्मा नबी
बामणे पूजा जयश्री राजेश	कोबल अथर्व संतोषी कृष्णाकांत	ढिले वेदांत अर्चना दिपक	बडीगर रेवती निर्मला रघुवीर
शेवाळे ईश्वरी प्रिया बाळकृष्ण	सरडे स्वरा रजनी विजय	बोराटे आदित्य सोनाली दिपक	पवार प्रथमेश वर्षा सुर्यकांत
गायकवाड वरद स्मिता तुषार	महाडिक श्रेया रुपाली श्रीकांत	पवार ऋतुराज शुभांगी काशिनाथ	झगडे समर्थ सोनाली विजय
गायकवाड राघव निलम अतुल	बाजारे रघुराज रेश्मा आण्णासाहेब	झगडे आयुम मोहिनी सुनिल	कोद्रे गौरी जयश्री प्रकाश
वरपे वैष्णवी ज्योती योगेश	हंगारे रुद्र शशिकला सुरेश	कोकाटे तपस्या साधना गणेश	वाडकर श्रावणी सोनाली विश्वास
जांभूळकर अमेय राजश्री सुनिल	मोरे आयुष सुवर्णा विठ्ठल	होले वेदांत मीना सचिन	जांभूळकर ओम सायली ऋषिकेश
पाटील हर्षल सीमा रविंद्र	गोंधळे प्रणिती माधवी योगेश	पोळ शिवराज आशा राजाभाऊ	वाडकर कृष्णा पद्मा पांडुरंग

इयत्ता १२ वी

शेळके श्रेया राजश्री मयूर	सावळे सृष्टी सुवर्णा राजेंद्र	गुप्ता राधिका उमा सुरेंद्र
कापरे दिशा सारिका नितीन	दिन्डोकर सई रश्मी सचिन	वाडकर ऋषिकेश वृषाली गणेश
ससाणे सुप्रिया कविता प्रदिप	खान सादिया शेहनाज अल्लाउद्दिन	महाले मेहुल दिपा गणेश
बाजारे सई रेश्मा आण्णासाहेब	साबळे कौस्तुभ प्राजक्ता संतोष	भंडारी श्लोक रेश्मा बाळू
तांबे संस्कृती मोनाली धनंजय	बांगर प्रियांका प्रमिला राजेश	पाटील तारिणी अर्चना घनश्याम
गवळी अवधूत विजया अनिल	मोरे ओम विद्या अविनाश	बोराटे राही माधवी मंगेश



सन्मित्र कर्ज योजना



શૉપ ખરેદી, ઑફિસ ખરેદી, ગોડાઁન ખરેદી ઇ.



कॅश क्रेडीट व्यवसायाकरिता



अधिकृत फेरीवाले, विक्रेते, पथ उत्पादक, भाजी फळे व इतर सर्व व्यवसायिक यांच्या करिता आर्थिक सहाय्य योजना

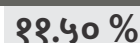


सोलर बसविणे करिता कर्ज योजना



गृहकर्ज

*अटी व शर्ती लागू



सर्व प्रकारच्या व्यवसायिक वाहनासाठी

सन्मित्र कर्ज योजना



१.२५ %

शैक्षणिक कर्ज



११.०० %

डॉक्टर, इंजिनियर, वकील, सीए यांना ऑफिस फर्निचर कर्ज



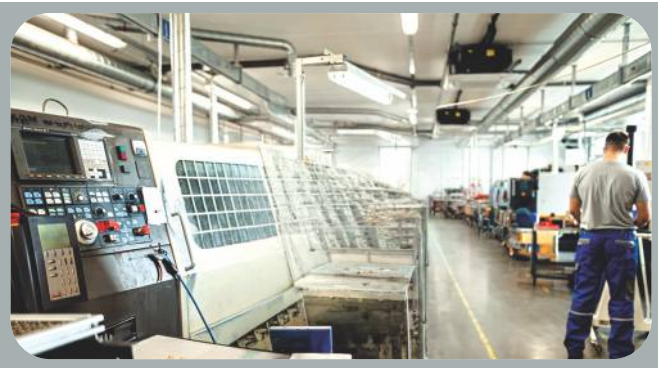
११.०० %

अधिकृत नामांकित कंपनी करार असल्यास त्याचबरोबर ते भाडे आपल्या बँकेत जमा होणे आवश्यक



१४.०० %

वैयक्तिक कर्ज / Personal Loan



१२.०० %

मशिनरी कर्ज

*अटी व शर्ती लागू



१०.०० %

सर्व प्रकारच्या वैयक्तिक चार चाकी वाहन कर्ज



११.५० %

सन्मित्र वास्तू उद्योग कर्ज योजना



१०.०० %

सन्मित्र दुचाकी / टू व्हीलर स्कीम नियमित वाहन
इलेक्ट्रिक वाहन वगळून



९.५० %

सोने तारण कर्ज

*अटी व शर्ती लागू

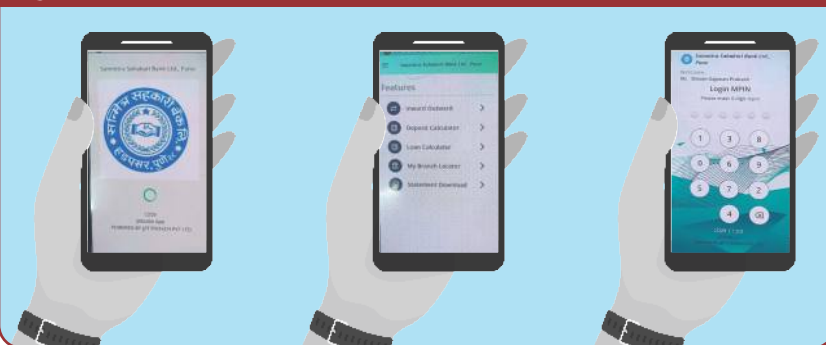
आण्णासाहेब पाटील व इतर मागासवर्गीय

आर्थिक विकास महामंडळाकडील कर्ज प्रकरणास बँकेचे प्राधान्य

◆ कर्जास त्वरित मंजूरी ◆ आकर्षक व्याजदर ◆ कमीत कमी प्रोसेस चार्जेस ◆

सन्मित्र मोबाईल बँकिंग APP
(View Only) सुरु केलेले आहे.

गुगल प्ले स्टोर वरून SAN-Mobipe अॅप डाऊनलोड करावे.



तुमच्या व्यवसायासाठी बँकेकडून
मिळवा स्वतंत्र QR कोड



झटपट पेमेंटसाठी आता

QR चा पर्याय

छोट्या-मोठ्या व्यवसायासाठी उपयुक्त



दि. २४/०८/२०२५ रोजी झालेल्या ५३ व्या वार्षिक सर्वसाधारण सभेचे वेळेस माजी राज्यमंत्री मा. श्री. बाळासाहेब शिवरकर व माजी आमदार मा. श्री. जगन्नाथबापू शेवाळे यांनी सभासदांना मार्गदर्शन केले.



बँकेचे सन २०२६ चे कॅलेंडर प्रकाशन करताना जिल्हा उपनिबंधक सहकारी संस्था पुणे (ग्रामीण) मा. श्री. प्रकाश जगताप, बँकेचे मार्गदर्शक व माजी राज्यमंत्री मा. श्री. बाळासाहेब शिवरकर, बँकेचे अध्यक्ष श्री. गणेश फुलारे, उपाध्यक्ष अॅड श्री. विजय राऊत, सर्व संचालक मंडळ, व्यवस्थापन सदस्य व सी.ई.ओ. श्री. सुनिल दणाईत.



गुणवंत सभासद पाल्यांच्या सत्कार समारंभास सुप्रसिद्ध व्याखाते श्री. गणेश शिंदे उपस्थित होते. प्रसंगी बँकेचे मार्गदर्शक व माजी राज्यमंत्री मा. श्री. बाळासाहेब शिवरकर, माजी आमदार मा. श्री. जगन्नाथबापू शेवाळे, मा. अॅड. श्रीकांत मालेगांवकर, बँकेचे अध्यक्ष गणेश फुलारे, उपाध्यक्ष अॅड. श्री. विजय राऊत, सर्व संचालक मंडळ व व्यवस्थापन सदस्य.



सहाय्यक शाखा व्यवस्थापक, श्री. मंगेश जाधव हे बँक सेवेतून निवृत्त झाल्याने त्यांचा सेवा निवृत्ती निमित्त समारंभामध्ये सत्कार करताना बँकेचे मार्गदर्शक माजी राज्यमंत्री मा. श्री. बाळासाहेब शिवरकर, माजी आमदार मा. श्री. जगन्नाथबापू शेवाळे, चेअरमन श्री. गणेश फुलारे, व्हा. चेअरमन अॅड. श्री. विजय राऊत, सर्व संचालक मंडळ, व्यवस्थापन सदस्य व सी.ई.ओ. श्री. सुनिल दणाईत.



बँकेच्या वतीने वीर, पुरंदर येथे आयोजित "ग्राहक मेळावा" प्रसंगी माजी सरपंच श्री. किसनतात्या वाघोले, माजी सदस्य, जिल्हा परिषद श्री. दत्ताशेठ झुंरगे बँकेचे अध्यक्ष श्री. गणेश फुलारे, उपाध्यक्ष अॅड. श्री. विजय राऊत सर्व संचालक मंडळ, व्यवस्थापन सदस्य व सी.ई.ओ. श्री. सुनिल दणाईत.

बँकेच्यावतीने आयोजित हळदी-कुंकू समारंभ प्रसंगी उपस्थित महिला सभासद, खातेदार, संचालिका व सेविका समवेत माजी नगरसेविका सौ. कविताताई शिवरकर, सौ. स्वाती शेवाळे, बँकेच्या संचालिका सौ. रेश्मा हिंगणे, सौ. सविता गिरमे, नगरसेविका सौ. कोमल शेंडकर, सौ. पायल तुपे, श्रीमती सुजाता गोंधळे, सौ. सोनाली परदेशी व इतर मान्यवर



सहकार सप्ताहाचे औचित्य साधून सहकार ध्वजावंदन कार्यक्रमाचे आयोजन करण्यात आले. ज्येष्ठ संचालक श्री. चंद्रकांत ससाणे, श्री. यशवंतराव साळुंखे यांच्या शुभहस्ते ध्वजावंदन करण्यात आले. याप्रसंगी बँकेचे चेअरमन श्री. गणेश फुलारे, व्हाईस चेअरमन अॅड. श्री. विजय राऊत, संचालक श्री. सुनिल गायकवाड, श्री. विजय कोद्रे, डॉ. श्री. हेमंत गाढवे, श्री. विशाल हाके, श्री. गुप्ता दिपक व सी.ई.ओ. श्री. सुनिल दणाईत व सर्व अधिकारी सेवक वर्ग



आंतरराष्ट्रीय सहकार वर्षानिमित्त आयोजित “सहकार मेळावा” आयोजित करण्यात आला, याप्रसंगी पुणे जिल्हा मध्यवर्ती बँकेचे अध्यक्ष प्रा. श्री. दिगंबर दुर्गडे, पुणे जिल्हा बँक असोसिएशनचे मानद सचिव अॅड. श्री. सुभाष मोहिते, बँकेचे मार्गदर्शक माजी राज्यमंत्री मा. श्री. बाळासाहेब शिवरकर, चेअरमन श्री. गणेश फुलारे, अॅड. श्री. विजय राऊत, ज्येष्ठ संचालक श्री. चंद्रकांत ससाणे, सर्व संचालक मंडळ, व्यवस्थापन सदस्य व सी.ई.ओ. श्री. सुनिल दणाईत



भारत नेटवर्क ग्रुप आणि NAFCUB यांच्या संयुक्त विद्यमाने लखनऊ येथे आयोजित ‘भारत को- ऑपरेटिव्ह बँकिंग’ प्रशिक्षण व पुरस्कार परिषद तर्फे बेस्ट एन.पी.ए मॅनेजमेंट, बेस्ट अर्बन को- ऑप बँक लि. या पुरस्काराने गौरविण्यात आले, पुरस्कार घेताना बँकेचे चेअरमन श्री. गणेश फुलारे, ज्येष्ठ संचालक श्री. यशवंतराव साळुंखे, श्री. संजय शेवाळे व श्री. सुनिल गायकवाड





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