



दि खामगांव अर्बन को-ऑप. बँक लि.

(मल्टीस्टेट शेड्युल्ड बँक)

ज्ञातं विश्वाकाचं....!



ज्ञातं
विश्वाकाचं...

६३ वा वार्षिक अहवाल

आर्थिक वर्ष २०२५-२६

सतत पंधरा वर्षापासून ऑडीट वर्ग 'अ'

मुख्य कार्यालय : 'धनवर्धिनी', श्रीराम शालिग्राम प्लॉट, खामगांव - 444303, जि. बुलडाणा

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६२ वा वार्षिक सर्वसाधारण सभा

बुधवार, दि. ३० जुलै २०२५



६२ व्या वार्षिक सर्वसाधारण सभेच्या उद्घाटन प्रसंगी बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजय श्रीराम पुंडे, उपाध्यक्ष मा.श्री.डॉ. सतिष सदाशिवराव कुळकर्णी व संचालक मा.सौ. विजया चित्तरंजनदास राठी, मा.सौ. फुलवती श्रीराम कोरडे, मा.श्री.अॅड. किरण मारुंडराव मोकासदार, मा.श्री.डॉ. अभय सखारामपंत मंडलीक, मा.श्री. प्रशांत सखारामपंत देशपांडे, मा.सौ. कल्पना पुरुषोत्तम उपर्वट, मा.श्री. निरज बाबुलाल आवंडेकर, मा.श्री. योगेश विजय चौबिसा, मा.श्री.डॉ. मोहन राजेश्वर बानोले, मा.सौ. मनिषा अजय माटे, मा.श्री. संदिप माधवराव डोळस, मा.श्री. अमोल दिपक हाडे, मा.सौ.सी.ए. मिना प्रबोध देशमुख, मा.श्री. विशाल सुरेश मंत्री, व्यवस्थापन मंडळ सदस्य मा.श्री. घनश्यामदास नवनारायण छांगाणी, मा.श्री. मोहनराव सदाशिवराव हसबनिस व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वर भिवसन जाधव



अखिल भारतीय सहप्रचार प्रमुख, रा.स्व.संघ मा.श्री. प्रदिपजी जोशी यांचा ६२ वा वार्षिक अहवाल देऊन सत्कार करतांना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे व उपाध्यक्ष मा.श्री.डॉ. सतिषजी कुळकर्णी



बँकेच्या मुख्य कार्यालयास सदिच्छा भेट प्रसंगी मा.ना.अॅड.श्री. आकाशदादा फुंडकर (कामगार मंत्री, म.रा.), बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे, उपाध्यक्ष मा.श्री.डॉ. सतिषजी कुळकर्णी, संचालिका मा.सौ. विजयाताई राठी, मा.सौ. फुलवतीताई कोरडे, व्यवस्थापन मंडळ अध्यक्ष मा.श्री.डॉ. जयंतराव राजुरकर, मा.श्री. मोहनराव हसबनीस



बँकेच्या ३७ व्या मुर्तिजापूर नुतन शाखेचे उद्घाटन करतांना भाजपा नेते मा. आमदार श्री. रणधीरजी सावरकर, मा.आमदार हरिषजी पिंपळे, बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव



बँकेच्या ३६ व्या अकोट नुतन शाखेचे उद्घाटन करतांना अकोट न.प.च्या नगराध्यक्ष मा.सौ. मायाताई धुळे, अकोला विभाग संचालक मा.श्री. नरेंद्रजी देशपांडे, अकोला जिल्हा संचालक मा.श्री.अॅड. मोहनराव आसलकर, बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव



सन २०२६ च्या दिनदर्शिकेचे विमोचन करतांना नगराध्यक्ष मा.सौ. अपर्णाताई फुंडकर, भाजपा महाराष्ट्र प्रदेश सोशल मिडीया संयोजक मा.श्री. सागरदादा फुंडकर, जिल्हा संचालक मा.श्री. बाळासाहेबजी काळे, अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे, उपाध्यक्ष मा.डॉ.श्री. सतिषजी कुळकर्णी, संचालक मा.डॉ.श्री. अनिलजी धनागरे, मा.श्री. प्रशांतजी देशपांडे, मा.श्री. निरजजी आवंडेकर, मा.श्री. योगेशजी चौबिसा, मा.श्री. संदिपजी डोळस, मा.श्री. विशालजी मंत्री, संचालिका मा.सौ. विजयाताई राठी, मा.सौ. फुलवतीताई कोरडे, मा.सौ. मनिषाताई माटे, मा.सौ. कल्पनाताई उपर्वट, मा.सौ. सुवर्णाताई चोथवे, मा.सौ.सी.ए. मिनाताई देशमुख, व्यवस्थापन मंडळ सदस्य मा.श्री. घनश्यामदासजी छांगाणी, मा.श्री. मोहनरावजी हसबनीस व मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव.



६३ वी वार्षिक सर्वसाधारण सभा

सभासदांना आमसभेची सूचना

दि खामगांव अर्बन को-ऑप. बँक लि.. खामगांव बँकेची ६३ वी वार्षिक सर्वसाधारण सभा दि. १८/०८/२०२६ मंगळवार रोजी दुपारी ठिक ०३.०० वाजता देशमुख मंगल कार्यालय, सिव्हील लाईन्स, खामगांव, ता. खामगांव जि. बुलढाणा (महाराष्ट्र) या ठिकाणी आयोजित केली आहे. तरी सदर सभेस सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

सभेपुढील विषय

- १) दिनांक ३०/०७/२०२५ रोजी झालेल्या ६२ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेला दि. ३१/०३/२०२६ अखेरचा वार्षिक अहवाल, ताळेबंद, नफा-तोटा पत्रक स्विकृत करणे.
- ३) मा. संचालक मंडळाने सुचविलेल्या वर्ष २०२५-२६ च्या नफा वाटणीस मंजुरी देणे. तसेच लाभांश जाहीर करणे.
- ४) मा. संचालक मंडळाने शिफारस केलेल्या वर्ष २०२६-२७ च्या अंदाजपत्रकास मंजुरी देणे.
- ५) मा. संचालक मंडळाने ठरविलेले व्यवसाय नियोजनास (Business Plan) मान्यता देणे.
- ६) मा. वैधानिक लेखापरिक्षकांच्या २०२५-२६ वर्षाच्या अहवालाची नोंद घेणे व दोष दुरुस्ती अहवाल संमत करणे.
- ७) सन २०२६-२७ या आर्थिक वर्षाकरीता मा. वैधानिक लेखा परिक्षकांच्या नियुक्ती बाबतचा प्रस्ताव मंजुरीसाठी भारतीय रिझर्व्ह बँकेस पाठविण्यात आला असून, त्यास कार्यान्वयन मंजुरात देणे व त्यांचा मेहनताना ठरविणे.
- ८) वसुलीचे हक्क कायम ठेवून मा. वैधानिक लेखापरिक्षकांनी प्रमाणित केलेल्या संशयीत व बुडीत कर्ज खात्यांचे निर्लेखन करणे.
- ९) दि मल्टीस्टेट को-ऑपरेटिव्ह सोसायटीज् कायदा २००२ चे कलम ३९ (३) नुसार अहवाल वर्षात मा. संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची व त्यांचे येणे बाकीची २०२५-२६ या आर्थिक वर्षाची माहिती घेणे.
- १०) विद्यमान मा. संचालक यांचे नातेवाईक बँकेच्या सेवेत कर्मचारी असल्यास त्याची माहिती घेणे.
- ११) आर्थिक वर्ष २०२५-२६ यामध्ये पुनर्लिखित केलेल्या कर्जाची माहिती घेणे.
- १२) आर्थिक वर्ष २०२६-२७ मध्ये बाहेरून उभारावयाच्या निधीची मर्यादा ठरविणे.
- १३) मा. संचालक मंडळाने बँकेच्या उपविधी (Bye-Laws) मध्ये सुचविलेल्या दुरुस्तीस मान्यता देणे.
- १४) ६३ व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहून शकलेल्या सभासदांची अनुपस्थिती क्षमापित करणे व त्यास मान्यता देणे.
- १५) मा. अध्यक्षांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

नोंदणीकृत कार्यालय

दि खामगांव अर्बन को-ऑप. बँक लि., खामगांव

श्रीराम शालीग्राम प्लॉटस्, खामगांव. ता. खामगांव,

जि. बुलढाणा - ४४४ ३०३

दि. ३१/०७/२०२६

मा. संचालक मंडळाचे आदेशावरून

ज्ञानेश्वर भि. जाधव

मुख्य कार्यकारी अधिकारी

... सभासदांना महत्वाच्या सूचना ...

१. दुपारी ०३.०० वाजता गणपूर्ती न झाल्यास सभा स्थगित केली जाईल व स्थगित झालेली सभा त्याच ठिकाणी त्याच दिवशी दुपारी ०३.३० वाजता घेण्यात येईल. त्या सभेस गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता नाही.
२. बँकेचे ताळेबंद, नफा तोटा पत्रकाबाबत सभासदांना काही सूचना द्यावयाच्या असल्यास कृपया दि. १०/०८/२०२६ पर्यंत मुख्य कार्यालयात लेखी स्वरूपात द्याव्यात.
३. ३१ मार्च २०२५ या वर्षाचा लाभांश आपल्या बँकेच्या खात्यात जमा करण्यात आला आहे. लाभांशाची रक्कम जमा झाल्याची खात्री करून घ्यावी. ज्या सभासदांचे आपले बँकेत बचत खाते नसेल, त्यांनी ते त्वरीत नजीकच्या शाखेत उघडून घ्यावे व लाभांशाची रक्कम खात्यात जमा करण्यासंबंधीचा अर्ज त्या शाखेच्या शाखाधिकारी यांना द्यावा.
४. सभासदांनी नांव, पत्ता अथवा वारसदार यांचे मध्ये बदल झाला असल्यास त्यांनी मुख्य कार्यालयातील शेअर्स विभाग येथे किंवा आपल्या जवळील शाखेमार्फत तशी नोंद करून घ्यावी.
५. वार्षिक अहवाल बँकेच्या वेबसाईट (www.khamgaonurban.bank.in) वर देखील उपलब्ध असेल.



मा. विद्यमान संचालक मंडळ

मा.प्रा.डॉ.श्री. विजय श्रीराम पुंडे अध्यक्ष	मा.डॉ.श्री. सतिष सदाशिवराव कुळकर्णी उपाध्यक्ष
मा.सौ. विजया चित्तरंजनदास राठी संचालिका	मा.सौ. फुलवंती श्रीराम कोरडे संचालिका
मा.अॅड.श्री. किरण मार्तंडराव मोकासदार संचालक	मा.डॉ.श्री. अनिल केशवराव धनागरे संचालक
मा.डॉ.श्री. अभय सरवारामपंत मंडलीक संचालक	मा.सौ. कल्पना पुरुषोत्तम उपरवट संचालिका
मा.श्री. प्रशांत सरवारामपंत देशपांडे संचालक	मा.श्री. निरज बाबुलाल आवंडेकर संचालक
मा.डॉ.श्री. राजेश सत्यनारायण मुंदडा संचालक	मा.डॉ.श्री. मोहन राजेश्वर बानोले संचालक
मा.श्री. योगेश विजय चौबिसा संचालक	मा.श्री. संदिप माधवराव डोळस संचालक
मा.सौ. मनिषा अजय माटे संचालिका	मा.श्री. अमोल दिपक हाडे संचालक
मा.सौ. सुवर्णा राजेंद्र चोथवे संचालिका	मा.श्री. विशाल सुरेशराव मंत्री स्वि.तज्ञ संचालक
मा. सी.ए. सौ. मिना प्रबोध देशमुख स्वि.तज्ञ. संचालिका	मा. श्री. ज्ञानेश्वर भिवसन जाधव मुख्य कार्यकारी अधिकारी

मा. व्यवस्थापन मंडळ

मा.डॉ.श्री. जयंत मुगुटराव राजुरकर अध्यक्ष	मा.डॉ.श्री. अभय सरवारामपंत मंडलीक सदस्य
मा.डॉ.श्री. अनिल केशवराव धनागरे सदस्य	मा.प्रा.श्री. विजय श्रीराम पुंडे सदस्य
मा.श्री. घनश्यामदास नवनारायण छांगाणी सदस्य	मा.श्री. मोहनराव सदाशिवराव हसबनिस सदस्य
मा. श्री. ज्ञानेश्वर भिवसन जाधव मुख्य कार्यकारी अधिकारी	

अध्यक्षीय मनोगत



सन्माननीय सभासद बंधु भगीर्नीनो

मी बँकेचा अध्यक्ष म्हणून बँकेच्या ६३ व्या वार्षिक सर्व साधारण सभेत उपस्थित आपल्या सर्वांचे मा. संचालक मंडळाचे वतीने मनःपूर्वक स्वागत करतो.

आपल्या बँकेच्या ६३ व्या वर्षाचा कार्य अहवाल व ३१ मार्च २०२६ अखेरच्या आर्थिक वर्षाचा ताळेबंद व नफा-तोटा पत्रक आपल्या समोर सादर करतांना मला अतिशय आनंद होत आहे.

आपले नवीन संचालक मंडळ फेब्रुवारी २०२४ मध्ये अधिकार रुढ झाले. सन २०२४-२५ हे नवीन संचालक मंडळाच्या कार्यकाळाचे पहिले वर्ष व सन २०२५-२६ हे दुसरे वर्ष, या दोनही वर्षात बँकेच्या प्रगतीचा आलेख हा उंचावला असून, सन २०२४-२५ च्या आधारावर बँकेने मा. सभासदांना ७% लाभांश दिला आहे.

मला नमूद करावयास आनंद होतो की, मागील दोनही वर्षात माझ्या संचालक मंडळाने राबविलेली धोरणे व त्याअनुषंगाने कर्मचारी वर्गाने केलेल्या उल्लेखनीय कामगिरीची दखल घेवून १) बँकींग फ्रंटियर तर्फे Best HR Transformation पुरस्कार २) आयकॉनिक लिडर तर्फे Banking Tech Project of the Year या विषयात Outstanding Implementation in Cyber Security पुरस्कार ३) महाराष्ट्र अर्बन बँक फेडरेशन व क्रेप्ट इन्फोमिडीया तर्फे Best IT Risk Management पुरस्कार इत्यादी पुरस्कार अहवाल वर्षात बँकेस प्राप्त झाली आहेत. हे आपल्या उज्वल यशाची परंपरा व सातत्याने उंचावणाऱ्या कामगिरीचे निदर्शक आहे, असे मी अभिमानपूर्वक सांगू इच्छितो.

बँकेचा अहवाल वर्षात एकूण व्यवसाय रु. २१२६.२२ कोटींचा झाला आहे. बँकेच्या ठेवी रु. १३२९.५६ कोटी असून, कर्ज रु. ७९६.६६ कोटी आहे. तर नेट एन.पी.ए.चे प्रमाण ०% राखले आहे. यासाठी मी सर्वप्रथम सर्व कर्जदारांचे मनःपूर्वक आभार व्यक्त करतो व त्यांना असे आवाहन करतो की, भविष्यात देखील याच पध्दतीने त्यांनी बँकेतून घेतलेल्या कर्जाची नियमित परतफेड करून बँकेस सहकार्य करावे. बँक आपल्या सहकार्यातूनच मोठी झालेली आहे. यापुढेही आपण बँकेच्या सर्व कर्ज योजनांचा लाभ घेवून स्वतःची प्रगती करावी व बँकेच्या प्रगतीत आपला असाच सहभाग रहावा. तसेच मार्च २०२६ अखेर बँकेच्या इतिहासात प्रथमच बँकेने एकूण व्यवसायात रु. २१०० कोटींचा पल्ला पार केला आहे व अर्थातच याचे संपूर्ण श्रेय हे बँकेचे मुख्य कार्यकारी अधिकारी, वरिष्ठ अधिकारी व कर्मचारी वर्गास द्यावयास हवे. अहवाल वर्षात बँकेने नफा रु. १२.८६ कोटी करपुर्व नफा कमविला आहे. बँकेने ७% प्रमाणे लाभांशाची तरतुद केली आहे व आपण त्यास मंजुरात द्यावी. अशी मी आपणांस विनंती करतो.

बँकांमध्ये सध्या सर्वच लहान-मोठ्या बँक ह्या व्यवसाय वाढीकरीता प्रयत्नशील आहेत. त्यामुळे आपल्या बँकेची व्यवसाय वाढ सतत व्हावी याकरीता बँकेने कर्जावरील व्याजदर स्पर्धात्मक केले आहेत. ग्राहकांकरीता गृहकर्ज ७.५०% दराने उपलब्ध आहे, वाहन तारण कर्ज ७.८०% दराने, स्त्री-शक्ती कर्ज योजना ८.५०% दराने, लहान व लघु उद्यमींकरीता ८.५०% दराने, शेतकरी बांधवांसाठी ८.५०% दराने सोने तारण कर्ज, इतर कमर्शियल कर्ज ८.५०% दराने. तसेच डॉक्टर, अभियंता यांचा सहभाग आर्थिक विकासात वाढावा याकरीता प्रोफेशनल लोन स्किम बँकेने फक्त ९.५०% व्याजदराने अर्थसहाय्य करून देशाच्या आर्थिक विकासात हातभार लावला आहे. त्याचप्रमाणे विद्यार्थी वर्गास रु. १ लाखा पर्यंतचे कर्ज शैक्षणिक कामाकरीता व त्याच्याशी निगडित वस्तु खरेदी करणेकरीता १०.००% दराने कर्ज उपलब्ध करून दिले आहे. अशा रितीने बँकेने अनेक सुविधा ग्राहकांपर्यंत पोहचविल्या आहेत. याचा सभासदांनी व ग्राहकांनी लाभ घ्यावा असे आवाहन संचालक मंडळाच्या वतीने मी करत आहे.



भारतीय रिझर्व्ह बँकेच्या मानकांनुसार आपल्या बँकेने "ECBA" म्हणजे "Eligibility Criteria for Business Authorisation" चे निकष पूर्ण केल्याने ही बाब बँकेकरीता गौरवपूर्ण आहे. कारण की ECBA हा सहकारी बँकींग क्षेत्राच्या दृष्टीने सर्वोच्च मापदंड आहे. त्याअनुषंगाने बँकेने अकोट व मुर्तिजापूर येथे नवीन २ शाखा उघडल्या आहेत. यामुळे बँकेच्या व्यवसाय वाढीमध्ये निश्चितच भर पडत आहे. तसेच यावर्षीही बँकेचे नवीन शाखा उघडण्याचे प्रयोजन आहे. डॉक्टर, इंजिनिअर, नवीन उद्योजक, विद्यार्थी व आर्थिक दुर्बल घटक इ. सर्वांना घेवून बँक पुढे जात आहे.

बँकेचे सन २०२५-२६ या वर्षाकरीता लेखा परिक्षण मे. रतन चांडक अँड कंपनी LLP नागपूर यांनी केले असून, त्यांनी केलेल्या लेखा परिक्षणानुसार आपल्या बँकेला ऑडीटचा 'अ' दर्जा प्राप्त झाला आहे. तसेच लेखा परिक्षकांनी बँकेचे लेखा परिक्षण पूर्ण करून त्यांचा लेखा परिक्षण अहवाल विहित मुदतीपूर्व दिला, त्यांनी केलेले मार्गदर्शन व सहकार्याबद्दल मी माझ्या सर्व सहकाऱ्यांच्या वतीने त्यांचे आभार व्यक्त करतो.

माहे जानेवारी २०२६ पासून सुरू झालेल्या अमेरिका ईरान युध्दामुळे आर्थिक बाबीत सर्व देशांना नुकसान सोसावे लागले. ह्या जागतिक स्तरावर झालेल्या परिणामामुळे आपल्या देशातील बऱ्याच बँकांना गुंतवणुकीमधून तोटा सहन करावा लागला आहे. गुंतवणुकीतील उत्पन्न कायम स्वरूपी नसून जागतिक स्तरावर घडणाऱ्या घटनांवर अवलंबून असते. अशा परिस्थितीत सुध्दा आपल्या बँकेला गुंतवणुकीमध्ये कोणताही तोटा सहन करावा लागला नाही व इतर उत्पन्ना सोबतच गुंतवणुकीमधून बँकेला चांगले उत्पन्न प्राप्त होवून आपली बँक चांगल्या नफ्यासह खंबीरपणे उभी आहे व पुढेही राहिल.

बँकेचा उद्देश केवळ नफा कमविणे इतकाच नसून समाजाप्रती असलेले बँकेचे सामाजिक उत्तरदायीत्व लक्षात घेता बँकेने खामगांव नगरातील श्रीगणेश विर्सजनाच्या दिवशी सर्व गणेश मंडळाच्या मा. अध्यक्ष व उपाध्याक्षांचा भगवा दुपट्टा व पुष्पगुच्छ देवून सत्कार केला. तसेच सर्व गणेश भक्तांकरीता सकाळी ९ वाजे पासून ते रात्री गणेश विर्सजनापर्यंत अवरित विनामुल्य चहाचे वाटप केले आहे. ही परंपरा आपली बँक अनेक वर्षांपासून जोपासत आहे. तसेच बँक वेगवेगळ्या कॉर्पोरेट सामाजिक जबाबदारीने भाग घेऊन सहकार्य करत असते.

वरील सर्व बाबी ह्या बँकेच्या व्यवसायात वाढ व बँकेच्या प्रगतीकरीता कारणीभूत ठरतात. RBI च्या धोरणानुसार आता एन.पी.ए. करीता ऑनलाईन पध्दतीचे 'डे टु डे' बेसिस वर एन.पी.ए. मार्केग पध्दत लागू झाल्यामुळे एन.पी.ए. वाढू शकतात. माझी सर्व कर्जदारांना विनंती आहे की, त्यांनी आपले कर्ज खाते नियमित ठेवावे. त्यामुळे बँकेच्या प्रगति सातत्य राखता येईल व आपल्या बँकेचा पत दर्जा उंचावत जाईल. बँकेची प्रगती, आर्थिक स्थिरता ही सर्व आपण भागधारक, खातेदार व बँकेत निरंतर सेवा देणाऱ्या कर्मचाऱ्यांवर अवलंबून असते व यामुळेच बिकट परिस्थितीतही यावर्षी बँकेने व्यवसाय वाढीत सातत्य ठेवले आहे. बँकेच्या लौकीकामुळे ठेवी वरील व्याजदर इतर बँकांना वाढवावी लागली तथापि आपल्या बँकेने व्याजदर न वाढवता ठेव वाढीत सातत्य ठेवले याचा मला सार्थ अभिमान वाटतो. येत्या काळात सुध्दा बँकेच्या प्रगतिकरीता तंत्रज्ञानात बदल करून आपणास देण्यात येणाऱ्या सेवेत वाढ करण्याकरीता बँकेचे संचालक मंडळ सदैव प्रयत्न करील अशी मी आपणास ग्वाही देतो.

याप्रसंगी मी आपण सर्व भागधारक, ठेवीदार, कर्जदार व हितचिंतकांना आवाहन करतो की, आपले कर्ज वसुलीसाठी आणि बचत खात्यात व्यवहार वाढविण्याचे महत्त्वपूर्ण योगदान अधिक वाढवावे व या बँकेच्या नाते विश्वासाचे या वैभवशाली नांवलौकीकात भर टाकून अधिक उच्चतम प्रगतीची शिखरे सर करण्यासाठी मला व माझ्या संचालक मंडळास सहकार्य करावे असे मी आपणांस विनम्रपूर्वक आवाहन करतो.

पुनः सर्व भागधारक मान्यवर ठेवीदार कर्जदार, हितचिंतक तसेच संचालक मंडळातील माझे सहकारी, बँकेचे वरिष्ठ अधिकारी व सर्व कर्मचाऱ्यांनी दिलेल्या सहकार्याबद्दल कृतज्ञता व्यक्त करतो.

धन्यवाद !

जय सहकार

आपला

(प्रा.डॉ. विजय श्रीराम पुंडे)

अध्यक्ष



६३ वा वार्षिक अहवाल

(सन २०२५-२०२६)

सन्माननीय सभासद बंधु भगीर्नीनो

सप्रेम नमस्कार,

आज दि खामगाव अर्बन को-ऑपरेटिव्ह बँकेच्या ६३ व्या वार्षिक सर्वसाधारण सभेत आपले स्वागत करताना मला अत्यंत आनंद होत आहे.

सर्वप्रथम, आपल्या बँकेवर विश्वास ठेवणाऱ्या प्रत्येक सभासद, ठेवीदार, ग्राहक आणि कर्मचारी यांचे मी मनःपूर्वक आभार व्यक्त करतो. आपल्या सर्वांच्या विश्वासामुळेच बँकेने सातत्याने प्रगतीचा मार्ग कायम ठेवला आहे.

मागील आर्थिक वर्षात बँकेने व्यवसायवृद्धी, ठेवी, कर्जवाटप, ग्राहक सेवा, तंत्रज्ञानाचा वापर, डिजिटल बँकिंग, नियामक अनुपालन आणि जोखीम व्यवस्थापन या सर्व क्षेत्रांत उल्लेखनीय कार्य केले आहे. बदलत्या आर्थिक परिस्थितीतही बँकेने स्थैर्य, पारदर्शकता आणि शिस्त यांचा उत्कृष्ट समन्वय साधला आहे.

बँकेच्या प्रगतीमध्ये संचालक मंडळ, व्यवस्थापन, अधिकारी, कर्मचारी आणि सर्व शाखांचे योगदान अत्यंत मोलाचे आहे. ग्राहकांना जलद, सुरक्षित आणि गुणवत्तापूर्ण सेवा देण्यासाठी सर्वांनी केलेल्या अथक परिश्रमाबद्दल मी त्यांचे विशेष अभिनंदन करतो.

आजच्या स्पर्धात्मक बँकिंग युगात तंत्रज्ञानाचा प्रभावी वापर, सायबर सुरक्षा, डिजिटल व्यवहारांना प्रोत्साहन, नियामक सूचनांचे काटेकोर पालन आणि अंतर्गत नियंत्रण प्रणाली अधिक सक्षम करणे ही काळाची गरज आहे. या सर्व बाबींवर बँक विशेष भर देत आहे.

आगामी काळात बँकेचे उद्दिष्ट अधिक मजबूत आर्थिक पाया निर्माण करणे, गुणवत्तापूर्ण कर्जवाटप, थकीत कर्जांचे प्रभावी व्यवस्थापन, ग्राहकाभिमुख सेवा, डिजिटल सुविधांचा विस्तार, कर्मचारी प्रशिक्षण आणि सभासदांना अधिक मूल्य देणे हे राहिल.

सहकार ही केवळ आर्थिक व्यवस्था नसून विश्वास, सहभाग आणि सामाजिक बांधिलकीची चळवळ आहे. या मूल्यांचे जतन करत आपण बँकेला अधिक सक्षम, आधुनिक आणि विश्वासार्ह संस्था बनविण्याचा संकल्प करूया.

बँकेची ३१ मार्च २०२६ रोजी समाप्त आर्थिक वर्षाची स्थिती खालील प्रमाणे.

(रु. लाखात)

अ.नं.	विवरण	२०२५-२०२६
१	भाग भांडवल	३६५२.३७
२	राखीव व इतर निधी	२६८६९.०१
३	ठेवी	१३२९५५.८५
४	दिलेली कर्जे	७९६६५.५५
५	गुंतवणुक	६९१९३.९०
६	खेळते भांडवल	१६१६९७.८६
७	एन.पी.ए. नेट	०.००%
८	सी.आर.ए.आर.	२३.१९%
९	निव्वळ नफा	९८६.१७
१०	नेटवर्थ	१५६४४.४५
११	ऑडीट वर्ग	अ



भाग भांडवल व स्वनिधी :

३१ मार्च २०२६ अखेर बँकेचे भाग भांडवल रु. ३६.५२ कोटी आहे. गंगाजळी व इतर निधी रु. २३६.९२ कोटी आहे. मागील वर्षापेक्षा भागभांडवलामध्ये ७.६०% टक्के वाढ झाली आहे. बँकेचे भांडवल पर्याप्तता प्रमाण मार्च २०२६ अखेर २३.१९% इतके आहे.

पोटनियम क्र. ६ नुसार प्रत्येक सभासदाने किमान रु. १०००/- (अक्षरी रु. एक हजार फक्त) इतक्या रकमेचे शेअर्स धारण करणे अनिवार्य आहे. तरी ज्या सभासदांनी अद्याप हयाची पुर्तता केलेली नाही त्यांनी पुर्तता करून घेणेविषयी विनंती आहे. ज्यामुळे बँकेच्या भागभांडवलात वाढ होण्यास मदत होईल.

ठेव व्यवसाय:

आपल्या बँकेच्या ठेव व्यवसाय अहवाल वर्षात दि. ३१ मार्च २०२६ रोजी रु. १३२९.५६ कोटी इतका आहे. त्यामध्ये मागील वर्षापेक्षा रु. ६४.३६ कोटीने वाढ झाली आहे.

कासा ठेवी :

दि. ३१.०३.२०२६ ला कासा ठेवी रु. ५२५.२१ कोटी असून, यामध्ये मागील वर्षात रु. १६.४९ कोटी इतकी घट झाली. कासा ठेवींचे एकूण ठेवींशी प्रमाण हे ३९.५०% आहे. कासा ठेवींचे प्रमाण व वाढ ही समाधानकारक आहे.

बँकेच्या ठेव व्यवसायाची गत ३ वर्षांची तुलनात्मक स्थिती :

(रु. कोटीत)

अ.नं.	ठेव वृद्धीचा तपशिल	आर्थिक वर्षाअखेरीची एकूण ठेवी व कासा ठेवींची स्थिती		
		एकूण ठेवी	कासा ठेवी	कासा ठेवी %
१	आर्थिक वर्ष २०२३-२४	१२०७.२१	५००.२६	४१.४४%
२	आर्थिक वर्ष २०२४-२५	१२६५.२०	५४१.७०	४२.८२%
३	आर्थिक वर्ष २०२५-२६	१३२९.५६	५२५.२१	३९.५०%

ग्राहकांच्या ठेवींच्या सुरक्षिततेसाठी बँकेतर्फे डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन ऑफ इंडीया या संस्थेकडे इन्शुरन्सच्या प्रिमीयमची रक्कम दरवर्षी नियमितपणे भरली जाते. रु.५.०० लाखापर्यंतचे डिपॉझीट या स्कीम अंतर्गत सुरक्षित आहे. अहवाल काळात देखील बँकेने सदरचा प्रिमियम भरला आहे.

कर्ज व्यवसाय :

बँकेने मार्च २०२६ ला एकूण रु. ७९६.६६ कोटी कर्जव्यवसाय केलेला असून यामध्ये गृहकर्ज व धान्य तारण (Pledge Loan) चा महत्वाचा वाटा आहे.



बँकेच्या कर्ज व्यवसायाची मागील ३ वर्षांची तुलनात्मक स्थिती :

(रु. कोटीत)

अ.नं.	आर्थिक वर्ष	कर्ज व्यवसायाची स्थिती रक्कम व शतमानात प्रमाण		
		आर्थिक वर्ष अखेर कर्ज स्थिती	गत वर्षाच्या तुलनेत वाढ	वाढीचे प्रतिशत प्रमाण%
१	२०२३-२४	६७९.६७	६६.३२	१०.८१
२	२०२४-२५	७००.१२	२०.४५	३.००
३	२०२५-२६	७९६.६६	९६.५४	१३.७९

एकूण व्यवसाय :

अहवाल वर्ष अखेरीस बँकेचा एकूण व्यवसाय रु. २१२६.२२ कोटी इतका झाला आहे. बँकेने आपल्या व्यवसाय वाढीमध्ये सातत्य कायम टिकवून ठेवले ही उल्लेखनीय बाब आहे.

बँकेच्या एकूण व्यवसायाची तुलनात्मक स्थिती :

(रु. कोटीत)

अ.नं.	आर्थिक वर्ष	एकूण व्यवसाय	गतवर्षाच्या तुलनेत वाढ	वाढीचे प्रमाण
१	२०२३-२४	१८८६.८९	१५५.००	८.९५%
२	२०२४-२५	१९६५.३२	७८.४३	४.१६%
३	२०२५-२६	२१२६.२२	१६०.९०	८.१९%

अनुत्पादक कर्जे (एन.पी.ए.) व त्यांचे व्यवस्थापन :

दि. ३१.०३.२०२६ रोजी बँकेचे अनुत्पादक कर्जे रु. ३३.८१ कोटी आहेत. त्याचे प्रमाण ४.२४% इतके आहे. बँकेने नेट एनपीए सलग चौथ्या वर्षी सुद्धा ०.००% ठेवण्यात यश मिळविले आहे.

सर्व थकीत कर्जदार बंधू भगिनींना विनंती करण्यात येते कि, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच ज्या कर्जदारांनी कर्जाची वेळेत परतफेड केली आहे त्या सर्वांचे मन पूर्वक आभार व यापूढेही असेच सहकार्य राहील हि अपेक्षा.

एन.पी.ए. कर्जा संबंधी गत तीन वर्षांची स्थिती :

बँकेने अहवाल वर्षात कोणत्याही कर्ज खात्याचे पुनर्गठन केलेले नाही. तसेच बँकेचे संचालक व त्याचे नातेवाईकांच्या कर्जखात्यांची सविस्तर माहिती अहवालात दिली आहे.



(रु. कोटीत)

अ.नं.	आर्थिक वर्ष	अनुत्पादित कर्जाची स्थिती			
		एकुण ग्राँस एन.पी.ए. (Gross NPA)		एकुण निव्वळ एन.पी.ए. (Net NPA)	
		रक्कम	रक्कम	रक्कम	रक्कम
१	२०२३-२४	२२.०२	३.२४%	०.००	०.००%
२	२०२४-२५	२७.०४	३.८६%	०.००	०.००%
३	२०२५-२६	३३.८१	४.२४%	०.००	०.००%

नफा :

बँकेचा करपूर्व नफा यावर्षी रु. १२.८६ कोटी झाला. तसेच कर पश्चात नफा रु. ९.८६ कोटी इतका झाला आहे.

नफा वाटणी:

बँकेने सन २०२५-२६ करीता ७.००% दराने लाभांशाची शिफारस केली असून त्यानुसार तरतुद केली आहे.

सन २०२५-२६ या वर्षाकरीता नफा वाटणी खालील प्रमाणे करण्याचा मानस आहे.

यास मान्यता देण्यात यावी.

१	(२५% आवश्यक) राखीव निधी	२,७१,४४,२४२.२८
२	७% प्रमाणे लाभांश तरतुद सन २०२५-२६	२,४०,००,०००.००
३	१% प्रमाणे शिक्षण निधी	९,८६,१८९.००
४	१% सहकार विकास निधी	९,८६,१८९.००
५	बिल्डींग फंडाकडे	२,५०,००,०००.००
६	सभासद कल्याण निधी	५,००,०००.००
७	अनपेक्षित नुकसानीसाठी तरतूद (१०%)	१,००,००,०००.००
८	तंत्रज्ञान विकास निधी	१,००,००,०००.००
९	श्री. शिल्लक पुढील वर्षाकडे वर्ग	२,२०१.००
	एकुण	९,८६,१८,८२१.२८

गुंतवणूक :

गतवर्षीच्या रु. ६८०.६० कोटींच्या तुलनेत अहवाल वर्षात रु. ६९१.९४ कोटींची गुंतवणूक झाली. बँकेने अहवाल वर्षात रिझर्व बँकेच्या निकषानुसार CRR, SLR व NON SLR गुंतवणूक तसेच आंतर बँक गुंतवणूकीचे योग्य ते प्रमाण राखले आहे.

सन २०२५-२६ या आर्थिक वर्षात गुंतवणुक व सरकारी रोख्यांवरील परतावा ७.९२% इतका आहे. बँकेला अहवाल वर्षात रु. ४३.६३ कोटींचे गुंतवणूक व्याज प्राप्त झाले आहे. तसेच अहवाल वर्षात बँकेने गुंतवणुकीवर नफ्यात रु. ५०६.४२ लाखाने वाढ केली आहे.



जोखीम व्यवस्थापन :

बँकेच्या दीर्घकालीन स्थैर्यासाठी आणि सभासद, ठेवीदार व ग्राहकांचा विश्वास कायम राखण्यासाठी प्रभावी जोखीम व्यवस्थापन अत्यंत आवश्यक आहे. आपली बँक सर्व प्रकारच्या जोखमीचे वेळोवेळी मूल्यांकन करून त्यावर योग्य नियंत्रण ठेवण्याकरिता कटीबद्ध आहे. भविष्यात बदलत्या आर्थिक परिस्थितीचा विचार करून बँकेची जोखीम व्यवस्थापन प्रणाली अधिक सक्षम, पारदर्शक आणि तंत्रज्ञान आधारित करण्यासाठी आम्ही सातत्याने प्रयत्नशील राहू.

मनुष्यबळ व्यवस्थापन :

कोणत्याही संस्थेचे सर्वात मोठे सामर्थ्य म्हणजे तिचे मनुष्यबळ, आपल्या बँकेच्या प्रगतीमध्ये अधिकारी, कर्मचारी आणि शाखास्तरीय कार्यसंघ यांचे योगदान अत्यंत मोलाचे आहे. त्यांच्या समर्पित सेवेमुळेच बँकेने ग्राहकांचा विश्वास संपादन केला आहे. भविष्यातही बँकेचे उद्दीष्ट सक्षम, प्रशिक्षित, तंत्रज्ञान स्नेही आणि ग्राहक केंद्रीत मनुष्यबळ तयार करून बँकेची सेवा अधिक गुणवत्तापूर्ण, कार्यक्षम आणि विश्वासार्थ बनविणे हेच राहिल.

आधुनिक तंत्रज्ञान:

आमच्या डिजिटल युगात आधुनिक तंत्रज्ञान हे बँकिंग क्षेत्राच्या प्रगतिचे प्रमुख साधन बनले आहे. ग्राहकांना जलद, सुरक्षित आणि दर्जेदार सेवा उपलब्ध केल्या आहेत. त्यामध्ये कोअर बँकिंग प्रणाली (CBS) मोबाईल बँकिंग, UPI, IMPS, NEFT, RTGS, ATM, NACH MANDATE, ADHAR Mapping, FRANKING, Toll Free नंबर इत्यादी व्दारे सक्षम आणि ग्राहकाभिमुख सेवा उपलब्ध केल्या आहेत.

व्यवस्थापन मंडळाची स्थापना :

भारतीय रिझर्व बँकेच्या ३१ डिसेंबर २०१९ च्या परिपत्रकानुसार, बँकींग मधील विशेष ज्ञान व अनुभव असलेल्या व्यक्तींचा समावेश असलेले व्यवस्थापन मंडळ बँकेने मागील आर्थिक वर्षात पुर्नस्थापित केले आहे. हे मंडळ बँकेचे कामकाज सुधारण्यासाठी विशेष प्रयत्न व मदत करीत असते.

पुंजी पर्याप्तता (CRAR) :

बँकेची पुंजी पर्याप्तता मागील वर्षीच्या २२.८८% च्या तुलनेत अहवाल वर्षात २३.१९% आहे. रिझर्व बँकेच्या कमीत कमी १२% च्या निकषाच्या तुलनेत हे प्रमाण खुप समाधानकारक आहे. सध्या बँकेच्या Tier I भांडवलाचे एकूण भांडवलाशी (Tier I + Tier II) प्रमाण ८०.४५% आहे जे बँकेच्या सक्षम भांडवली पायाचे द्योतक आहे.



मान्यवरांच्या भेटी :

सन २०२५-२६ या आर्थिक वर्षात खालील मान्यवरांनी बँकेच्या शाखा व मुख्यालयास भेटी दिल्या.

मा.श्री. प्रदीपजी जोशी	जेष्ठ प्रचारक, रा.स्व. संघ
मा.श्री. रविजी भुसारी	जेष्ठ प्रचारक, रा.स्व. संघ
मा.श्री. संजयजी पाचपोर	अ.भा. संगठन मंत्री, सहकार भारती
मा.श्री. महेंद्रजी रायचुरा	पश्चिम क्षेत्र, धर्म जागरण प्रमुख
मा.ना.अॅड.श्री. आकाशदादा फुंडकर	कामगार मंत्री, महाराष्ट्र राज्य
मा.श्री. रणधिरजी सावरकर	आमदार, पश्चिम अकोला
मा.श्री. हरिषजी पिंपळे	आमदार, मुर्तिजापूर
मा.श्री. विवेकजी जुगादे	महामंत्री, सहकार भारती महाराष्ट्र प्रदेश
मा.सौ. अपर्णाताई फुंडकर	नगराध्यक्षा, न.प. खामगांव
मा.सौ. मायाताई धुळे	नगराध्यक्षा, न.प. अकोट

सामाजिक उपक्रम :

बँक दरवर्षी सामाजिक जाणिव ठेऊन विविध कार्यक्रम आयोजित करित असते यामध्ये वृक्षारोपण, गणपती मिरवणूकीत दरवर्षीप्रमाणे विसर्जनाप्रसंगी चहा वाटप, खामगांव शहरामध्ये सुंदर माझा रस्ता अभियाना अंतर्गत बँकेचे कर्मचाऱ्यांचा श्रमदानात सहभाग, खामगांव शहरात पक्षांकरिता जलपात्र वितरण, अमरावती येथे विद्यार्थ्यांना गणवेश वाटप, संत सोनाजी महाराज यात्रा महोत्सव पाणी वाटप इ. सार्वजनिक उपक्रमात सहभाग घेतला आहे.

धन्यवाद !

संचालक मंडळाचे वतीने

प्रा.डॉ. विजय श्री. पुंडे
अध्यक्ष



ANNEXURE “A”

HEAD OFFICE ADDRESS : SHRIRAM SHALIGRAM PLOT, KHAMGAON.
 DATE OF REGISTRATION : 26-07-1963
 DATE & NO. OF LICENCE : 12.07.2000 M.S.C.S. / C.R. / 107/ 2000,
 JURISDICTION : BULDANA, AMRAVATI, AKOLA & JALGAON DISTRICT,
 AURANGABAD, BURHANPUR CITY & NAGPUR CITY.

AS ON 31st MARCH 2026

(Rs. In Lakh)

I T E M		YEAR 2025-2026
NO. OF BRANCHES INCLUDING H.O. (EXCLUDING 2 EXTENSION COUNTERS)		38
MEMBERSHIP	REGULAR	108239
PAID UP SHARE CAPITAL		3652.37
TOTAL RESERVES AND FUNDS		26869.01
DEPOSITS	SAVINGS	40226.38
	CURRENT	12294.45
	FIXED	80435.02
ADVANCES	SECURED	77932.85
	UNSECURED	1732.70
	TOTAL % OF PRIORITY SECTOR	84.22 %
	TOTAL % OF WEAKER SECTOR	14.00%
BORROWINGS	NABARD.	0.00
	OTHER	0.00
INVESTMENTS	M.S.C.	2009.00
	OTHER	67184.90
NPA % (GROSS PERCENTAGE)		4.24%
AUDIT CLASSIFICATION		“A”. 2025-2026
PROFIT / LOSS FOR THE YEAR		986.19
SUB STAFF		72
STAFF		271
TOTAL STAFF		343
WORKING CAPITAL		161697.86

PLACE : KHAMGAON.

DATE : 31/03/2026.

Sd.

Chief Executive Officer



INDEPENDENT STATUTORY AUDITOR'S REPORT FOR THE YEAR ENDED ON 31/03/2026

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multistate Co-operative Societies Act, 2002 and Rule 27 of Multi State Co-operative Societies Rules, 2002)

To,
The Members, The Khamgaon Urban Co-op. Bank Ltd.

Report on Financial Statements

Opinion

1. We have audited the accompanying Financial Statements of The Khamgaon Urban Co-op. Bank Ltd., Khamgaon ("The Bank") which comprise the Balance Sheet as at 31st March 2026, the Profit and Loss Account, and the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information which are included in returns of Head Office and its departments, 37 branches and 2 extension counters, which are consolidated in these financial statements.

2. 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, Multistate Co-operative Societies Act, 2002 and Multistate Co-operative Societies Rules 2002, made there under, if applicable, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2026;
- (ii) in the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- (iii) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis of Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards 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 ethical requirements that are relevant to our audit of the financial statements under the provisions of The Banking Regulations Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the rules made there under and under the provisions of Multistate Cooperative Societies Act, 2002 and the Multistate Cooperative Societies Rules, 2002 and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

Information Other than the Financial Statements and Auditor's Report Thereon

4. The Bank's management is responsible for the preparation of other information. The other information comprises the information included in the Management's Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon.

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.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

5. The Bank's Management 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 ICAI, the provisions of The Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the rules made there under, the Multistate Cooperative Societies Act, 2002 and the Multistate Cooperative Societies Rules, 2002, and the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies. 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.

Auditor's Responsibilities for the Audit of the Financial Statements

6. 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 auditor's 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:

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

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.

Other Matter

7. During the course of our audit, we have identified 4 accounts involving an amount of Rs. 17,41,305/- as 'Non-Performing Advances (NPA)' which the bank had categorised as 'Standard Advances'. The interest reversal on account of such advances being identified as NPA is Rs. 22,076/- and to that extent the profit is OVERSTATED.
8. The additional provision required on account of accounts identified as NPA during the audit is Rs. 2,12,651/-. However, the bank is already having excess provision towards Bad and Doubtful debt, hence this additional provision will not have any financial impact on the profit of the bank.
9. The prepaid expenditure of AMC amounting to Rs. 1,43,716 as on 31/03/2025, which was to be expensed out in FY 2025-26 was not debited to Profit and Loss account in the current year. And thus, the profit for the year has been OVERSTATED.
10. The bank had wrongly capitalised amount paid for sanctioning purpose of under-construction building and charged depreciation on the same. Due to the above treatment excess depreciation charged to Profit and Loss account is Rs. 11,473/-. And thus, the profit for the year has been UNDERSTATED.
11. On account of the above excess depreciation, 'Deferred tax liability' is short created, as per AS-22, by Rs. 2,887/-. And thus, the profit for the year has been OVERSTATED.
12. The overall impact of the above observation is the profit has been OVERSTATED by Rs. 1,57,206/-

Report on Other Legal and Regulatory Requirements

13. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to The Banking Regulation Act, 1949 and Multistate Co-operative Societies Act, 2002 and the Multistate Co-operative Societies Rules, 2002.
14. We have observed Non-compliance of Accounting Standards issued by The Institute of Chartered Accountants of India:
 - a) Accounting Standard 9 - "Revenue Recognition"
15. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002 and the Banking Regulation Act, 1949



(As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - b) In our opinion, proper books of account as required by 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;
 - c) As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank.
 - d) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
 - e) The profit and loss account shows a true balance of profit for the period covered by such account;
 - f) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
16. As required by Rule 27(2) of the Multi-state Co-operative Societies Rules, 2002, we report that:
- a) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
 - b) In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to.
17. As required by the Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:
- a) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi State Co-operative Societies Act, 2002, the Rules made thereunder or the Bye-Laws of the Bank.
 - b) During the course of our audit, we have not come across material and significant transaction which appear to be contrary to the guidelines issued by the Reserve Bank of India, to the extent applicable to the Bank;
 - c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 28.09 Crores is made in the accounts. (Advances categorized as doubtful and loss assets as per prudential norms laid down by the Reserve Bank of India are considered as doubtful of recovery);

Particulars	Principal Outstanding on 31.03.2026 (Rs. In Crores)
Doubtful Assets	15.93
Loss Assets	5.11
Total	21.04
Provision Made against above advances	28.09

- d) As per the information provided to us and to the best of our knowledge, credit facilities are not sanctioned by the bank to the members of the Board (including relatives).
- e) During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India, to the extent applicable to the Bank;
- f) To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

The bank has been awarded grade 'A'.

For Ratan Chandak & Co. LLP
Chartered Accountants
FRN: 108696W/W0101028

CA Sudhir Baheti
Partner
Membership No. 042711
UDIN: 26042711YUAJJF7587

Place: Camp - Khamgaon
Date: 30/04/2026



Form A
Balance Sheet of The Khamgaon Urban Co-op Bank Limited
Balance as on 31st March 2026

Particulars	Schedule	As on 31-03-2026	As on 31-03-2025
Capital and Liabilities		(Amount ₹ In Lakhs)	(Amount ₹ In Lakhs)
Capital	1	3,652.37	3,393.56
Reserve and Surplus	2	26,869.01	23,692.12
Deposits	3	1,32,955.85	1,26,520.40
Borrowings	4	-	-
Other liabilities and provisions	5	4,898.68	4,476.98
Total		1,68,375.91	1,58,083.06
Assets			
Cash and balances with RBI	6	6,341.95	8,084.76
Balance with banks and money at call and short notice	7	3,429.37	3,999.42
Investments	8	69,193.90	68,060.43
Advances	9	79,665.55	70,011.66
Fixed Assets	10	4,142.39	3,342.53
Other Assets	11	5,602.76	4,584.26
Total		1,68,375.91	1,58,083.06
Contingent Liabilities	12		
Bills for Collection		3,165.68	3,567.00

For Ratan Chandak & Co. LLP
Chartered Accountants
FRN 108696W / W0101028

CA Sudhir Baheti
Partner
Membership No. 042711

Place : Camp - Khamgaon
Date : 30/04/2026
UDIN : 26042711YUAJJF7587

On behalf of the Board

Dr. V. S. PUNDE Chairman

Dr. S. S. KULKARNI Vice Chairman

Dr. A.K. Dhanagare Director

D. B. JADHAV CEO

V. S. KULKARNI Chief Manager

S. V. JADHAO Chief Manager

P. P. TARALE Sr. Manager



Form B Khamgaon Urban Co-op Bank Limited. Profit and Loss Account for the year ended on 31st March 2026			
Particulars	Schedule	Year ended 31-03-2026	Year ended 31-03-2025
I. Income		(Amount ₹ In Lakhs)	(Amount ₹ In Lakhs)
Interest earned	13	11,121.39	10,086.78
Other income	14	1,676.66	1,444.51
Total		12,798.05	11,531.29
II. Expenditure			
Interest expended	15	5,870.76	5,329.57
Operating expenses	16	3,903.69	3,958.85
Provisions and contingencies	17	2,035.87	1,285.68
Total		11,810.31	10,574.10
III. Profit / Loss after Tax			
Net profit/loss(-) for the year		987.74	957.18
Profit/loss(-) brought forward		0.02	0.03
Total		987.76	957.21
IV. Appropriations			
Transfer to statutory reserves		272.98	264.78
Transfer to other reserves		474.76	454.86
Transfer to Govt./Proposed Dividend		240.00	237.55
Balance carried over to balance sheet		0.02	0.02
For Ratan Chandak & Co. LLP Chartered Accountants FRN 108696W / W0101028 CA Sudhir Baheti Partner Membership No. 042711 Place : Camp - Khamgaon Date : 30/04/2026 UDIN : 26042711YUAJJF7587		On behalf of the Board Dr. V. S. PUNDE Chairman Dr. S. S. KULKARNI Vice Chairman Dr. A.K. Dhanagare Director D. B. JADHAV CEO V. S. KULKARNI Chief Manager S. V. JADHAO Chief Manager P. P. TARALE Sr. Manager	



CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2026

(Amount ₹ In Lakhs)

Particulars	31-03-2026		31-03-2025	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit and Loss Account		1,287.74		1,306.75
Add: Depreciation in Fixed Assets	124.52		78.96	
Add: Appropriation to Special Reserve	131.00		45.00	
Less: Provision for Income Tax	300.00		349.56	
Less: Non-cash Item (Previous Year's Compliances)	1.57		31.83	
Add: Previous Year's changes to Revaluation Reserve	4.20		4.42	
Add: Appropriations to Investment Depreciation Reserve	80.00			
		38.15		(189.34)
Operating profit before working capital changes		1,325.89		1,117.41
Adjustments for:				
(Increase)/Decrease in Investments	(1,133.47)		(4,506.93)	
(Increase)/Decrease in Advances	(9,653.89)		(2,043.41)	
(Increase)/Decrease in Interest Receivables	(976.26)		(669.13)	
(Increase)/Decrease in Other Assets	(42.24)		162.04	
Increase/ (Decrease) in Funds	1,264.99		685.23	
Increase/ (Decrease) in Deposits	6,435.45		5,799.87	
Increase/ (Decrease) in Overdue Interest Reserve	410.06		592.61	
Increase/ (Decrease) in Interest Payable	94.54		(88.04)	
Increase/ (Decrease) in Other Liabilities	(82.90)		143.73	
		(3,683.71)		75.98
Net Cash Generated from Operating Activities (A)		(2,357.82)		1,193.38
CASH FLOW FROM INVESTING ACTIVITIES				
(Increase)/Decrease in Fixed Assets	(213.85)		(188.30)	
Net Cash Generated from Investing Activities (B)		(213.85)		(188.30)
CASH FLOW FROM FINANCING ACTIVITIES				
Increase / (Decrease) in Share Capital	258.81		184.27	
Increase/ (Decrease) in Borrowings	-		-	
Net Cash Generated from Financing Activities (C)		258.81		184.27
Net Increase / (Decrease) in Cash & Cash Equivalents		(2,312.86)		1,189.35
Cash & Cash Equivalents at the beginning of the year		12,084.18		10,894.83
Cash & Cash Equivalents at the end of the year		9,771.32		12,084.18
Details of Cash & Cash Equivalents		31.03.2026		31.03.2025
Cash in Hand		1,638.95		1,708.76
Balance with RBI		4,703.00		6,376.00
Balance in Current Accounts with SBI, and its associates		3,429.37		3,999.42
Money at Call and Short Notice		-		-
Total		9,771.32		12,084.18

For Ratan Chandak & Co. LLP
Chartered Accountants
FRN 108696W / W0101028

CA Sudhir Baheti
Partner
Membership No. 042711

Place : Camp - Khamgaon
Date : 30/04/2026
UDIN : 26042711YUJJF7587

On behalf of the Board

Dr. V. S. PUNDE Chairman

Dr. S. S. KULKARNI Vice Chairman

Dr. A. K. Dhanagare Director

D. B. JADHAV CEO

V. S. KULKARNI Chief Manager

S. V. JADHAO Chief Manager

P. P. TARALE Sr. Manager



(Amount ₹ In Lakhs)

Schedule 1 - Capital			Annexure I
Particulars	Sub-Schedule	As on 31-03-2026	As on 31-03-2025
I. For Nationalised Banks		-	-
Capital (Fully owned by Central Govt.)			
II. For Banks incorporated outside India			
Capital			
i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.		-	-
ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949		-	-
Total		-	-
III. For Other Banks			
Authorised Capital		5,58,0.00	5,58,0.00
50,00,000 Shares of Rs. 100/- each			
"5,80,000 Perpetual Non Cumulative Preference Shares of Rs. 100/- each"			
Issued Capital			
Subscribed Capital		3,565.19	3,323.05
35,58,205 shares of Rs.100/- each			
6,980 PNC Preference Shares of Rs. 100/- each			
Called-up Capital	1	87.19	70.51
Less : Calls unpaid			
Add : Forfeited Shares			
Total		3,652.37	3,393.56
Schedule 2 - Reserves and Surplus			
I. Statutory Reserves			
Opening Balance		8,557.54	7,834.67
Additions during the year		342.46	722.87
Deductions during the year			
Total		8,900.00	8,557.54
II. Capital Reserves			
Opening Balance		3,600.07	3,571.93
Additions during the year		949.07	54.42
Deductions during the year		20.97	26.28
Total	2	4,528.17	3,600.07
III. Share Premium			
Opening Balance			
Additions during the year			
Deductions during the year			
Total			
IV. Revenue and Other Reserves			
Opening Balance		10,577.29	9,672.29
Additions during the year		1875.78	905.00
Deductions during the year			
Total	3	12,453.07	10,577.29
V. Balance in Profit and Loss Account		987.76	957.21
Total (I, II, III, IV, V)		26,869.01	23,692.12



(Amount ₹ In Lakhs)

Schedule 3 - Deposits			
Particulars	Sub-Schedule	As on 31-03-2026	As on 31-03-2025
A.I. Demand deposits			
(i) From banks		40.46	51.51
(ii) From others		12,253.99	13,889.82
II. Savings Bank Deposits		40,226.38	40,228.74
III. Term Deposits			
(i) From banks			-
(ii) From others		80435.02	72,350.34
Total (I, II, and III)		1,32,955.85	1,26,520.40
B. (i) Deposits of branches in India		1,32,955.85	1,26,520.40
(ii) Deposits of branches outside India			
Total		1,32,955.85	1,26,520.40
Schedule 4 - Borrowings			
I. Borrowings in India			
(a) Reserve Bank of India		-	-
(b) Other banks		-	-
(c) Other institutions and agencies		-	-
II. Borrowings outside India		-	-
Total (I and II)			
Secured borrowings included in I and II above- Rs.			
Schedule 5 - Other Liabilities and Provisions			
I. Bills payable			-
II. Inter-office adjustment (net)			-
III. Interest accrued	4	3,093.17	2,683.11
IV. Interest Payable	5	1,006.17	911.63
IV. Others (including provisions)	6	799.34	882.24
Total		4,898.68	4,476.98
Schedule 6 - Cash and Balances with Reserve Bank of India			
I. Cash in hand		1,638.95	1,708.76
II. Balances with Reserve Bank of India			
(a) in Current Account		4,703.00	6,376.00
(b) in Other Account			
Total (I and II)		6,341.95	8,084.76
Schedule 7 - Balances with Banks and Money at Call and Short Notice			
I. In India			
(i) Balances with banks			
(a) in Current Accounts		3,429.37	3,999.42
(b) in Other Deposit Accounts			
(ii) Money at call and short notice			
(a) with banks			
(b) with other institutions			
Total (i and ii)		3,429.37	3,999.42
II. Outside India			
(i) in Current Accounts			
(ii) in Other Deposit Accounts			
(iii) Money at call and short notice			
Total (i, ii, and iii)			
Grand Total (I and II)		3,429.37	3,999.42



(Amount ₹ In Lakhs)

Schedule 8 - Investments			
Particulars	Sub-Schedule	As on 31-03-2026	As on 31-03-2025
I. Investments in India in			
(i) Government Securities	7	41,830.62	37,050.20
(ii) Other approved securities	8	13,507.35	17,263.38
(iii) Shares		68.94	68.94
(iv) Debentures and Bonds			
(v) Subsidiaries and/or joint ventures			
(vi) Others	9	13,786.98	13,677.90
Total		69,193.90	68,060.43
II. Investments outside India in			
(i) Government securities (including local authorities)			
(ii) Subsidiaries and/or joint ventures abroad			
(iii) Others investments (to be specified)			
Total			
Grand Total (I and II)		69,193.90	68,060.43
Schedule 9 - Advances			
A. (i) Bills purchased and discounted			
(ii) Cash credits, overdrafts and loans repayable on demand		42,817.27	39,339.42
(iii) Term Loans		36,848.28	30,672.24
Total		79,665.55	70,011.66
B. (i) Secured by tangible assets		77,932.85	68,899.18
(ii) Covered by Bank/Government Guarantees			
(iii) Unsecured		1,732.70	1,112.48
Total		79,665.55	70,011.66
C.I. Advances in India			
(i) Priority Sectors		62,344.29	48,720.00
(ii) Public Sectors			
(iii) Banks			
(iv) Others		17,321.26	21,291.66
Total		79,665.55	70,011.66
C.II. Advances outside India			
(i) Due from banks			
(ii) Due from others			
(a) Bills purchased and discounted			
(b) Syndicated loans			
(c) Others			
Total			
Grand Total (C.I and II)		79,665.55	70,011.66
Schedule 10 - Fixed Assets			
I. Premises	10	3,724.29	3,009.54
At cost as on 31st March of the preceding year		3,198.32	3,198.32
Additions during the year (Revalued During the year)		743.71	
Deductions during the year		-	
Depreciation to date		217.74	188.78
II. Other Fixed Assets (including furniture and fixtures)	11	418.09	332.99
At cost as on 31st March of the preceding year		1,818.05	1,818.05
Additions during the year		201.63	188.49
Deductions during the year		-	0.76
Depreciation to date		1,601.59	1,672.79
Total (I and II)		4,142.39	3,342.53



(Amount ₹ In Lakhs)

Schedule 11 - Other Assets			
Particulars	Sub-Schedule	As on 31-03-2026	As on 31-03-2025
I. Inter-office adjustments (net)		-	-
II. Interest accrued		-	-
III. Tax paid in advance/tax deducted at source		-	-
IV. Stationery and stamps	12	89.56	80.58
V. Non-banking assets acquired in satisfaction of claims		84.75	84.75
VI. Interest Receivable	13	5,267.42	4,291.15
VII. Others*	14	161.04	127.78
Total		5,602.76	4,584.26
Schedule 12 - Contingent Liabilities			
I. Claims against the bank not acknowledged as debts			
II. Liability for partly paid investments			
III. Liability on account of outstanding forward exchange contracts			
IV. Acceptances, endorsements and other obligations.			
VI. Others items for which the bank is contingently liable	15	3,165.68	3,567.00
Total		3,165.68	3,567.00
Schedule 13- Interest Earned			
I. Interest/discount on advances/bills		6,757.98	6,220.84
II. Income on investments		4,363.42	3,856.99
III. Interest on balances with Reserve Bank of India and other inter-bank funds		-	-
IV. Others (Interest on Income Tax Refund)		-	8.94
Total		11,121.39	10,086.78
Schedule 14 - Other Income			
I. Commission, exchange and brokerage		43.12	24.90
II. Profit on sale of investments		959.93	900.20
Less : Loss on sale of investments			
III. Profit on revaluation of investments			
Less : Loss on revaluation of investments			
IV. Profit on sale of land, building and other assets		3.11	2.62
Less : Loss on sale of land, buildings and other assets			
V. Profit on exchange transactions			
Less : Loss on exchange transactions			
VI. Income earned by way of dividends, etc. from subsidiaries/ companies and/or joint ventures abroad/in India.			
V. Miscellaneous Income	16	670.50	516.79
Total		1,676.66	1,444.51
Note : Under items II to V loss figures shall be shown in brackets.			
Schedule 15 - Interest Expended			
I. Interest on deposits		5,870.75	5,329.66
II. Interest on Reserve Bank of India/ Inter-bank borrowings		0.00	-0.09
III. Others			
Total		5,870.76	5,329.57



(Amount ₹ In Lakhs)

Schedule 16 - Operating Expenses			
Particulars	Sub-Schedule	As on 31-03-2026	As on 31-03-2025
I. Payments to and provisions for employees		2,447.31	2,378.65
II. Rent, taxes and lighting		236.33	235.37
III. Printing and stationery		13.61	9.71
IV. Advertisement and publicity		23.06	22.47
V. Depreciation on bank's property		124.52	78.96
VI. Director's fees, allowances and expenses		22.72	20.99
VII. Auditor's fees and expenses (including branch auditors)		29.07	31.53
VIII. Law charges		6.68	1.59
IX. Postages, Telegrams, Telephones, etc.		10.94	10.30
X. Repairs and maintenance		12.40	10.07
XI. Insurance		50.20	55.38
XIII. Amortization of Investment		28.67	21.81
XII. Other expenditure	17	898.16	1,082.02
Total		3,903.69	3,958.85
Schedule 17 - Provisions and Contingencies			
I. Provision for special reserve		131.00	45.00
II. Provision for Bad & Doubtful Reserve		1,476.40	100.00
III. Provision for Income Tax		300.00	349.56
IV. Deferred Tax		-1.53	-3.88
V. Provision for ARC		-	795.00
VI. Provision for Misappropriation		-	-
VII. Provision for BDDR-Standard		50.00	-
VIII. Investment Depreciation Reserve		80.00	-
Total		2,035.87	1,285.68



(Amount ₹ In Lakhs)

Sub Schedule 1 - Called-up Capital		
Particulars	As on 31-03-2026	As on 31-03-2025
Individuals & Others		
A) Co-operative Institutions.	-	-
B) State Government.	-	-
C) Share Application Money Pending Allotment	87.19	70.50
D) Nominal Members	-	0.01
Grand Total	87.19	70.51
Sub Schedule 2 - Capital Reserve		
A) Asset Revaluation Fund	3,569.18	2,854.46
B) Investments Depreciation Reserve	241.12	161.12
C) Special Reserve	667.29	536.29
D) Membership Welfare Fund	50.59	48.21
Grand Total	4,528.17	3,600.07
Sub Schedule 3 - Revenue & Other Reserve		
A) Building Fund	370.00	360.00
B) Investment Fluctuation Reserve	1,550.00	1,450.01
C) General Reserve	225.00	125.00
D) Bad and Doubtful Debts Reserve (Sub-Standard, Doubtful & Loss Assets)	4,420.27	3,014.03
E) Bad and Doubtful Debts Reserve (Standard Assets)	350.00	300.00
F) Provisions for erosion in assets	22.28	22.28
G) Charity Fund	10.97	10.97
H) NPI Provision Account	500.00	500.00
I) ARC Capital Reserve (Omkaara)	4,795.00	4,795.00
J) Co-Operative Development Fund	9.56	-
K) Provision for Unforeseen Losses	100.00	-
L) Technology Development Fund	100.00	-
Grand Total	12,453.07	10,577.29
Sub Schedule 4 - Interest Accrued		
A) Overdue Interest Reserve on Loan	3,093.17	2,683.11
Grand Total	3,093.17	2,683.11
Sub Schedule 5 - Interest Payable		
A) On Deposits	1,006.17	911.63
B) On Borrowings	-	-
Grand Total	1,006.17	911.63
Sub Schedule 6 - Others (including provisions)		
A) Sundry Creditors	112.22	107.79
B) Drafts Payable	174.33	166.81
C) Provision for audit fees	15.86	18.15
D) Staff Bonus Provision	7.42	5.81
E) Telephone bills payable	0.60	0.55
F) M.S.E.B Bills payable	5.50	5.50



(Amount ₹ In Lakhs)

Particulars	As on 31-03-2026	As on 31-03-2025
G) Commission to Collectors Payable	4.00	4.00
H) Education Fund	20.41	29.88
I) Provision for Expenses	17.66	16.82
J) Credit balance in Subsidy from NABARD	5.61	5.61
K) Salary & Allowances Payable	3.52	3.52
L) Deferred Tax Liability	80.90	76.88
M) CGST/SGST Tax Payable	13.03	20.16
N) TDS Payable	59.69	56.74
O) Provision for Income Tax	0.21	0.21
P) Dividend Payable	88.69	99.10
Q) Rent Payable	-	15.83
R) ATM ,POS,IMPS Transactions	53.48	97.74
S) Clearing Control Account	1.38	1.38
T) ICICI DD Payable Provision A/c	0.01	0.01
UT) MSC Bank Mumbai DD Payable Provision	0.06	0.06
V) Overdue Interest Receivable on Staff Loan	2.74	2.74
W) FITL Interest Capitalization	94.60	94.60
X) HDFC DD Payable Provision A/c	1.44	2.54
Y) Intt Capit on Hotel Rasika	32.98	37.90
Z) Provision for Consultancy Fee	-	9.90
AA) Provision for AGM	3.00	2.00
Grand Total	799.34	882.24
Sub Schedule 7 - Investment in Government Security		
A) Government Securities (Central)	30,656.45	15,672.48
B) Government Securities (State)	11,174.17	11,462.44
C) Treasury Bills	-	9,915.28
Grand Total	41,830.62	37,050.20
Sub Schedule 8 - Investment in Other Approved Security		
A) Mutual Funds	2,399.88	2,099.90
B) Bonds	2,432.47	2,460.49
C) Fixed Deposits	8,675.00	12,703.00
Grand Total	13,507.35	17,263.38
Sub Schedule 9 - Investment in Others (to be specified)		
A) Government Securities (Central)	321.51	321.51
B) Government Securities (State)	2,247.91	2,247.91
C) Fixed Deposits	6,454.00	6,026.00
D) Security Receipts	4,763.57	5,082.49
Grand Total	13,786.98	13,677.90
Sub Schedule 10 - Premises		
A) Land	3,174.05	2,442.56
B) Buildings	550.24	566.98
Grand Total	3,724.29	3,009.54



(Amount ₹ In Lakhs)

Sub Schedule 11 - Other Fixed Asset		
Particulars	As on 31-03-2026	As on 31-03-2025
A) Furniture and Fixtures	263.93	205.70
B) Computers	90.24	82.99
C) Lockers	63.39	43.52
D) Solar	0.53	0.78
Grand Total	418.09	332.99
Sub Schedule 12 - Stationery & Stamps		
A) Stationery in Hand	88.91	80.21
B) Adhesive Stamps/Franking Stamps	0.64	0.38
Grand Total	89.56	80.58
Sub Schedule 13 - Interest Recievable		
A) on Investments	2,159.81	1,593.61
B) on Loans And Advances	3,093.17	2,683.11
C) on Staff Loans	14.43	14.43
Grand Total	5,267.42	4,291.15
Sub Schedule 14- Other Assets		
A) Advances to staff	32.80	32.41
B) Library Books	0.28	0.28
C) Telephone Deposits	3.12	3.12
D) Deposits for Rented Premises	14.88	14.88
E) Advance Income Tax & Income Tax refundable	50.79	36.28
F) Deposits with M.S.E.B	7.45	7.45
G) Sundry Debtors	45.27	57.58
H) Miscellaneous Recovery Control A/c (TDS Recoverable)	12.97	14.00
I) Write Off Written Back A/c	(158.61)	(158.61)
J) CGSTR/SGSTR	-	21.76
K) BBPS Wallet-Sarvatra	0.50	0.50
L) TDS Receivable	2.64	0.95
M) IGST Receivable	-	0.52
N) Prepaid Expenses	148.28	95.71
O) Customer TDS Adjustment	0.12	0.46
P) Return Product	0.56	0.50
Grand Total	161.04	127.78
Sub Schedule 15 - Others items for which the bank is contingently liable		
A) Guarantees given on behalf of constituents	2,483.83	2,979.87
B) DEA Fund Payable	681.85	587.13
Grand Total	3,165.68	3,567.00



(Amount ₹ In Lakhs)

Sub Schedule 16 - Miscellaneous Income		
Particulars	As on 31-03-2026	As on 31-03-2025
A) Incidental Charges	26.00	27.31
B) Rent Received on Lockers	37.18	41.56
C) Service charges	88.00	91.86
D) Processing Fees on Loans	125.78	107.62
E) Income on Franking Stamps	2.20	1.32
F) Printing & Stationery Charges Received	0.56	0.28
G) IMPS, UPI & Nach Charges Received	26.68	21.95
H) Bank Charges	-	-
I) Cheque Return Charges	15.10	13.38
J) Insurance Gold Loan	23.23	18.71
K) Bank Charges	0.63	0.44
L) Misc Charges	1.68	(0.62)
M) No Dues Charges	0.65	0.90
N) Balance Cert. & Sign Verification Charges	0.46	0.44
O) Penal Charges Exempted from GST	103.74	70.34
P) Account Closure Charges	0.42	0.08
Q) Minimum Balance Income	17.03	12.48
R) House Rent Received	0.32	0.58
S) Software/UPS AMC Main	-	(0.03)
T) Miscellaneous Income	14.47	9.79
U) Recovery in Writeoff accounts	104.63	22.52
V) ATM Charges Received	58.40	55.38
W) Charges received on PO/DD/NEFT/RTGS/OBC	16.20	18.16
X) CIBIL Charges Received	7.14	2.36
Grand Total	670.50	516.79
Sub Schedule 17 - Other Expenditures		
1) Dicgc Insurance	166.78	156.61
2) Election Expenses	-	0.02
3) Arc Management Fee	190.39	325.90
4) Administrative Expenses (Pm Schemes)	(0.05)	(0.06)
5) Diesel Expenses	0.11	0.06
6) Cibil Charges Expenses	8.71	4.14
7) Imps & Ecompos Charges Paid	1.05	1.05
8) Contingencies	55.34	53.63
9) Commission Paid To Pigmy Agents	51.22	52.33
10) Karmachari Kalyan Nidhi	12.94	17.19
11) Administrative Charges	4.45	6.32
12) Training Expenses	2.78	0.57
13) Association And Other Fees	8.19	4.23
14) Computer Expenses	127.07	98.55
15) Water Charges	4.31	4.11
16) Service Charges (Building)	0.83	3.12
17) Suit File Legal Charges	0.76	1.51
18) Consultancy Charges	3.21	5.58
19) Recovery Expenses	0.07	0.15
20) Cash Remittance Expenses	13.40	12.74
21) Goods & Service Tax	36.72	13.72



(Amount ₹ In Lakhs)

Particulars	As on 31-03-2026	As on 31-03-2025
22) Convenience / Taxi Charges	1.56	1.55
23) Bank Cleaning Expenses	4.55	3.70
24) Generator Expenses	0.74	0.37
25) Vehicle Repair Expenses	0.15	0.05
26) Bank Charges	3.95	3.66
27) Upi Switching Charges Paid	4.13	2.36
28) Connectivity Charges	83.62	75.80
29) Agm Expenses	6.61	2.18
30) Repair Exp Of Office Vehicle	0.10	0.04
31) Fuel Expenses Of Office Vehicle	0.55	0.51
32) Diesel And Petrol Expenses	0.85	0.91
33) Atm Charges Paid	14.76	135.82
34) Atm Switching Charges Paid	1.03	0.71
35) Upi Charges Paid	11.65	9.45
36) Security Charges	17.53	16.87
37) Atm Cards Expenses	9.27	3.63
38) Npa Charges Receivable	0.20	15.54
39) Taxi Charges	5.00	5.23
40) Annual Maintainance Charges	36.27	20.43
41) TA To Staff	6.91	4.85
42) Loss / Expenses On Real Assets	-	0.17
43) Professional Charges	0.03	-
44) Interest Reversal on NBA	-	16.68
45) Recruitment Expenses	0.43	-
46) Clearing Expenses	0.00	-
Grand Total	898.16	1,082.02

Notes To Account Forming Part of Financial Statement (Financial year 2025-26)
Accounting Standard 17 – Segment Reporting
Part A: Business segments

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	53.23	47.57	8.56	15.59	59.02	46.62	7.17	6.18	127.98	115.96
Result	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Unallocated expenses									10.61	12.68
Operating profit									30.54	23.33
Income taxes									3.00	4.14
Extraordinary profit / loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net profit									9.88	9.57
Other information:										
Segment assets	691.94	680.60	143.85	169.86	652.80	530.26	195.17	200.11	1683.76	1580.83
Unallocated assets									24.94	18.84
Total assets									1683.76	1580.83
Segment liabilities	22.91	21.11	53.15	48.63	42.50	32.46	1565.20	1478.63	1683.76	1580.83
Unallocated liabilities										
Total liabilities									1683.76	1580.83


Accounting Standard 18 – Related Party Disclosures

(Amount in ₹ crore)

Item - Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings#						
Mrs. Manisha Ajay Mate	Nil	Nil	Nil	Nil	0.08	0.08
Mr.Satish Sadashiv Kulkarni	Nil	Nil	Nil	0.62	Nil	0.62
Deposits#	Nil	Nil	Nil	Nil	Nil	Nil
Placement of deposits#	Nil	Nil	Nil	Nil	Nil	Nil
Advances#	Nil	Nil	Nil	Nil	Nil	Nil
Investments#	Nil	Nil	Nil	Nil	Nil	Nil
Non-funded commitments#	Nil	Nil	Nil	Nil	Nil	Nil
Leasing / HP arrangements availed#	Nil	Nil	Nil	Nil	Nil	Nil
Leasing / HP arrangements provided#	Nil	Nil	Nil	Nil	Nil	Nil
Purchase of fixed assets	Nil	Nil	Nil	Nil	Nil	Nil
Sale of fixed assets	Nil	Nil	Nil	Nil	Nil	Nil
Interest paid	Nil	Nil	Nil	Nil	Nil	Nil
Mr.Satish Sadashiv Kulkarni	Nil	Nil	Nil	0.00	Nil	0.00
Mrs. Manisha Ajay Mate	Nil	Nil	Nil	Nil	0.01	0.01
Interest received	Nil	Nil	Nil	Nil	Nil	Nil
Mrs. Manisha Ajay Mate	Nil	Nil	Nil	Nil	0.00	0.00
Mr.Satish Sadashiv Kulkarni	Nil	Nil	Nil	0.07	Nil	0.07
				Nil	Nil	Nil
Rendering of services*	Nil	Nil	Nil	Nil	Nil	Nil
Receiving of services*	Nil	Nil	Nil	Nil	Nil	Nil
Dnyaneshwar B Jadhav (CEO)	Nil	Nil	Nil	0.20	Nil	0.20
Management contracts*	Nil	Nil	Nil	Nil	Nil	Nil
Mrs. Manisha Ajay Mate	Nil	Nil	Nil	Nil	0.12	0.12
Mr.Satish Sadashiv Kulkarni	Nil	Nil	Nil	Nil	0.04	0.04

(1) Regulatory Capital
(i) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr.No.	Particular	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	147.47	139.30
ii)	Other Tier 1 capital		
iii)	Tier 1 capital (i + ii)	147.47	139.30
iv)	Tier 2 capital	35.88	36.83
v)	Total capital (Tier 1 + Tier 2)	183.35	176.13
vi)	Total Risk Weighted Assets (RWAs)	791.39	758.90
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.63%	18.36%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.53%	4.85%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	23.17%	23.21%
x)	Amount of paid-up equity capital raised during the year	2.59	1.84
xi)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list* as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	5.58	10.12
xii)	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.).	-0.95	-0.25
	* Example: A bank may disclose as under		
		Current Year	Previous Year
	Amount of non-equity Tier 1 capital raised during the year of which:	Nil	Nil
	a) Perpetual Non-Cumulative Preference Shares	Nil	Nil
	b) Perpetual Debt Instruments	Nil	Nil
	* Example: A bank may disclose as under		
		Current Year	Previous Year
	Amount of Tier 2 capital raised during the year of which:	Nil	Nil
	a) Perpetual Cumulative Preference Shares	Nil	Nil
	b) Long term subordinated debt instruments	Nil	Nil
	c)	Nil	Nil



(2) Asset liability management

(i) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

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 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	41.43	49.21	45.11	26.02	30.90	130.39	145.24	166.43	603.25	69.43	22.15	1329.56
Advances	43.99	64.23	57.35	41.85	21.03	21.03	132.09	134.56	177.66	21.19	81.68	796.66
Investments	0.00	9.25	0.06	4.68	20.71	221.89	23.46	88.21	130.76	36.00	156.92	691.94
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(3) Investments

(i) Composition of Investment Portfolio As At March 31, 2026 (current year balance sheet date) (Amount in ₹ crore)

Particulars	Investments in India							Investments outside India				Total Investments
	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	
Held to Maturity												
Gross	255.35	0	0	0	0	25.69	281.04	0	0	0	0	281.04
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0	0
Net	255.35	0	0	0	0	25.69	281.04	0	0	0	0	281.04
Available for Sale												
Gross	162.96	0	0.69	24.32	0	222.92	410.90	0	0	0	0	410.90
Less: Provision for depreciation and NPI	0	0	0	5.00	0	0	5.00	0	0	0	0	5.00
Net	162.96	0	0.69	19.32	0	222.92	405.90	0	0	0	0	405.90
Held for Trading												
Gross	0	0	0	0	0	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0	0	0	0	0
Total Investments	418.31	0	0.69	24.32	0.0000	248.62	691.94	0	0	0	0	691.94
Less: Provision for non-performing investments	0	0	0	5.00	0	0	5.00	0	0	0	0	5.00
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0	0
Net	418.31	0	0.69	19.32	0.0000	248.62	686.94	0	0	0	0	686.94



As At March 31, 2025 (previous year balance sheet date)

(Amount in ₹ crore)

Particulars	Investments in India							Investments outside India				Total Investments
	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	
Held to Maturity												
Gross	197.39	0	0	0	0.00	25.69	223.09	NII	NII	NII	NII	223.09
Less: Provision for non-performing investments (NPI)	0	0	0	0	0.00	0	0	NII	NII	NII	NII	0
Net	197.39	0	0	0	0.00	25.69	223.09	NII	NII	NII	NII	223.09
Available for Sale												
Gross	73.96	0	0.69	24.60	0.00	259.11	358.37	NII	NII	NII	NII	358.37
Less: Provision for depreciation and NPI	0	0	0	5.00	0.00	0	5.00	NII	NII	NII	NII	5.00
Net	73.96	0	0.69	19.60	0.00	259.11	353.37	NII	NII	NII	NII	353.37
Held for Trading												
Gross	99.15	0	0	0	0.00	0	99.15	NII	NII	NII	NII	99.15
Less: Provision for depreciation and NPI	0	0	0	0	0.00	0	0	NII	NII	NII	NII	0
Net	99.15	0	0	0	0.00	0	99.15	NII	NII	NII	NII	99.15
Total Investments	370.50	0	0.69	24.60	0.00	284.81	680.60	NII	NII	NII	NII	680.60
Less: Provision for non-performing investments	0	0	0		0.00	0	5.00	NII	NII	NII	NII	5.00
Less: Provision for depreciation and NPI	0	0	0	5.00	0.00	0	0	NII	NII	NII	NII	0
Net	370.50	0	0.69	19.60	0.00	284.81	675.60	NII	NII	NII	NII	675.60

(ii) Movement of provisions for depreciation on investments and investment fluctuation reserve (IFR)

(Amount in ₹ crore)

Particular	Current Year	Previous Year
I) Movement of provisions held towards depreciation of investment and NPIs		
a) Opening balance	1.61	1.61
b) Add: Provisions made during the year	0.80	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	2.41	1.61
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	14.50	14.50
b) Add: Amount transferred during the year	1.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	15.50	14.50
iii) Closing balance in IFR as a percentage of closing balance of investments [Carrying value less net depreciation (ignoring net appreciation) i.e., the net amount reflected in the balance sheet] in AFS and HFT.	5.99%	5.38%

(iii) Sale & transfers to / from HTM category

In case of transfers of securities to / from HTM category, a bank shall make disclosure in the 'Notes to Accounts' to the Financial Statements.


(iv) Non-SLR investment portfolio
(a) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particular	Current Year	Previous Year
a)	Opening balance	4.29	4.46
b)	Additions during the year since 1st April	0	0
c)	Reductions during the above period	0.17	0.17
d)	Closing balance	4.12	4.29
e)	Total provisions held	5.00	5.00

(b) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	5.49	5.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	18.83	19.11	0.00	0.00	4.12	4.28	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	24.00	21.00	0.00	0.00	0.00	0.00	0.05	0.05	0.05	0.05
g)	Provision held towards depreciation	5.00	5.00	0.00	0.00	5.00	5.00	0.00	0.00	0.00	0.00
	Total *	48.32	45.60	0.00	0.00	4.12	4.28	0.05	0.05	0.05	0.05

Note:

1. For a bank the total shall match the total of non-SLR investments held by the bank.
2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

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

(Amount in ₹ crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo	0	0	0	0	0	0	0	0
a) Government securities	0	0	0	0	0	0	0	0
b) Corporate debt securities	0	0	0	0	0	0	0	0
c) Any other securities	0	0	0	0	0	0	0	0
ii) Securities purchased under reverse repo	0	0	0	0	0	0	0	0
a) Government securities	0	0	0	0	0	0	0	0
b) Corporate debt securities	0	0	0	0	0	0	0	0
c) Any other securities	0	0	0	0	0	0	0	0

Note:

- (i) 'FV' means Face Value and 'MV' means Market Value.
- (ii) The disclosure shall be as specified in the Reserve Bank of India (Repurchase Transactions (Repo)) Directions, 2025 as amended from time to time. For ease of reference the disclosure template as on the date of issuance of this Master Direction has been reproduced here.


(vi) Government Security Lending (GSL) transactions (in market value terms)

As at March 31, 2026 (current year balance sheet date)

	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
Securities lent through GSL transactions	0	0	0	0	0
Securities borrowed through GSL transactions	0	0	0	0	0
Securities placed as collateral under GSL transactions	0	0	0	0	0
Securities received as collateral under GSL Transactions	0	0	0	0	0

As at March 31, 2025 (previous year balance sheet date)

	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
Securities lent through GSL transactions	0	0	0	0	0
Securities borrowed through GSL transactions	0	0	0	0	0
Securities placed as collateral under GSL transactions	0	0	0	0	0
Securities received as collateral under GSL Transactions	0	0	0	0	0

(4) Asset quality
(i) Classification of advances and provisions held as at March 31, 2026

(Amount in ₹ crore)

Standard	Standard	Non-Performing				Total
Total Standard Advances	"Total Standard Advances"	Sub - standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	673.60	11.25	13.57	1.69	26.51	700.11
Add: Additions during the year	224.91	12.60	5.99	3.50	22.09	247.00
Less: Reductions during the year*	135.49	11.25	3.63	0.08	14.96	150.45
Closing balance	763.02	12.60	15.93	5.11	33.64	796.66
*Reductions in Gross NPAs due to:						
i) Upgradation	0.00	3.95	0.00	0.00	3.95	3.95
ii) Recoveries (excluding recoveries from upgraded accounts)	0.00	2.41	2.43	0.01	4.85	4.85
iii) Technical / Prudential Write - offs			0.70		0.70	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.00	11.25	17.21	1.68	30.14	33.14
Add: Fresh provisions made during the year	0.50	4.86	6.96	2.94	14.76	15.26
Less: Excess provision reversed / Write - off loans	0.00	0.00	0.70	0.00	0.70	0.70
Closing balance of provisions held	3.50	16.11	23.47	4.62	44.20	47.70
Net NPAs						
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year	0.00	0.00	0.00	0.00	0.00	0.00
Less: Reductions during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00
Floating Provisions						
Opening Balance	Nil	Nil	Nil	Nil	Nil	Nil
Add: Additional provisions made during the year	Nil	Nil	Nil	Nil	Nil	Nil
Less: Amount drawn down during the year	Nil	Nil	Nil	Nil	Nil	Nil
(Rationale for drawdown may be explained by way of a note below the table)						
Closing balance of floating provisions	Nil	Nil	Nil	Nil	Nil	Nil
Technical write-offs and the recoveries made thereon						14.77
Opening balance of Technical / Prudential written - off accounts						0.70
Add: Technical / Prudential write-offs during the year						1.44
Less: Recoveries made from previously technical / prudential written-off accounts during the year						14.03
Closing balance						



Classification of advances and provisions held as at March 31, 2025

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs	-	-	-	-	-	-
Opening Balance	657.66	4.65	15.66	1.71	22.02	679.68
Add: Additions during the year	15.94	6.60	-2.09	-0.02	4.49	20.43
Less: Reductions during the year*	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance	673.60	11.25	13.57	1.69	26.51	700.11
*Reductions in Gross NPAs due to:						
i) Upgradation	0.00	1.22	3.24	0.00	4.46	4.46
ii) Recoveries (excluding recoveries from upgraded accounts)		0.03	1.57	0.01	1.61	1.61
iii) Technical / Prudential Write - offs						
iv) Write-offs other than those under (iii) above	0.00	0.01	0.44	0.00	0.45	0.45
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.00	3.67	23.66	1.81	29.14	32.14
Add: Fresh provisions made during the year	0.00	0.00	1.00	0.00	1.00	1.00
Less: Excess provision reversed/ Write-off loans	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of provisions held	3.00	3.67	24.66	1.81	30.14	33.14
Net NPAs						
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year	0.00	0.00	0.00	0.00	0.00	0.00
Less: Reductions during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00
Floating Provisions						
Opening Balance	Nil	Nil	Nil	Nil	Nil	Nil
Add: Additional provisions made during the year	Nil	Nil	Nil	Nil	Nil	Nil
Less: Amount drawn down during the year						
(Rationale for drawdown may be explained by way of a note below the table)	Nil	Nil	Nil	Nil	Nil	Nil
Closing balance of floating provisions	Nil	Nil	Nil	Nil	Nil	Nil
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written - off accounts	0.00			15.33		15.33
Add: Technical / Prudential write-offs during the year	0.00			0.00		0.00
Less: Recoveries made from previously technical / prudential written-off accounts during the year	0.00			0.56		0.56
Closing balance	0.00			14.77		14.77

Ratios ¹⁹ (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.22%	3.86%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	131.39%	111.46%



(ii) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	62.71	0.80	1.28%	64.18	1.27	1.98%
b)	Advances to industries sector eligible as priority sector lending	205.04	6.91	3.37%	188.38	12.33	6.55%
c)	Services	175.43	10.54	6.01%	140.73	8.43	5.99%
d)	Personal loans	180.26	2.81	1.56%	93.90	1.55	1.65%
	Subtotal (i)	623.44	21.06	3.38%	487.19	23.58	4.84%
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	173.21	12.58	7.26%	212.91	2.91	1.37%
	Sub-total (ii)	173.21	12.58	7.26%	212.91	2.91	1.37%
	Total (I + ii)	796.65	33.64	4.22%	700.10	26.49	3.78%

(iii) Overseas assets, NPAs and revenue

Particulars	Current Year	Previous Year
Total Assets	NIL	NIL
Total NPAs	NIL	NIL
Total Revenue	NIL	NIL

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

(Amount in ₹ crore)

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



(vi) Disclosure of transfer of loan exposures

(b) In the case of stressed loans transferred or acquired, the following disclosures should be made:

(Amount in ₹ crore)

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

Details of loans acquired during the year

(Amount in ₹ crore)

(all amounts in ₹ crore)	From Scheduled Commercial Banks, Regional Rural Bank, Co-operative Banks, All India Financial Institutions, Small Finance Banks and Non-Banking Finance Companies including Housing Finance Companies	From ARCs
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

(vii) Non – Fund Based Credit Facilities

A bank shall disclose the details of NFB credit facilities in the format given below.

(Amount in ₹ crore)

		As at March 31, 2026		Previous Year	
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	24.84	0	29.80	0
	i) In India	24.84	0	29.80	0
	ii) Outside India	0	0	0	0
II	Acceptances, Endorsements and other Obligations (₹ crore)	0	0	0	0
III	Other NFB Credit facilities (₹ crore)	0	0	0	0
* Secured portion is as defined under the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025.					

(viii) Fraud accounts

(Amount in ₹ crore)

A bank shall disclose details of the number and the amount involved in frauds as well as the provisioning thereon as per template given below.

	Current year	Previous year
Number of frauds reported	1	0
Amount involved in fraud (₹ crore)	3.50	0
Amount of provision made for such frauds (₹ crore)	3.50	0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0

Note : Total Six loan accounts involved in the single fraud reported above.



(ix) Disclosures related to Project Finance

A lender shall make appropriate disclosures related to project finance as below:

Sr. No.	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	5	16.59
2	Projects under implementation accounts sanctioned during the quarter.	0	0
3	Projects under implementation accounts where DCCO has been achieved during the quarter	0	0
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	5	16.59
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	0	0
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	0	0
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	0	0
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	0	0
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	0	0
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	0	0
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	0
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0

Note: This is a quarterly disclosure applicable from October 1, 2025. The bank shall be guided by the Reserve Bank of India (Urban Co-operative Banks – Resolution of Stressed Assets) Directions, 2025, as amended from time to time.

(x) Disclosure under resolution framework for COVID-19-related Stress

A special window under the Prudential Framework was extended to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. A bank shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021, till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

Format for disclosures to be made half yearly starting September 30, 2021

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0	0	0	0	0
Corporate persons*	0	0	0	0	0
Of which MSMEs	0	0	0	0	0
Others	3.38	0.05	0	1.03	2.85
Total	3.38	0.05	0	1.03	2.85

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

Note: A bank that is not required by the listing requirements or otherwise to publish quarterly / half-yearly statements, shall make the disclosures for the full year in the annual financial statements.



(5) - Exposures

(i) Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous year
i) Direct exposure	134.08	97.81
a) Residential Mortgages –	117.49	84.24
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.	117.49	84.24
Out of which housing loans under priority sector		
b) Commercial Real Estate –	16.59	13.57
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;	16.59	13.57
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	0	0
i. Residential	0	0
ii. Commercial Real Estate	0	0
ii) Indirect Exposure	0	0
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0	0
Total Exposure to Real Estate Sector	134.08	97.81

(ii) Exposure to capital market

(Amount in ₹ crore)

Particulars	Current year	Previous year
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;	NIL	NIL
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;	NIL	NIL
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;	NIL	NIL
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;	NIL	NIL
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	NIL	NIL
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;	NIL	NIL
vii) Bridge loans to companies against expected equity flows / issues;	NIL	NIL
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;	NIL	NIL
ix) Financing to stockbrokers for margin trading;	NIL	NIL
x) All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
Total exposure to capital market	NIL	NIL

Note: A bank may omit those line items which are not applicable/ permitted or have nil exposure both in current and previous year.


(iii) Risk category-wise country exposure

Risk Category*	Exposure (net) as at March 2026	Provision held as at March 2026	Exposure (net) as at March 2026	Exposure (net) as at March 2026
	(Current Year)	(Current Year)	(Previous Year)	(Previous Year)
Insignificant	Nil	Nil	Nil	Nil
Low	Nil	Nil	Nil	Nil
Moderately Low	Nil	Nil	Nil	Nil
Moderate	Nil	Nil	Nil	Nil
Moderately High	Nil	Nil	Nil	Nil
High	Nil	Nil	Nil	Nil
Very High	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil

(iv) Unsecured advances

(Amount in ₹ crore)

Particulars	Current year	Previous year 2024
Total unsecured advances of the bank	17.33	11.12
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

(vii) Loans against gold and silver collateral
(a) Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	49.45	7.06	48.77	89.62	0.11
(a) Consumption loans	46.24	6.60	44.95	89.49	0.11
of which bullet repayment loans	46.06	6.58	44.75	89.50	0.00
(b) Income generating loans	3.21	0.46	3.82	61.07	0.00
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	63.75	8.00	63.94	69.26	NA
(c) Consumption loans	57.96	7.27	58.15	55.09	NA
of which bullet repayment loans	57.78	7.25	57.97	55.25	NA
(d) Income generating loans	5.79	0.73	5.79	68.31	NA
3. Renewals sanctioned and disbursed during the FY	0.40	0.05	0.40	68.00	NA
4. Top-up loans sanctioned and disbursed during the FY	0.17	0.02	0.19	57.58	NA
5. Loans repaid during the FY [(e)+(f)]	70.40	8.84	70.40	NA	NA
(e) Consumption loans	66.92	8.40	66.92	NA	NA
of which bullet repayment loans	66.66	8.36	66.66	NA	NA
(f) Income generating loans	3.48	0.43	3.48	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.08	0.01	0.08	NA	NA
(g) Consumption loans	0.08	0.01	0.08	NA	NA
of which bullet repayment loans	0.08	0.01	0.08	NA	NA
(h) Income generating loans	0.00	0.00	0.00	NA	NA
7. Loans written off during the FY [(i) + (j)]	0.00	0.00	0.00	NA	NA
(i) Consumption loans	0.00	0.00	0.00	NA	NA
of which bullet repayment loans	0.00	0.00	0.00	NA	NA
(j) Income generating loans	0.00	0.00	0.00	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	65.24	8.19	65.43	58.60	0.01
(k) Consumption loans	59.34	7.45	58.15	56.05	0.01
of which bullet repayment loans	59.25	7.44	57.97	56.00	0.01
(l) Income generating loans	5.90	0.74	7.28	69.04	0

Note:

(i) Information may be disclosed separately for loans against gold collateral and loans against silver collateral

(ii) Average LTV ratio is Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.


(b) Details of gold and silver collateral and auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0
(b)	Number of loan accounts in which auctions were conducted	0
(c)	Total outstanding in loan accounts mentioned in (b)	0
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0
(e)	Gold or silver collateral auctioned during the FY (in grams)	0
(f)	Recovery made through auctions during the FY (in ₹ crore)	0
(g)	Recovery percentage:	0
(h)	as % of value of gold or silver collateral	0
(i)	as % of outstanding loan	0

(viii) Exposures to Related Parties

Details of exposures to related parties as defined in Reserve Bank of India (Urban Co-operative Banks – Credit Risk Management) Directions, 2025

(Amount in ₹ crore)

Sr. No.	Particulars	Previous Year	Current Year
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	0	0.05
2	Aggregate value of outstanding loans to related parties as on 31st March	0.79	0.71
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in %)	0.11%	0.09%
4	Aggregate value of outstanding loans to related parties which are categorized as:	0	0
	(i) Special Mention Accounts as on 31st March	0	0
	(ii) Non-Performing Assets as on 31st March	0	0
5	Amount of provisions held in respect of loans to related parties as on 31st March	0	0
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	0	0
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	0	0

(6) Concentration of deposits, advances, exposures and NPAs
(i) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total deposits of the twenty largest depositors	107.39	41.79
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.08%	3.30%

(ii) Concentration of advances

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total advances to the twenty largest borrowers	206.44	151.33
Percentage of advances to twenty largest borrowers to total advances of the bank	25.91%	21.62%

*Advances shall be computed based on credit exposure i.e., funded and non-funded limits including derivative exposures where applicable.

The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for redrawing of any portion of the sanctioned limit, a bank may reckon the outstanding as the credit exposure.

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total exposure to the twenty largest borrowers/customers	169.87	164.06
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	21.32%	18.45%

**Exposures shall be computed as per applicable RBI regulation.


d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total Exposure to the top twenty NPA accounts	26.08	18.46
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	77.53%	69.63%

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

(Amount in ₹ crore)

Particulars	Current year	Previous year
i) Opening balance of amounts transferred to DEA Fund	5.87	5.11
ii) Add: Amounts transferred to DEA Fund during the year	1.02	0.83
iii) Less: Amounts reimbursed by DEA Fund towards claims	0.07	0.07
iv) Closing balance of amounts transferred to DEA Fund	6.82	5.87

A bank shall specify here that the closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable' or 'Contingent Liabilities - Others,' as the case may be.

(9) Disclosure of complaints

(i) Summary information on complaints received by a bank from customers and from the Offices of Ombudsman (previously office of banking ombudsman)

(Amount in ₹ crore)

	Particulars	Current year	Previous year
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	0	1
3	Number of complaints disposed during the year	0	1
3.1	Of which, number of complaints rejected by the bank	0	1
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman/RBI		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	4	12
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	4	12
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman 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 grounds specifically mentioned in the Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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

(Amount in ₹ crore)

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
	Current Year				
Ground - 1 Loans & Advances Related	0	3	0	0	0
Ground - 2 BG Related	0	0	0	0	0
Ground - 3 Transactions Related	0	0	0	0	0
Ground - 4 Account Fraud	0	1	0	0	0
Ground - 5 Others	0	0	0	0	0
Total	0	4	0	0	0
	Previous Year				
Ground - 1 Loans & Advances Related	0	9	0	0	0
Ground - 2 BG Related	0	1	0	0	0
Ground - 3 Transactions Related	0	0	0	0	0
Ground - 4 Account Fraud	0	0	0	0	0
Ground - 5 Others	0	3	0	0	0
Total		13	0	0	0



(11) Other Disclosures

(i) Business ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds ¹	6.88%	6.61%
ii) Non-interest income as a percentage to Working Funds ¹	1.04%	0.95%
iii) Cost of Deposits	4.27%	4.59%
iv) Net Interest Margin ²	3.68%	3.60%
v) Operating Profit as a percentage to Working Funds ¹	1.89%	1.53%
vi) Return on Assets ³	0.65%	0.77%
vii) Business (deposits plus advances) per employee ⁴ (in ₹ crore)	6.20	5.96
viii) Profit per employee (in ₹ crore)	0.03	0.03

(ii) Bancassurance business

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Life Insurance Policies	0.00	0.00
ii) General Insurance Policies	0.25	0.00
Total	0.25	0.00

(v) Provisions and contingencies

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	14.76	1.00
iii) Provision made towards Income tax	3.00	4.14
iv) Other Provisions and Contingencies (with details)		
Audit Fee (Statutory Audit)	0.10	0.14
Audit Fee (Concurrent & Investment Audit)	0.06	0.04
Pigmy Agent Commission	0.04	0.04
Rent Payable	0.00	0.16
Electric Bills Payable	0.06	0.06
Telephone Bills Payable	0.01	0.01
Contingencies & Other Exp.	0.03	0.05
AGM Expenses	0.03	0.02
Consultancy Charges	0.00	0.05
ARC Provisions	0.00	7.95
Special Reserves	1.31	0.45
Bonus Provision	0.02	0.06

(vi) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Payment of DICGC Insurance Premium	1.67	1.57
ii) Arrears in payment of DICGC premium	Nil	Nil



दि खामगांव अर्बन को-ऑप. बँक लि., खामगांव (मल्टीस्टेट शेड्युल्ड बँक)

सन २०२६-२७ करिता व्यवसाय उद्दीष्ट शाखा व्यवसाय नियोजन बैठकीमध्ये खालीलप्रमाणे घेण्यात आले त्या आधारावर खर्च उत्पन्न खालीलप्रमाणे अपेक्षित आहे.

(आकडे लाखात)

CASA : 63025

ADVANCES : 95600

TOTAL DEPOSIT : 159550

INVESTMENTS : 74000

सन २०२६-२०२७ करिता अंदाजपत्रक

*** उत्पन्न व खर्चाचा तपशिल ***

खर्चाचा तपशिल : उत्पन्नाचा तपशिल :

अ. क्र.	विवरण	२०२५-२०२६ चा अंदाज	२०२५-२०२६ चा प्रत्यक्ष खर्च	२०२६-२०२७ चा अंदाज	अ. क्र.	विवरण	२०२५-२०२६ चा अंदाज	२०२५-२०२६ चा प्रत्यक्ष उत्पन्न	२०२६-२०२७ चा अंदाज
१	सेवकांचे पगार व भत्ते	२४००.००	२३८१.०४	२५००.००	१	कर्जावर मिळणारे व्याज	६४००.००	६७५७.९८	७२००.००
२	संचालक भत्ता व प्रवास खर्च	२५.००	२२.७२	२५.००	२	गुंतवणूकीवर मिळणारे व्याज	४०००.००	४३६३.४१	४२००.००
३	कर्मचारी प्रवास खर्च	६.००	६.९२	९.००	३	मिळणारे कमीशन	२५.००	४२.८९	५०.००
४	टॅक्सी चार्जस फॉर कॅश रेमिटन्स	५०.००	३५.७२	४०.००	४	गुंतवणूकीवरील उत्पन्न	९५०.००	९५९.९३	८००.००
५	भाडे, कर, विमा, विद्युत	३००.००	३५८.९९	४५०.००	५	इतर उत्पन्न	५३०.००	६७३.८४	११५४.०१
६	पोस्टेज व टेलिफोन	११.००	१०.९४	११.००	६	आयकराकडून परतावा येणेबाकी	०.००	०.००	०.००
७	ऑडीट फी व लॉ चार्जस	२८.००	३३.८८	३५.००					
८	इमारती दुरुस्ती व घसारा	१००.००	१३६.९२	१५०.००					
९	छपाई, जाहीरात व किरकोळ खर्च	९०.००	९२.०१	९५.००					
१०	संग्राहक कमीशन	५५.००	५१.२२	५५.००					
११	तरतुदी	९००.००	१७३७.४१	१५००.००					
१२	ठेवीवरील व्याज	५५००.००	५८७०.७५	६३००.००					
१३	संगणक व ईतर मशिनरी खर्च	१५०.००	१२७.६०	१५०.००					
१४	प्रशिक्षण खर्च	५.००	२.७८	५.००					
१५	प्रशासकीय खर्च	७.००	४.४०	५.००					
१६	वॉटर बिल अॅन्ड विलअरींग चार्जस	५.००	४.३१	५.००					
१७	इतर खर्च	२६०.००	१४८.०१	३७९.०१					
१८	असोशिएशन अॅन्ड अदर फी	५.००	८.१९	१०.००					
१९	सुट फाईल लिगल, कन्सलटन्सी अॅन्ड रिकव्हरी चार्जस	८.००	४.०४	५.००					
२०	प्रिमियम ऑन सिक्युरिटी अमोर्टाईज	२२.००	२८.६७	३०.००					
२१	कनेक्टीव्हिटी चार्जस	८०.००	८६.६२	९०.००					
२२	डी आय सी जी सी	१७०.००	१६६.७८	१५५.००					
२३	लॉस ऑन शिपिंग ऑफ इन्व्हेस्टमेंट	०.००	०.००	०.००					
२४	ए. आर. सी. मॅनेजमेंट फी	३००.००	१९०.३९	१००.००					
२५	लॉस ऑन सेल ऑफ नॉन एसएलआर इन्व्हेस्टमेंट	०.००	०.००	०.००					
२६	ए.आर. सी. कन्सलटन्सी चार्जस	०.००	०.००	०.००					
२७	सर्व्हिस फी आरोही	०.००	०.००	०.००					
२८	कर पूर्व नफा	१४२८.००	१२७७.७४	१३००.००					
	एकूण -	११९०५.००	१२७९८.०५	१३४०४.०१		एकूण -	११९०५.००	१२७९८.०५	१३४०४.०१



- नफातोटा पत्रकाचे विवेचन -

(आकडे लाखात)

तपशिल	मार्च २०२५	खेळत्या भाग भांडवलाशी प्रमाण	मार्च २०२६	खेळत्या भाग भांडवलाशी प्रमाण
खेळते भांडवल	१५२५२८.७४		१६१६९७.८६	
एकुण उत्पन्न	११५३१.२९	७.५६%	१२७९८.०५	७.९१%
व्याज उत्पन्न	१००८६.७८	६.६१%	१११२१.३९	६.८८%
इतर उत्पन्न	१४४४.५१	०.९५%	१६७६.६६	१.०४%
एकुण खर्च	१०१६०.१०	६.६६%	११५१०.३१	७.१२%
व्याज खर्च	५३२९.५७	३.४९%	५८७०.७६	३.६३%
सेवक पगार खर्च	२३७८.६५	१.५६%	२४४७.३१	१.५१%
इतर खर्च	१५८०.२	१.०४%	१४५६.३९	०.९०%
ढोबळ नफा तरतुदी पूर्वी	२२६३.१३	१.४८%	३०५०.७३	१.८९%
आयकर तरतूद	३४९.५६	०.२३%	३००	०.१९%
वजा इतर तरतुदी	९५७.९३	०.६३%	१७६६.५४	१.०९%
निव्वळ नफा (+)/तोटा (-)	९५५.६४	०.६३%	९८६.१९	०.६१%

बँकेची तुलनात्मक आर्थिक स्थिती

(आकडे लाखात)

तपशिल	२०२४	२०२५	२०२६
सभासद	१०३८११	१०५७१३	१०८२३९
भागभांडवल	३२०९.२९	३३९३.५६	३६५२.३७
ठेवी	१२०७२०.५३	१२६५२०.४०	१३२९५५.८५
कर्जे	६७९६७.३२	७००११.६६	७९६६५.५५
स्वनिधी	१०२५०.९७	११०२८.८३	११७१२.२९
गुंतवणुक	६३५५३.५०	६८०६०.४३	६९१९३.९०
घेतलेली कर्जे	०.००	०.००	०.००
खेळते भांडवल	१४४७८३.६७	१५२५२८.७४	१६१६९७.८६
एन.पी.ओ.	२२०१.७४	२७०३.६५	३३.८१
निव्वळ नफा (PBT)	१४५०.६३	१३०५.२०	१२८६.१९
सी.आर.ए.आर.	२१.३७%	२२.८८%	२३.१९%
शाखा	३२	३५	३८
सेवक वर्ग	३२७	३३०	३४३
ऑडीट वर्ग	A	A	A



दि खामगांव अर्बन को-ऑप. बँक - सक्षम बँक

अ. क्र.	तपशिल	आदर्श प्रमाण	बँकेने राखलेले प्रमाण		निष्कर्ष
			२०२५	२०२६	
१	भांडवल पर्याप्तता प्रमाण (CRAR)	९.००%	२२.८८%	२३.१९%	अति उत्तम
२	नक्त मूल्य/खेळते भांडवल प्रमाण (Net Worth / Working Funds Ratio)	४.००%	९.२०%	९.६८%	अति उत्तम
३	गुंतवणूकीवर मिळालेले उत्पन्न (Return on Investment)	जास्त तेवढा चांगला	७.५५%	७.९२%	उत्तम
४	ठेवींचे मूल्य (Cost of Deposit)	कमी तेवढा चांगला	४.५९%	४.२७%	उत्तम
५	कर्जावर परतावा (Yield on Advance)	जास्त तितका चांगला	९.७२%	९.६७%	उत्तम
६	व्याजातील दुरावा (NIM)	किमान २.५०%	३.६०%	३.६८%	अति उत्तम
७	सकल अनुत्पादीत कर्जे (Gross NPA)	कमाल ७%	३.८६%	४.२४%	उत्तम
८	सी.डी.रेशो (C.D. Ratio)	कमाल ७०%	५५.३४%	५९.९२%	साधारण
९	संपत्तीवर परतावा (Return on Assets)	कमाल १.२५%	०.६३%	०.६५%	साधारण
१०	सकल नफ्याचे सरासरी संपत्तीशी प्रमाण (Operating Profit / Average Total Assets Ratio)	किमान २.२५%	१.५४%	१.८८%	उत्तम
११	लेखापरीक्षण वर्ग (Audit Class)	“अ”	“अ”	“अ”	अति उत्तम

दि. ३१.०३.२६ अखेर नवनियुक्त संचालक व त्यांचे नातेवाईकांना दिलेली कर्जे (आकडे लाखात)

तपशिल	संचालक	नातेवाईक	एकुण
वर्षाच्या सुरुवातीला येणे रक्कम दि. ०१.०४.२०२५	६७.७९	१०.६१	७८.४०
आर्थिक वर्षात दिलेली रक्कम	०.००	०.००	०.००
आर्थिक वर्षात कमी झालेली रक्कम	-६.०७	-२.४७	-८.५४
आर्थिक वर्षात येणे बाकी दि. ३१.०३.२०२६	६१.७२	८.१४	६९.८६
येणेबाकी पैकी थकीत रक्कम	०.००	०.००	०.००

बँकेच्या विविध कर्ज योजना आता अधिक आकर्षक व्याजदरासह

गृह कर्ज योजना

७.५०% पासून...

रखणूकचे स्वप्न करा साकार
खामगांव अर्बन बँक
देईल आपल्या स्वप्नांना आकार

वाहन तारण कर्ज योजना

७.८०% पासून...

वाहन कर्ज झाले स्वस्त...
कुटुंबाची साफर करू मस्त...
कर्ज उपलब्धतेची सहज व सोपी पध्दत.

सोने तारण कर्ज योजना

८.५०% पासून...

KUCB उद्योग कर्ज योजना

८.५०% फक्त

क. ५ लाख ते रु. ५० लाखांपर्यंत
सहज कर्ज उपलब्ध,
महिन वारसात व वारसात वडीलकरीत
सी.सी. व मुदती कर्ज सुविधा.

स्त्री शक्ती लघु उद्यमी कर्ज योजना

८.५०% फक्त

क. २ लाख ते रु. २५ लाखांपर्यंत
वाहन कर्ज उपलब्ध,
महिला उद्योजकांना प्रोत्साहित
करण्यासाठी
सी.सी. व मुदती कर्ज सुविधा.

सोलर खरेदी मुदती कर्ज योजना

९.००% फक्त

चला, उर्जेचे जतन करूया...
देशाच्या प्रगतीमध्ये भागीदार होऊया...
कर्ज उपलब्धतेची सहज व सोपी पध्दत.



ANNEXURE

NAME OF THE BANK

**THE KHAMGAON URBAN CO-OP. BANK LTD.,
(MULTISTATE SCHEDULED BANK) KHAMGAON.**

(Rs. in Lakh)

Sr. No.	Subject	Position as on 31/03/2026	31/03/2026
1	CRAR	Position of CRAR	23.19%
2	*	Capital Adequacy Ratio- Tier I Capital	14760.82
		Capital Adequacy Ratio- Tier II Capital	3588.10
3		Movement of CRAR for two year (Increase) As on 31 March 2025 ----- 22.88% As on 31 March 2026 ----- 23.19%	0.31%
4	Investments	Gross value of investments in Government & Other approved Securities , Bonds, units of UTI etc, a) Government Securities and other approved Securities b) Other Investments Total	55337.97 13855.92 69193.89
5	Loans	Advances against share and debentures	Nil
6		Advances against Real estate, construction business & housing.	10325.76
7		Aggregate amount of loans and advances granted to Directors , relatives , firms / companies in which directors are interest a) Fund - based b) Non - fund based	69.86 69.86 NIL
8	Cost of Deposits	Average Cost of Deposits	4.27%
9	NPAs	Percentage of gross NPAs to Total Advances	4.24%
10		Percentage of Net NPAs to Net Advances	0.00%
11		Movement in NPA 31-03-26 NPAs As on 31-03-2025 2703.65 Less: Recoveries during the year -1548.62 Additions during the year +2226.41	3381.44
12	P & L A/c	Interest Income as a percentage of working funds	6.88%
13		Non-Interest Income as a percentage of Working funds.	1.04%
14		Operating Profit as a percentage of Working funds	1.89%
15		Return on Assets	0.65%
16		Business (Deposits + Advances) per employee	620.00
17		Profit per employee	3.00
18	Provision made as on 31 March	Amount of provision made towards Non-Performing Assets, Value of investments Depreciation reserve.	4420.27 241.12
19	Movement of provisions for two years.	Movement of provision towards 31-03-25 31-03-26 i) NPAs; 3014.03 4420.27 ii) Non Performing Investment 500.00 500.00 iii) Standard Assets 300.00 350.00	
20	DICGC	Payment of Insurance Premium to Deposit Insurance and Credit Guarantee Corporation.	166.78
21	Foreign Exchange	Foreign currency Assets and Liabilities (For Authorised dealers in Foreign Exchange)	NIL



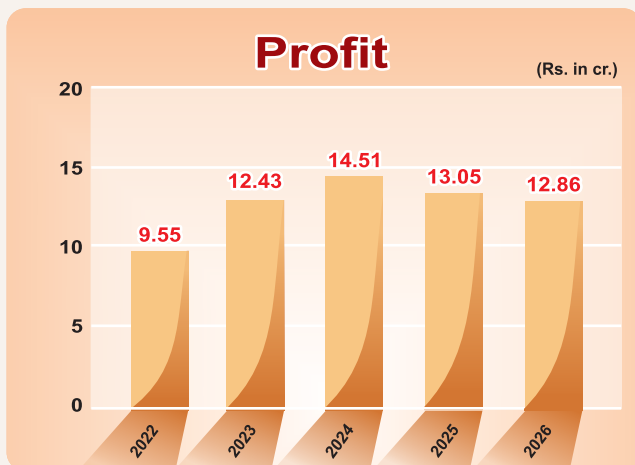
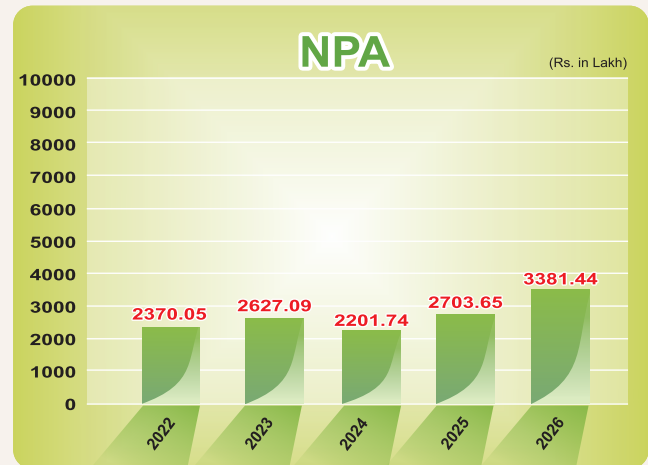
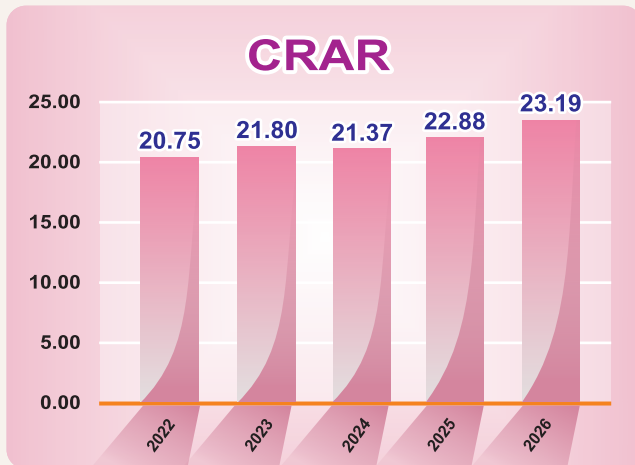
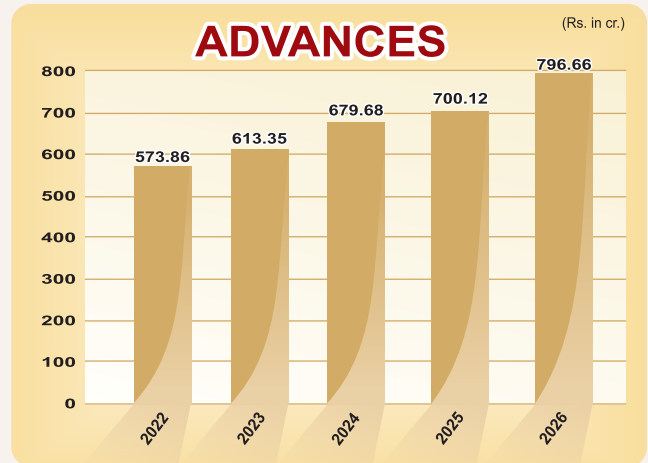
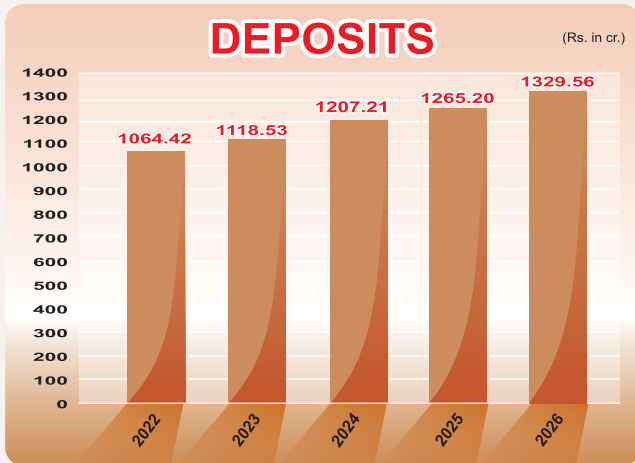
Proposed Amendment in Bye-laws of The Khamgaon Urban Co-operative Bank Ltd.,Khamgaon

Existing Bye-Laws No.	Existing Bye-Laws	Proposed Bye-Laws No.	Proposed Bye-Laws	Reason
4	Definitions :- xxvii) New clause xxviii) New clause	4	Definitions:- xxvii)Employees means & includes all persons who has been appointed on permanent basis/on contract basis / appointed by any mode of process in the Bank/ex employees of the Bank. xxviii)Employee's relative means spouse,father (including step father),mother (including step mother), son's (including step son), son's wife, daughter (including step daughter),daughter's husband,brother (including step brother), brother's wife,sister (including step sister),sister's husband.	The amendment is required for smooth working of the Bank.
6	MEMBERS:- (A)Regular Member: aa) New clause	6	MEMBERS:- (A)Regular Member: aa) Any person engaged in money lending, financing & investment activities,either in individual capacity or as proprietor/ partner/ employee/director of any concern .	It is pointed out in RBI inspection FY 2023-24 that the existing bye-laws is not in conformity with the RBI guidelines hence amendment is considered necessary.
18	MAXIMUM BORROWING POWER The Borrowing by way of deposits and loans during any financial year shall not exceed ten times of the sum of subscribed share capital and accumulated reserves, the accumulated losses shall be deducted.	18	MAXIMUM BORROWING POWER The Borrowing by way of deposits and loans during any financial year shall not exceed thirty times of the sum of subscribed share capital plus accumulated reserves minus the accumulated losses, if any.Provided that the total amount of deposits and loans received during any financial year shall not exceed such multiples as may be determined by the Central Government of the sum of subscribed share capital and accumulated reserves minus accumulated losses, if any.	Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS (A m e n d m e n t) Rules,2023
29	BOARD OF DIRECOTRS :- The Management of the bank shall vest in the hands of the Board of Director-s consisting of 18 directors which are to be elected from amongst the members as under, (i) (a) 10 Directors from amongst the members (General Constituency) residing in the district where the head quarter of the bank is situated. (b) 4 Directors from amongst the members residing in the area served by the branches situated outside the district of the head quarters. (c) One Director from amongst the members who belongs to Scheduled Caste or Schedule Tribes or Vimukta Jatis /Nomadic Tribs (Backward class representative) ; (d) One director from the members belonging to weaker section. (e) Two Directors from amongst the lady members of the Bank (Ladies Representative) ; (ii) In addition to elected Directors, the Board of Directors may co-opt 2 (two) Directors from amongst economists, co-operators, Chartered Accountants, from banking field, etc. However, such co-opted Directors shall not be entitled to vote at the meeting of the Board of Directors or shall not be entitled to be elected as Chairman or Vice-Chairman. (iii) In addition to the above, in the event of the State Govt. Contributing to the share - capital of the Bank, it shall be entitled to nominate one Director, on the Board of Directors of the Bank. (iv) In addition to the above the functional director / the Chief Executive Officer shall be Ex-Officio member of the Board of Directors. (v) The Board of Directors shall be elected once in five years as per the election rules framed by the Board and approved by the General body as provided under below No. 30 (29). (vi) The Board of Directors shall hold office for a period of 5 years, from the date of election. (vii) The Board of Directors of the Bank should, at all times, have at least two directors with suitable banking experience (at middle/senior management level) or with relevant professional qualifications i.e., chartered accountants with bank accounting/auditing experience. However, in any case total number of directors shall not exceed 21.	29	BOARD OF DIRECOTRS :- The Management of the bank shall vest in the hands of the Board of Director-s consisting of 18 directors which are to be elected from amongst the members as under, (i) (a) 11 Directors from amongst the members (General Constituency) residing in the district where the head quarter of the bank is situated. (b) 4 Directors from amongst the members residing in the area served by the branches situated outside the district of the head quarters. (c) One Director from amongst the members who belongs to Scheduled Caste or Schedule Tribes or Vimukta Jatis /Nomadic Tribs (Backward class representative) ; (d) This clause is to be deleted. (d) Two Directors from amongst the lady members of the Bank (Ladies Representative) ; (ii) In addition to elected Directors, the Board of Directors may co-opt 2 (two) Directors from amongst economists, co-operators, Chartered Accountants, from banking field, etc. However, such co-opted Directors shall not be entitled to vote at the meeting of the Board of Directors or shall not be entitled to be elected as Chairman or Vice-Chairman. (iii) In addition to the above, in the event of the State Govt. contributing to the share - capital of the Bank, it shall be entitled to nominate one Director, on the Board of Directors of the Bank. (iv) In addition to the above the functional director / the Chief Executive Officer shall be Ex-Officio member of the Board of Directors. (v)The Board of Directors shall be elected once in five years.The Chairman and the Chief Executive of the Bank shall inform the Authority, six months before the expiry of the term of the existing board, to conduct the elections within time & shall provide all necessary support to the Authority to conduct elections for the Bank. (vi) The Board of Directors shall hold office for a period of 5 years, from the date of election. (vii) The Board of Directors of the Bank should, at all times, have at least two directors with suitable banking experience (at middle/senior management level) or with relevant professional qualifications i.e., chartered accountants with bank accounting/auditing experience. However, in any case total number of directors shall not exceed 21.	Required as per provisions of MSCS (Amendment) Act , 2023 & MSCS (A m e n d m e n t) Rules,2023
36	ELIGIBILITY FOR ELECTION AS DIRECTOR: vii) New clause viii) New clause	36	ELIGIBILITY FOR ELECTION AS DIRECTOR: vii) He/she is not an employee of the bank as defined in Bye laws no.4(xxvii) of the Bank. viii) He/she is not an employee's relative of the bank as defined in Bye laws no.4(xxvii) of the Bank.	The amendment is in consistent with Bye laws No.6 (A) (i) (b) & required for smooth working of the Bank.



PROGRESS AT A GLANCE

(2022-2026)





६२ व्या वार्षिक सर्वसाधारण सभेत सन आर्थिक वर्ष २०२४-२५ च्या आधारावर उत्कृष्ट कामगिरी केल्याबद्दल शाखाधिकारी श्री. परागजी देशमुख, श्री. किरणजी तावडे, श्री. मुक्तेश्वर जहाँगीरदार, श्री. नरेंद्रजी देशपांडे, श्री. नितीन महेंद्रकर, श्री. राजेंद्रजी राजपुत, श्री. अजयजी सराफ, श्री. राजेंद्र राठी व सौ. अर्चनाताई पाटील यांना ट्रॉफी व सन्मानपत्र देऊन सत्कार करण्यात आला याप्रसंगी उपस्थित मा. संचालक मंडळ



महाराष्ट्र अर्बन बँक फेडरेशन व क्रेप्ट इन्फोमिडिया तर्फे Best IT Risk Management पुरस्कार स्विकारतांना बँकेचे मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव



मुख्य कार्यालयातील श्री दत्त मंदिर येथे प.पू.श्री. काकामाऊली यांच्या पालखीचे आगमन प्रसंगी पुष्पहार अर्पण करून आशिर्वाद घेतांना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे व कर्मचारी वृंद



बँकेच्या मुख्य कार्यालयास सदिव्छा भेट प्रसंगी पश्चिम क्षेत्र धर्मजागरण प्रमुख मा.श्री. महेंद्रजी रायचुरा यांचा शाल, श्रीफळ देऊन सत्कार करतांना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे



पुणे येथे दिनांक ८ व ९ मे, २०२६ रोजी ** क्रेस्ट इन्फोमिडिया (CREST Infomedia) यांनी आयोजित केलेल्या १० व्या 'ऑल इंडिया को-ऑपरेटिव्ह बँकिंग समिट आणि अवॉर्ड्स २०२६' या कार्यक्रमात,



आयकॉनिक लिडर तर्फे Banking Tech Project of the Year या विषयात Outstanding Implementation in Cyber Security पुरस्कार स्विकारतांना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे



बँकेच्या मुख्य कार्यालयास सदिच्छा भेट प्रसंगी जेष्ठ प्रचारक मा.श्री. रविजी भुसारी यांचा ६२ वा वार्षिक अहवाल देऊन सत्कार करताना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे व उपाध्यक्ष मा.श्री.डॉ. सतिषजी कुलकर्णी



बँकेच्या सामाजिक उपक्रमांतर्गत दरवर्षी श्री अनंत चतुर्दशी च्या पावन पर्वावर गणेश विसर्जन मिरवणुकीत सकाळी ९ ते रात्री १२ वाजेपर्यंत बँकेतर्फे निःशुल्क चहाचे वाटप करण्यात येते. सन २०२५ मध्ये चहा वाटप स्टॉलला मा. बापुसाहेब करंदीकर यांनी सदिच्छा भेट दिली तो क्षण. याप्रसंगी उपस्थित बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे, मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव, कर्मचारी संघटनेचे अध्यक्ष मा.श्री. परागजी देशमुख वरिष्ठ अधिकारी श्री. प्रफुलजी खराटे व कर्मचारी वृंद



बँकींग फ्रंटियर तर्फे पणजी गोवा येथे 'बेस्ट एच.आर. ट्रान्सफॉर्मेशन अवॉर्ड' स्विकारतांना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे व प्रशासन अधिकारी मा.श्री. देविदास उमाळे



मुख्य शाखेतील खातेदार यांना व्यवसायासाठी बोलेरो पिकअप वाहन तारण कर्ज वितरित करण्यात आले. सदर वाहनांच्या चाब्या सुपूर्द करताना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे, मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव, मुख्य व्यवस्थापक मा.श्री. विवेकजी कुलकर्णी व मुख्य शाखा व्यवस्थापक मा.श्री. परागजी देशमुख



सामाजिक उपक्रमांतर्गत पक्षासाठी मोफत जलपात्र वाटप करताना बँकेचे अध्यक्ष मा.श्री.प्रा.डॉ. विजयजी पुंडे, मुख्य कार्यकारी अधिकारी मा.श्री. ज्ञानेश्वरजी जाधव, पर्यावरण मित्र मा.श्री. नवनिती चितारे सर, मा.श्री. संजयजी गुरव सर, सामाजिक कार्यकर्ते मा.श्री. देविदास शर्मा व बँकेचे कर्मचारी वृंद



मकरसंक्रांती उत्सवानिमित्त महिला शाखा येथे आयोजित हळदी कुंकू कार्यक्रमात उपस्थित नगराध्यक्षा मा.सौ. अपर्णाताई फुडकर, बँकेच्या संचालिका मा.सौ. फुलवंतीताई कोरडे, मा.सौ. सुवर्णाताई चौथवे, मा.सौ. मनिषाताई माटे व बँकेचे अधिकारी व कर्मचारी वृंद

@100

पंच परिवर्तन से राष्ट्र निर्माण



दि खामगांव अर्बन

को-ऑप. बँक लि., खामगांव. (मल्टीस्टेट शेड्युल्ड बँक)

नातं विश्वासाचं.....!