

The Khamgaon Urban Co-operative Bank Ltd. Khamgaon
(Multi State Scheduled Bank)
Notes To Account Forming Part of Financial Statement
Accounting Standard 17 – Segment Reporting

Part A: Business segments

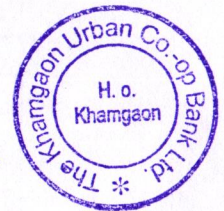
(Amount in ₹ crore)

| Business Segments | Treasury | | Corporate / Wholesale Banking | | Retail Banking | | Other Banking Business | | Total | |
|-----------------------------|--------------|---------------|-------------------------------|---------------|----------------|---------------|------------------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year |
| Particulars | | | | | | | | | | |
| Revenue | 53.23 | 47.57 | 8.56 | 15.59 | 59.02 | 46.62 | 7.17 | 6.18 | 127.98 | 115.96 |
| Result | | | | | | | | | | |
| 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 |

Prmats.
P. P. Tarale.
Sr. Manager.

Signature
S. N. M. M. M. M. M.
P. R. Chhatre

Signature
Chief Executive officer.



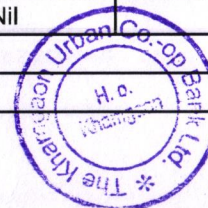
Accounting Standard 18 – Related Party Disclosures

(Amount in ₹ crore)

| Items/Related Party | Parent (as per ownership or control) | Subsidiaries | Associates / Joint Ventures | Key Management Personnel | Relatives of Key Management Personnel | Total |
|-------------------------------------|--------------------------------------|--------------|-----------------------------|--------------------------|---------------------------------------|-------|
| Borrowings# | | | | | | |
| Mrs. Manisha Ajay Mate | Nil | Nil | Nil | Nil | 0.08 | 0.08 |
| Mr.Satish Sadashiv Kulkani | 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 Kulkani | 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 Kulkani | 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 Kulkani | Nil | Nil | Nil | Nil | 0.04 | 0.04 |

#The outstanding at the year end and the maximum during the year are to be disclosed

*Contract services etc. and not services like remittance facilities, locker facilities etc.



R.P. Tarale
Sr. Manager.

[Signature]
Chief Executive officer

(1) Regulatory capital

(i) Composition of regulatory capital

(Amount in ₹ crore)

| Sr. No. | Particulars | Current Year | Previous Year |
|---------|--|--------------|---------------|
| i) | Paid up share capital and reserves (net of deductions, if any) | 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% |
| vii) | 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 |

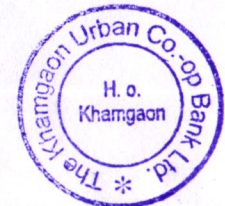
**Example: A bank may disclose as under:

| | 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 |

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P.P. Tarale
Sr. Manager

Handwritten signature
Chief Executive officer



(2) Asset liability management

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

(Amount in ₹ crore)

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

P.P. Tarale
P.P. Tarale.
Sr. Manager.

D. S. Jadhav
Chief Executive officer





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

(Amount in ₹ crore)

| Particulars | 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 and 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. | Particulars | 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 | |
|---------|-------------------------------------|--------------|---------------|-----------------------------|---------------|---|---------------|--------------------------------|---------------|---------------------------------|---------------|
| | | Current year | Previous Year | Current year | Previous Year | Current year | Previous Year | Current year | Previous Year | Current year | Previous Year |
| -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:

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

M. Prasad
P. R. Parale
 Chief Executive officer
 Sr. Managers



B.V. Adesh Ue (B.V. Aradhikar) HOD Investment

(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)

(Amount in ₹ crore)

| | Minimum outstanding during the year | Maximum outstanding during the year | Daily average outstanding during the year | Total volume of transactions during the year | Outstanding as on March 31 |
|--|-------------------------------------|-------------------------------------|---|--|----------------------------|
| 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)

(Amount in ₹ crore)

| | Minimum outstanding during the year | Maximum outstanding during the year | Daily average outstanding during the year | Total volume of transactions during the year | Outstanding as on March 31 |
|--|-------------------------------------|-------------------------------------|---|--|----------------------------|
| 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 |

B.V. Ajeerji Cse (B.V. Ambilkar) HOD Investment

P.P. Parale
Sr. manager

Chief Executive officer



(4) Asset quality

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

(Amounts in ₹ crore)

| Standard | Standard | Non-Performing | | | Total | |
|---|-------------------------|----------------|----------|------|---------------------------------|--------|
| | | Sub - standard | Doubtful | Loss | | |
| Total Standard Advances | Total Standard Advances | | | | 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 (ii) 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 (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 | | | | | | 14.77 |
| Add: Technical / Prudential write-offs during the year | | | | | | 0.70 |
| Less: Recoveries made from previously technical / prudential written-off accounts during the year | | | | | | 1.44 |
| Closing balance | | | | | | 14.03 |
| Note: | | | | | | |
| 1) While making disclosures in audited annual financial statements, a bank should invariably provide the figures for both the current and previous year to facilitate comparison. | | | | | | |
| 2) Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors. | | | | | | |
| 3) To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs. | | | | | | |

P. S. Tarale
Sr. Manager

Sh. Anm

20/Jan
Chief Executive officer



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

(Amounts in ₹ crore)

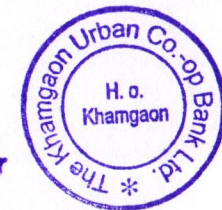
| Standard | Standard | Non-Performing | | | | Total |
|---|----------|-------------------------|----------------|----------|-------|--------|
| | | Total Standard Advances | Sub - standard | Doubtful | Loss | |
| Gross Standard Advances and NPAs | | | | | | |
| Opening Balance | 657.66 | 4.65 | 15.66 | 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 | 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 | | | | | | |
| 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 (in percent) (to be computed as per applicable regulatory instructions) | 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% |

P.P. Tarale
Sr. Manager

AYM

[Signature]
Chief Executive officer



(ii) Sector-wise advances and Gross NPAs

(Amounts 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% |

*A bank shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.



(iii) Overseas assets, NPAs and revenue

(Amount in ₹ crore)

| Particulars | Current Year | Previous Year |
|---------------|--------------|---------------|
| Total Assets | 0 | 0 |
| Total NPAs | 0 | 0 |
| Total Revenue | | |

Note: If a bank does not have any overseas assets, NPAs and revenues, in both the current and previous year it may omit this disclosure.

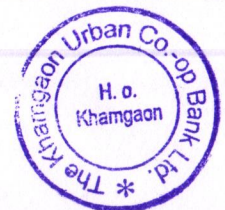
(iv) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

| | | Agriculture and allied activities | | Corporates (excluding MSME) | | Micro, Small and Medium Enterprises (MSME) | | Retail (excluding agriculture and MSME) | | Total | |
|--------------|--------------------------|-----------------------------------|---------------|-----------------------------|---------------|--|---------------|---|---------------|--------------|---------------|
| | | Current Year | 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 |

P. S. Taral
Sr. Manager

P. S. Taral

[Signature]
Chief Executive officer



(vi) Disclosure of transfer of loan exposure

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

| Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA) | | | |
|---|---|--------------------------|---------------------------------------|
| (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 realised in respect of accounts transferred in earlier years | Nil | Nil | Nil |
| Details of loans acquired during the year | | | |
| (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.

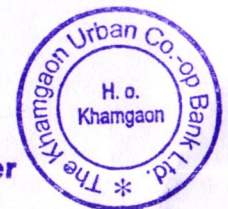
| | | As at March 31, 2026 | As at March 31, 2025 | Previous Year | Previous Year |
|-----|---|----------------------|----------------------|-----------------|-------------------|
| | | Secured Portion | Unsecured Portion | Secured Portion | Unsecured Portion |
| I | Outstanding Guarantees (₹ crore) | 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.

P. P. Tarale
P. P. Tarale.
Sr. Manager.

AHM

Chief Executive officer



(viii) **Fraud accounts**

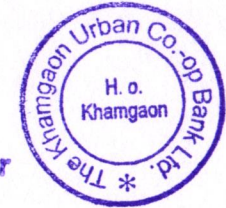
A bank shall disclose details of the number and the amount involved in frauds as well as the provisioning thereon as per template given below.

| | 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.

Mmukz.
P.S. Tarale.
Sr. Manager.

[Signature]
Chief Executive officer





(ix) Disclosures related to Project Finance

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

| Sl. 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 –

P. P. Tarale
Sr. Manager

P. R. Chaturvedi
Sr. Manager

[Signature]
Chief Executive officer



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



(Amounts in ₹ crore)

| Type of borrower | Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A) | Of (A), aggregate debt that slipped into NPA during the half-year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half- year | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year |
|--------------------|---|---|--|---|--|
| Personal Loans | 0 | 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 |
| 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 securitised exposures | 0 | 0 |
| i. Residential | 0 | 0 |
| ii. Commercial Real Estate | 0 | 0 |

P. P. Tarale
Sr. Manager

Charate
Senior Manager
P. R. Kharate

P. P. Tarale
Chief Executive officer





| | | |
|---|---------------|--------------|
| 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)

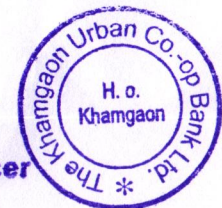
| Particulars | Current Year | Previous Year |
|---|--------------|---------------|
| i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt; | 0.00 | 0.00 |
| ii) Advances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

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

Approved
P.P. Tarale,
Sr. Manager.

Charate
Senior Manager
P.R. Charate

JSJ
Chief Executive officer



(iii) Risk category-wise country exposure

(Amount in ₹ crore)

| Risk Category* | Exposure (net) as at March 2026 | Provision held as at March 2026 | Exposure (net) as at March 2025 | Provision held as at March 2025 |
|-----------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| | (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

A bank shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority,

(Amounts in ₹ crore)

| Particulars | Current Year | Previous Year |
|--|--------------|---------------|
| 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 |

Handwritten signature
P. P. Parate
Sr. Manager

Handwritten signature
Senior Manager
R. R. K. K. K.

Chief Executive officer



| | | | | | |
|---|-------|------|-------|-------|------|
| (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 | 0.00 | 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 | | |
| 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 |

[Signature]
P. P. Tarale
Sr. Manager.

[Signature]
P. R. Chaturvedi
Senior Manager

Chief Executive Officer



[Signature]
Chief Executive Officer
The Khamgaon Urban Co-op Bank Ltd.
H. o. Khamgaon



(vii) Non – Fund Based Credit Facilities

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

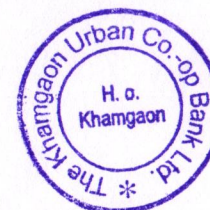
| | | As at March 31, 2026 | | Previous Year | |
|-----|---|----------------------|-------------------|-----------------|-------------------|
| | | Secured Portion | Unsecured Portion | Secured Portion | Unsecured Portion |
| I | Outstanding Guarantees (₹ crore) | 24.84 | 0 | 29.80 | 0 |
| | i) In India | 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.

P. P. Torale
Sr. Manager

Garate
Senior manager
& R. K. Torale

[Signature]
Chief Executive officer



(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 redrawal of any portion of the sanctioned limit, a bank may reckon the outstanding as the credit exposure.

(iii) 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.

(iv) 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)

| Sr. No. | 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.



P. P. Tarakhe
Chief Executive officer

P. P. Tarakhe
S.S. Manager

(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)

| Sr. No | Particulars | Current Year | Previous Year |
|--|---|--------------|---------------|
| Complaints received by the bank from its customers | | | |
| 1 | Number of complaints pending at beginning of the year | 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 | | | |
| 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. | | | |

P. P. Basale
P.P. Basale,
Sr. Manager.

S. T. Nivalkar
S.T. Nivalkar
Sr. Manager

D. S. Jadhav
Chief Executive officer
The Khamgaon Urban Co-op Bank Ltd.
H. o. Khamgaon

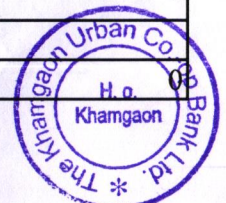
(ii) Top five grounds of complaints received by the bank from customers

| Grounds of complaints, (i.e. complaints relating to) | Number of complaints pending at the beginning of the year | Number of complaints received during the year | % increase / decrease in the number of complaints received over the previous year | Number of complaints pending at the end of the year | Of 5, number of complaints pending beyond 30 days |
|--|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| | Current Year | | | | |
| Ground - 1 Loans & Advances Related | 0 | 3 | | 0 | 0 |
| Ground - 2 BG Related | 0 | 0 | | 0 | 0 |
| Ground - 3 Transactions Related | 0 | 0 | | 0 | 0 |
| Ground - 4 Account Fraud | 0 | 1 | | 0 | 0 |
| Ground - 5 Others | 0 | 0 | | 0 | 0 |
| Total | 0 | 4 | | 0 | 0 |
| | Previous Year | | | | |
| Ground - 1 Loans & Advances Related | 0 | 9 | | 0 | 0 |
| Ground - 2 BG Related | 0 | 1 | | 0 | 0 |
| Ground - 3 Transactions Related | 0 | 0 | | 0 | 0 |
| Ground - 4 Account Fraud | 0 | 0 | | 0 | 0 |
| Ground - 5 Others | 0 | 3 | | 0 | 0 |
| Total | 0 | 13 | | 0 | 0 |

P.P. Tarale
Sr. Manager

S. T. Nischade
Sr. Manager

J. S. Patil
Chief Executive officer



(11) Other Disclosures

(i) Business ratios

| Particular | 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)

| Provision debited to Profit and Loss Account | 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 |

M. P. Tarale
P. P. Tarale
Sr. Manager

[Signature]
Chief Executive officer

