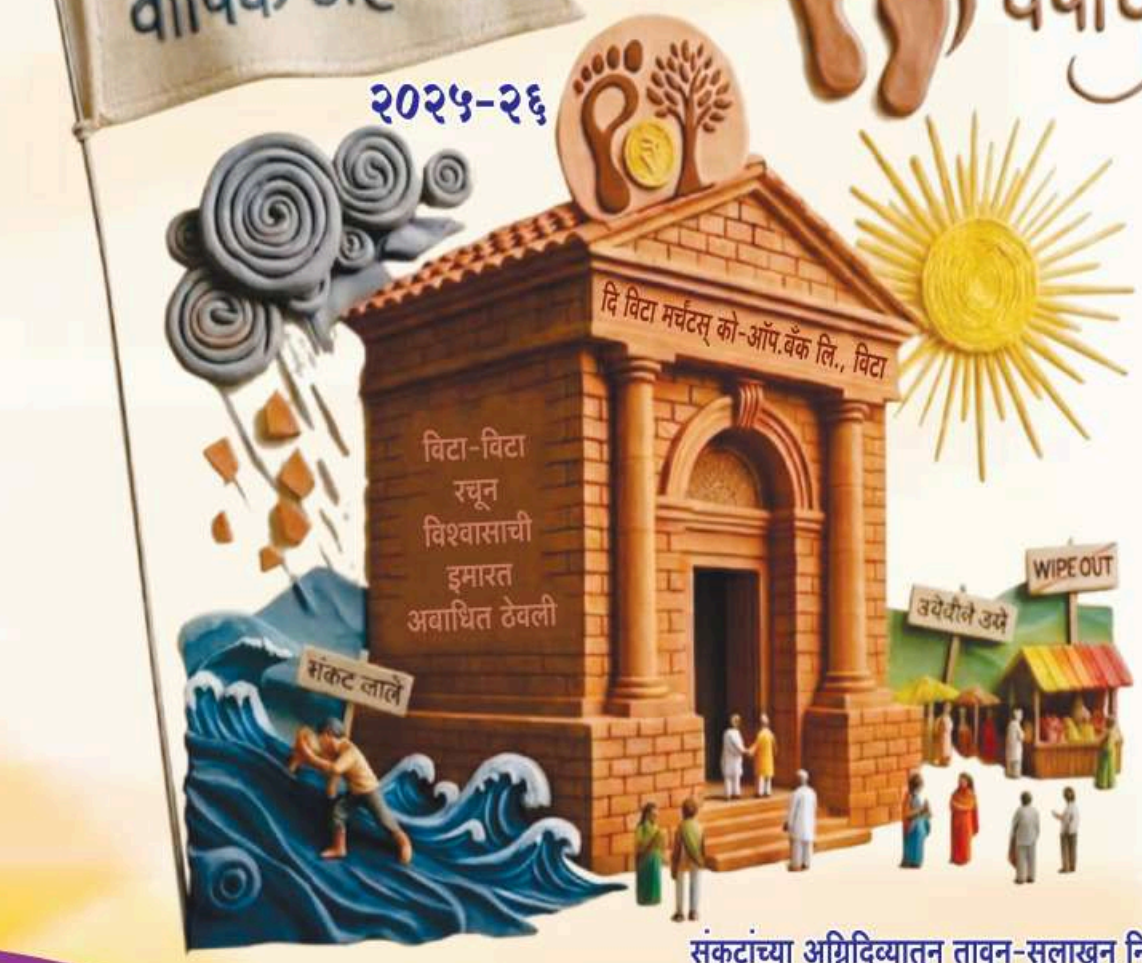
अर्था बरोबरच माणुसकीचा ओलावा जपणारी
सर्वसामान्यांच्या जिव्हाळ्याची 'अमृत महोत्सवी बँक'....

ऑडीट वर्ग - 'अ'

९०वा वार्षिक अहवाल

२०२५-२६

पाऊलवाट ९० वर्षांची !



संकटांच्या अग्निदिव्यातून तावून-सुलाखून निघालो,
ऊनवाऱ्यांत पाय रोवून उभे राहिलो,
अखंड विश्वासाने नव्या क्षितिजांकडे झेपावलो !

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

प्रधान कार्यालय - यशवंतनगर, साळशिंगे रोड, विटा (जि. सांगली)
फोन नं. (02347) 273313, 273314, 7588564791 Email : info@vitamerchants.bank.in

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

आमचे श्रद्धास्थान



स्वर्गीय अनिलभाऊ बाबर

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

खंबीर नेतृत्व



मा. श्री. विनोद चिंतामणी गुळवणी

कुटुंबप्रमुख

विद्यमान चेअरमन

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

समर्थ साथ



मा. श्री. अमोल (दादा) बाबर

उपनगराध्यक्ष, विटा नगरपरिषद

मा. आमदार श्री. सुहास (भैय्या) बाबर

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)



विनोद चिंतामणी गुळवणी
कुटुंबप्रमुख - विद्यमान चेअरमन



उत्तमराव दत्तात्रय चोथे
व्हाईस चेअरमन



वैभव भिकन म्हेत्रे
अध्यक्ष - बोर्ड ऑफ मॅनेजमेंट



प्रदीप नारायण देशपांडे
संचालक



निरंजन विनोद गुळवणी
संचालक



विलास कृष्णाजी कुलकर्णी
संचालक



भगवान जगन्नाथ देवकर
संचालक



रघुनाथ बाजी पवार
संचालक



अशोक बाळकृष्ण चांदणे
संचालक



रामचंद्र भिमराव भिंगारदेवे
संचालक



विनय मल्हार भंडारे
संचालक



पांडुरंग अशोक डोंबे
संचालक



विजय पोपटलाल शहा
संचालक



तुषार सुरेश मेहता
संचालक



अमित अजित सगरे
संचालक



दत्तात्रय महादेव कलढोणे
संचालक



गौरव पुरूषोत्तम काकडे
संचालक



सौ. रोहिणी रघुनाथ दिवटे
संचालिका



सौ. पूजा कैलास स्वामी
संचालिका



श्रीमती संगिता राजेंद्र शहा
संचालिका



रमाकांत बाळकृष्ण शितोळे
संचालक



संजय कृष्णाजी सोमण
सदस्य - बोर्ड ऑफ मॅनेजमेंट



महेश सदानंद शानभाग
सदस्य - बोर्ड ऑफ मॅनेजमेंट



सुभाष भालचंद्र नेवासकर
सदस्य - बोर्ड ऑफ मॅनेजमेंट



प्रविण बाबुराव बाबर
मुख्य कार्यकारी अधिकारी



हरीभाऊ पांडुरंग मांधळे
सरव्यवस्थापक



धनंजय उत्तरेश्वर वाळेकर
सरव्यवस्थापक



सौ.स्नेहा सदाशिव देशपांडे
सहा.सरव्यवस्थापक

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)



मा.खासदार विशालदादा पाटील यांचा सत्कार हस्ते मा. आमदार सुहासभैय्या बाबर



मा. अमोल (दादा) बाबर उपनगराध्यक्ष, विटा नगरपरिषद, विटा यांचा सत्कार



मा.सौ.काजल (काकी) म्हेत्रे नगराध्यक्षा, विटा नगरपरिषद, विटा यांचा सत्कार

दि विटा मर्चंटस् को-ऑप. बँक लि; विटा (जि. सांगली)

प्रधान कार्यालय - यशवंतनगर, साळशिंगे रोड, विटा - ४१५ ३११ (जि. सांगली)
फोन : (०२३४७) २७३३१३, २७३३१४ व ७५८८५६४७९१ * Email - info@vitamerchants.bank.in

-: वार्षिक सर्व साधारण सभेची नोटीस :-

(फक्त सभासदांसाठी)

दि विटा मर्चंटस् को-ऑपरेटिव्ह बँक लि., विटा ची ९० वी वार्षिक सर्वसाधारण सभा **रविवार दिनांक २७/०९/२०२६** रोजी **सकाळी ठीक १०.३० वाजता जय मल्टीपर्पज हॉल, मायणी रोड, विटा** येथे खालील विषयांवर विचार विनिमय करणेसाठी बोलाविणेत आली आहे. सदर सभेस सर्व सभासदांनी उपस्थित रहावे ही विनंती.

सभेपुढील विषयसूची

०१. दिनांक २७/०९/२०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
०२. संचालक मंडळाने शिफारस केलेल्या सन २०२५-२६ या वर्षाच्या कामकाजाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक स्वीकृत करणे.
०३. संचालक मंडळाने शिफारस केलेल्या निव्वळ नफ्याच्या वाटणीस मान्यता देणे.
०४. सन २०२५-२६ सालाच्या अंदाजपत्रकापेक्षा कमी झालेल्या खर्चाची नोंद घेऊन जादा झालेल्या खर्चास मंजुरी देणे व सन २०२६-२७ सालाचे अंदाजपत्रक मंजूर करणे.
०५. मा. सनदी हिशोब तपासणीस (Statutory Auditor) यांचेकडून आलेल्या सन २०२५-२६ या वर्षाच्या लेखापरिक्षण अहवालाची व पत्रकाची नोंद घेणे.
०६. सन २०२४-२५ या आर्थिक वर्षाच्या शासकीय लेखापरिक्षण अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
०७. रिझर्व्ह बँकेच्या सुचनेप्रमाणे सन २०२६-२०२७ सालाकरिता वैधानिक लेखापरिक्षक नियुक्तीचा प्रस्तावास रिझर्व्ह बँकेकडून मान्यता आलेली आहे. त्याची नोंद घेऊन त्यासंदर्भात मा. संचालक मंडळास अधिकार प्रदान करणे.
०८. संचालक व त्यांचे नातेवाईक यांचे कर्जाची नोंद घेणे.
०९. सन २०२५-२६ या कालावधीत घेतलेल्या बाहेरील कर्जाची संस्थेने केलेल्या परतफेडीबाबत नोंद घेणे व सन २०२६-२७ या आर्थिक वर्षासाठी बाहेरील कर्ज मर्यादा ठरविणे.
१०. बँकेच्या कॉम्प्रमाईज सेटलमेंट धोरणानुसार केलेल्या कामकाजास कार्योत्तर मंजूरी देणे व संचालक मंडळाने ज्या थकबाकीदार सभासदांना त्यांचेकडील थकबाकी वसुलीत व्याज, दंडव्याज, व खर्चात दिलेल्या सूट रकमेची नोंद घेणे.
११. निर्लेखन केलेल्या खात्यात झालेल्या वसुलीची नोंद घेणे.
१२. तांत्रिक दृष्ट्या निर्लेखीत (टेक्निकल राईट ऑफ) केलेल्या खात्यांची नोंद घेणे व खात्यात झालेल्या वसुलीची नोंद घेणे.
१३. कर्मचाऱ्यांच्या सुधारित सेवानियम व सुधारित स्टाफींग पॅटर्नला मंजुरी देणे.
१४. पोटनियम दुरुस्तीबाबत (कार्यक्षेत्र विस्तार)
१५. बँकेसाठी नविन जागा इमारत खरेदी करणे व शाखानिहाय नूतनीकरण करणे.
१६. सन २०२५-२०२६ मधील सभासद प्रशिक्षण कार्यक्रमास मंजुरी देणे.
१७. वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांची अनुपस्थिती क्षमापित (Condone) करणे.
१८. मा. संचालक मंडळाकडून आलेल्या अन्य कामकाजाचा विचार करणे.
१९. मा. अध्यक्षांचे अनुमतीने आयत्यावेळी उपस्थित होणाऱ्या विषयांवर विचार करणे.

मा. संचालक मंडळाचे आदेशावरुन
प्रविणकुमार बा. बाबर
मुख्य कार्यकारी अधिकारी

स्थळ : विटा
दिनांक : १०/०९/२०२६

सूचना :

१) गणसंख्ये (कोरम) अभावी सभा तहकूब झाल्यास ती अर्ध्या तासानंतर त्याच दिवशी व त्याच ठिकाणी घेणेत येईल. या सभेस गणपूर्तीचे (कोरमचे) बंधन राहणार नाही.
२) सभासदांना विषयपत्रिकेतील नमूद केलेल्या विषयांच्या अनुषंगाने लेखी प्रश्न विचारावयाचे असल्यास दि. १९/०९/२०२६ पूर्वी मुख्य कार्यकारी अधिकारी यांचेकडे कार्यालयीन वेळेत प्रधान कार्यालयात देणे आवश्यक आहे.
३) बँकेच्या पोटनियम क्र.३४ डी मधील तरतुदीनुसार संचालक मंडळाच्या अहवालासह ताळेबंद, नफा-तोटा पत्रक बँकेच्या मुख्य कार्यालयात व बँकेच्या सर्व शाखा कार्यालयामध्ये उपलब्ध आहेत. तसेच ज्या सभासदांच्या मोबाईलवरती WhatsApp सुविधा सुरु आहे, अशा सभासदांसाठी संचालक मंडळाचा अहवाल WhatsApp वर उपलब्ध करणेत आलेला आहे.
४) बँकेच्या website:vitamerchants.bank.in वर नोटीस, संचालक मंडळाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक प्रसिध्द केले आहे.

विशेष सूचना :

१) प्रत्येक सभासदाने कमीत कमी भाग भांडवल रू. २,५००/- चे पूर्ण करणे आवश्यक असून त्यानंतरच सदर सभासद मतदानास पात्र रहातील.
२) नवीन सहकार कायद्यातील तरतुदीनुसार सर्व सभासदांसाठी याच दिवशी याच ठिकाणी सकाळी ठीक १०.०० वा. प्रशिक्षण वर्ग आयोजित केला आहे. त्यास सर्वांनी उपस्थित रहावे, ही विनंती.
३) SMS & WhatsApp Alert सेवा बँकेने सुरू केली असून सर्व सभासदांनी / ग्राहकांनी मोबाईल नंबर तसेच पत्ता बदलला असल्यास नजिकच्या शाखेत कळवावेत ही विनंती.
४) रिझर्व बँकऑफ इंडिया यांचे निर्देशानुसार खातेदारांनी के.वाय.सी. पूर्तता करणे बंधनकारक आहे.
५) सर्व कर्जदार व जामीनदार, ग्राहकांना विनंती करणेत येते की, आपण आपले कर्ज खाते SMA-1/2 किंवा NPA होणार नाही याची दक्षता घ्यावी.

पोटनियम दुरूस्ती

विषय क्र. १४ : पोटनियम दुरूस्तीबाबत (कार्यक्षेत्र विस्तार)

बँकेच्या विद्यमान पोटनियमात खालीलप्रमाणे दुरुस्ती सुचविण्यात आलेली असून सभेच्या विचारार्थ व मान्यतेसाठी ठेवण्यात येत आहे.

No.	Text of Present Bye Law	Text after the Amendment	Reason for Amendment दुरूस्तीचे कारण
3.	AREA OF OPERATION: The area of operation of the bank shall be confined to the Sangli, Satara, Kolhapur, Solapur, Pune, Ratnagiri, Sindhudurg and Mumbai districts from Maharashtra State. For any revision in this regard, the prior approval in writing Reserve Bank of India and also the Registering authority shall be necessary.	AREA OF OPERATION: The area of operation of the bank shall be confined to the Sangli, Satara, Kolhapur, Solapur, Pune, Ratnagiri, Sindhudurg, Mumbai, Thane and Raigad districts of Maharashtra State. For any revision in this regard, the prior approval in writing of the Reserve Bank of India and also the Registering authority shall be necessary.	To expand the bank's business, mobilize deposits, explore viable lending opportunities, and provide comprehensive modern banking services across Thane and Raigad districts. (बँकेचा व्यवसाय विस्तार करणे, ठेवी व कर्जवाटप वाढवणे तसेच ठाणे व रायगड जिल्ह्यातील ग्राहक व सभासदांना अत्याधुनिक बँकिंग सेवा उपलब्ध करून देण्यासाठी)

परिशिष्ट अ

बँकेचे नाव :- दि विटा मर्चंट्स को-ऑप. बँक लि विटा (जि. सांगली)

मुख्य कार्यालय :- साळशिंगे रोड, यशवंतनगर, विटा

पत्ता :- ता. खानापूर (जि.सांगली)विटा - ४१५३११

नोंदणी क्रमांक व दिनांक:-७६४१ १४/१२/१९३६

रिझर्व बँक लायसननंबर :-यु.बी.डी./एम.एच./८४८ - पी.दिनांक १४/०२/१९८७

कार्यक्षेत्र :-सांगली, सातारा, सोलापूर, कोल्हापूर,मुंबई, पुणे, रत्नागिरी व सिंधुदुर्गजिल्हे

अ.न.	तपशील	दिनांक ३१/०३/२०२६अखेररक्कम रु. लाखात
		(अ.क्र. १,२,९,१० व १२ सोडून)
१)	मुख्य कार्यालयासह एकूणशाखा	मुख्य कार्यालय व२२शाखा
२)	सभासद नियमित	२४८३९
	नामधारी	४९६
३)	वसूल भाग भांडवल	१२३५.७७
४)	एकूण निधी (राखीव व इतर)	१९०४.३३
५)	ठेवी सेव्हीग्ज	३६८५.१०
	चालू	५६७.९०
	मुदत	१५०५७.६३
६)	कर्जेतारणी	११८४३.४२
	विनातारणी	१४.७२
	अग्रक्रम क्षेत्र	७१.०६%
	दुर्बल घटक	२५.३३%
७)	देणी (बोरोईग्ज)	०.००
८)	गुंतवणूक	९७९५.११
९)	थकबाकीचे प्रमाण	१०.०९%
१०)	ऑडीट वर्ग	"अ"
११)	नफा/तोटा	४७८.०७
१२)	एकून सेवक	१३३
१३)	खेळते भांडवल	२२९८२.२०

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

॥ विनम्र व भावपूर्ण श्रद्धांजली ॥

❖ देशातील विविध राजकीय, सांस्कृतिक, शिक्षण क्षेत्रातील महनीय व्यक्ती अहवाल सालात पंचतत्वात विलीन झाल्या आहेत.

❖ अहवाल सालात कालवश झालेल्या मान्यवर मार्गदर्शकांना व बँकेच्या सभासदांना भावपूर्ण आदरांजली!



महाराष्ट्र राज्याचे कर्तबगार उपमुख्यमंत्री

मा. अजितदादा पवार

यांचे अपघाती निधन झाले. विटा बँक परिवार आणि स्व. अजितदादांचे सलोख्याचे व जिव्हाळ्याचे संबंध होते. त्यांच्या निधनाने संपूर्ण महाराष्ट्राची व सहकार क्षेत्राची मोठी हानी झाली आहे.

त्यांना विटा बँक परिवारातर्फे भावपूर्ण आदरांजली !



आमचे मार्गदर्शक व मॉडर्न एज्युकेशन सोसायटीचे उपाध्यक्ष

मा. सुधाभाई शहा

यांचे नुकतेच निधन झाले. स्व. सुधाभाईचे विटा शहराच्या सामाजिक, शैक्षणिक व सांस्कृतिक जडणघडणीत मोलाचे योगदान होते. त्यांच्या जाण्याने समाजाचे कधीही भरून न येणारे नुकसान झाले आहे.

त्यांच्या पवित्र स्मृतीस भावपूर्ण आदरांजली !

खालील सभासदांच्या दुःखद निधनाबद्दल शोक व्यक्त करून त्यांना भावपूर्ण श्रद्धांजली अर्पण करीत आहोत :

सर्वश्री / श्रीमती	सर्वश्री / श्रीमती	सर्वश्री / श्रीमती
• मोहन लक्ष्मण टकले	• रमेश जनार्धन टकले	• संजय पोपट पवार
• अरुणा माणिक चोथे	• बालाजी सुबराव बाबर	• राजाराम ज्ञानोबा नवाळे
• रेवण रामचंद्र ढोले	• अनंत पांडुरंग चोथे	• जनार्दन कृष्णात तारळेकर
• गिरीश रामचंद्र मुंढे	• मुरलीधर ईश्वरा चोथे	• विष्णु मारुती टकले
• विजयमाला शंकर तारळकर	• राजाराम मारुती म्हेत्रे	• सुधाकर आक्रुर कवडे
• उत्तम विष्णु लोटके	• गजानन पंढरीनाथ भिंगे	• दत्तात्रय रामकृष्ण रोकडे
• कमल हिरालाल बाबर	• शिवाजी कृष्णा पद्मण	• आशुतोष अरुण पितांबरे
• कमल नारायण गुळवणी	• निर्मला लक्ष्मण येवले	• अरुण पांडुरंग ईनामदार
• कृष्णात मारुती लिपारे	• कृष्णात रामचंद्र विर	• शिवाजी जगन्नाथ दिवटे
• मंगल पांडुरंग कानडे	• श्रीकांत ज्ञानेश्वर भंडारे	• वासुदेव गोपाळ चोथे
• विमल देवदास चोथे	• प्रभावती पांडुरंग महाजन	• राजेंद्र आप्पा लोटके

तसेच माहिती न मिळाल्याने व अनावधानाने राहून गेलेल्या मृत व्यक्तींच्या कुटुंबियांच्या दुःखातही बँकेचे सभासद, संचालक व सेवक वर्ग सहभागी आहेत.

॥ परमेश्वर मृतांच्या आत्म्यास चिरशांती देवो हीच ईश्वरचरणी प्रार्थना ॥

अध्यक्षीय मनोगत

श्री

बँकेच्या 90 व्या वार्षिक सर्वसाधारण सभेस उपस्थित सभासद बंधू भगिनी आजी-माजी पदाधिकारी व संचालक सदस्य यांचे व्यक्तीशः मी आणि संचालक मंडळाचेवतीने हार्दिक स्वागत करतो. वार्षिक सर्वसाधारण सभा म्हणजे आपणा सर्वांना एकत्र आणि एकाच वेळी भेटण्याचा आनंद घेण्याची मोठी संधी.

- **बँकेच्या संस्थापक मंडळातील सदस्यांना विनम्र अभिवादन.**
- **आमचे श्रध्दास्थान स्व. अनिलभाऊ बाबर यांना विनम्र अभिवादन**

सुरूवातीस आपणा सर्वांना येणा-या नवरात्री, विजयादशमी व दिपावलीच्या मंगलमय शुभेच्छा.

सभेस उपस्थित **मा. उत्तमबापू चोथे**, उपकार्याध्यक्ष, **मा.वैभवतात्या म्हेत्रे**, बोर्ड ऑफ मॅनेजमेंट अध्यक्ष, संचालक मंडळ सदस्य व बोर्ड ऑफ मॅनेजमेंट सदस्य, माजी संचालक व पदाधिकारी, माजी शाखा सल्लागार सदस्य, विटा आणि अन्य शाखांवरून आलेले सभासद बंधू-भगिनी, मुख्य कार्यकारी अधिकारी प्रविण बाबर, जनरल मॅनेजर मा. हरीभाऊ मांधळे व मा.धनंजय वाळेकर सर्व विभागाचे विभाग प्रमुख, शाखाधिकारी व सेवक, विशेष निमंत्रित, पत्रकार बंधू तसेच मिडियाचे प्रतिनिधी आणि उपस्थित सर्वचजण.

गेल्या 23 वर्षाच्या अत्यंत कठीण, खडतर प्रसंगातून जात असताना फिनिक्स पक्षाप्रमाणे उंच गगनभरारी घेण्यात आपली बँक यशस्वी झाली आहे आणि हे घडू शकले केवळ आणि केवळ तुम्हा सर्वांचा अढळ विश्वास आणि भक्कम पाठिंबा व दाखविलेला संयम यामुळेच. तुम्ही सर्व सभासदांनी संयम ठेवून दिलेले अविस्मरणीय योगदानामुळेच गरूडझेप घेत, नव्याने ग्राहकांच्या तत्पर सेवेसाठी सज्ज झालो आहोत. याचे सर्व श्रेय सभासदांबरोबरच सेवकांनाही जाते. बँकेची स्थिरता अबाधित आहे हे आपण सिध्द केले आहे. सर्वांचा मी ऋणी व कृतज्ञ आहे.अत्यंत कठीण काळातही सभासदांचे हित जोपासणारी **विटा बँक** ही आपली ओळख कायम ठेवली आहे.

बँकेचा संचित तोटा संपवून कठीण परिस्थितीतून बँकेला स्थिरतेच्या टप्यावर नेवून बँक नफ्यात आणणेचे मोठे **"परिवर्तन"** केवळ आपल्या सर्वाच्या सहकार्यामुळेच शक्य झाले. मार्च 2026 **तोटा मुक्त विटा बँक** हा गतवर्षीच्या वार्षिक सर्वसाधारण सभेत मी दिलेला शब्द, संचालक मंडळ आणि सेवक वर्गाच्या साथीमुळे पूर्ण करू शकलो.रिझर्व्ह बँक ऑफ इंडियाच्या फायनानशियल साऊंड ॲंड वेल मॅनेजड् या वर्गवारीमधे बँकेचा समावेश झाला आहे.बँकेची स्थिरता हा ध्यास आणि विटा बँक हा आपणा सर्वाचा श्वास आहे. **तोटा मुक्त विटा बँक ची स्वप्नपूर्ती** झाली आहे.

बदलत्या परिस्थीतीशी जुळवून घेत आर्थिक शिस्त,व्यवसाय वाढ आणि ग्राहक सेवा यांचा योग्य समन्वय साधण्याचा प्रयत्न केला आहे.प्रगतीचा केन्द्रबिंदू नेहमीच सभासद व ग्राहकांचा विश्वास राहिला आहे.

मार्च 201[illegible] मध्ये तोटा रू.14 कोटी 35 लाख 18 हजार पर्यंत होता. सन 2018 पासून पहिल्यांदा तोटा कमी होऊन मार्च 2025 रोजी रू.435.38 लाख एवढा झाला. मार्च 2026 मध्ये संचित तोटा संपून रू.62.82 लाखाच्या तरतुदी वजा जाता रू. 42.69 लाख निव्वळ नफा झाला. तरतूद पूर्व ढोबळ नफा रू.540.89 लाख एवढा झाला आहे.

अ. नं.	तपशील	31/03/2025	31/03/2026	वाढ/घट(आकडे लाखात)
1	भाग भांडवल	1200.29	1235.77	35.48
2	राखीव व इतर निधी	2661.09	1904.33	-756.76
3	ठेवी	16559.93	19310.63	2750.70
4	गुंतवणूक	8303.81	9795.11	1491.30
5	कर्जे	10750.62	11858.14	1107.52
6	व्याज येणे	3421.15	2109.57	-1311.58
7	एन.पी.ए.व्याज	6.55	0.00	-6.55
8	बाहेरील कर्जे	0.00	0.00	0.00
9	अग्रकम क्षेत्र कर्जपुरवठा	7002.48	7639.41	636.93
10	%	69.82	71.06	1.24
11	दुर्बल घटक कर्जपुरवठा	2390.81	2722.65	331.84
12	%	23.84	25.33	1.49
13	ठेवीवरील दिलेले व्याज	928.68	1182.54	253.86
14	कर्जावरील मिळालेले व्याज	1098.78	1193.86	95.08
15	निव्वळ नफा (-) तोटा	-435.38	42.69	+478.07
16	ढोबळ नफा (-) तोटा	316.45	540.89	226.24
17	संशयीत व बुडीत कर्ज तरतूद	1631.50	975.00	-656.50
18	सेवक शिल्लक रजा तरतूद	49.71	42.38	-7.33
19	स्टेंडर्ड असेटस् तरतूद	39.00	47.00	8.00
20	ऑडीट फी तरतूद	8.00	8.00	0.00
21	बोनस तरतूद	24.09	26.17	2.08
22	गुंतवणूक घसारा निधी	32.22	1.80	-30.42
23	सरकारी विक्रीवरील तोटा	0.00	0.01	0.01
24	एन.पी.ए. ढोबळ	1985.88	1156.15	-829.73

अ. नं.	तपशील	31/03/2025	31/03/2026	वाढ/घट(आकडे लाखात)
	%	18.47	9.75	-8.72
25	एन.पी.ए.निव्वळ	354.38	181.15	-173.23
	%	3.89	1.66	-2.23
26	थकबाकी	1884.24	1197.06	-687.18
	%	17.53	10.09	-7.44
27	खेळते भांडवल	20384.03	22982.20	2598.17
28	नेटवर्थ	1264.90	1806.91	542.01
29	सी.आर.ए.आर. %	15.15	18.29	3.14
30	सी.डी. रेशो	64.92	61.41	-3.51
31	शिल्लक संचित तोटा	435.38	0.00	-435.38

दिनांक 31/03/2026 आर्थिक वर्षातील ठळक बाबी-

1) बँकेच्या ठेवीत रू.2750.70 लाखाने वाढ होवून त्या रू.19331.63 लाख झाल्या आहेत.

2) कर्जामध्ये रू.1107.52 लाखाने वाढ होवून एकूण कर्जवाटप रू.11858.14 लाख एवढे झाले आहे.

3) गुंतवणूक (Investment) रिझर्व्ह बँक ऑफ इंडियाच्या नॉर्मस् नुसार सुरक्षितता आणि तरलता राखत विविध सरकारी रोखे व जिल्हा मध्यवर्ती बँका आणि अन्य मान्यताप्राप्त T-Bill इत्यादी मध्ये रू.97 कोटी 95 लाखाची गुंतवणूक केली आहे.

4) ठेवी आणि कर्जे याचा अचूक ताळमेळ राखत संतुलित (Credit Deposit Ratio) 61.41% एवढा राखला आहे.

5) भांडवल पर्याप्तता प्रमाण (CRAR) रिझर्व्ह बँकेचा विहित निकष 12% पूर्ण करून 18.29% इतका भक्कम राखून बँकेने आपली उच्च वित्तीय सुरक्षितता सिध्द केली आहे.

6) सभासद भागभांडवल रु.35.48 लाखाने वाढून रू.12 कोटी 35 लाख एवढे झाले आहे.

7) नेट वर्थ (Net Worth) बँकेचा आर्थिक पाया अधिक मजबुत झाल्याचे स्पष्ट करत निव्वळ मुल्य (Net Worth) रू.18 कोटी 06 लाखावर पोहोचले आहे.

8) निव्वळ NPA 1.66% ठेवणेत यश आले आहे.

9) रिझर्व्ह बँक ऑफ इंडियाचे निकषाप्रमाणे बँक आर्थिकदृष्ट्या सक्षम बँक म्हणून वर्गीकृत म्हणजेच **ECBA** (Eligibility Criteria for Business Authorisation) या कॅटेगिरीत वर्गीकृत झाली आहे.

10) रिझर्व्ह बँकेस सादर केलेल्या संचित तोट्याबाबतच्या अँक्शन प्लॅनची पूर्तता करत बँकेस रू.540.89 लाख ढोबळ नफा (ऑपरेटींग प्रॉफीट) झाला असून, गतवर्षीचा शिल्लक संचित तोटा रू.435.38 लाख वजा जाता निव्वळ नफा रू.42.69 लाख झाला आहे.

11) संचालक नातेवाईक कर्जाची थकबाकी नाही.

12)रिझर्व्ह बँकेचे निकष व सायबर सिक्युरिटीचे अनुषंगाने अधिक जलद सेवा व सुविधा देणेसाठी सर्व शाखा व प्रधान कार्यालयात अद्ययावत संगणक प्रणाली कार्यरत आहे.

13) आवश्यकतेप्रमाणे नवीन लॉकर्सही शाखांना पुरविणेत आले आहेत.

14)डिजीटलायझेशनचे युगात सध्या क्यु आर कोड, आर.टी.जी.एस., एन ई एफ.टी.सेवा सुरू आहे. लवकरच ऑनलाईन बँकींग, यु.पी.आय. सुविधा उपलब्ध करून देणेचे प्रस्तावित आहे.

15)सोलर सिस्टीम कर्जपुरवठा 9 % व्याजदराने उपलब्ध.

तांत्रिक निर्लेखन (Technically written-off)

ताळेबंद सुव्यवस्थीत करणे कामी RBI च्या निकषांचे तंतोतंत पालन करून वसुलीचा अग्रहक्क कायम ठेवून चालू वर्षी रू.443 लाख रूपयांची कर्जे technical write-off या RBI च्या परीपत्रकाचा आधार घेवून Effect दिला आहे. सदरची कर्जे तांत्रिकदृष्ट्या written-off केली असली तरी बुडित नाहीत. यामुळे RBI चे सक्षम बँकेचे निकष पूर्ण करणे शक्य झाले आहे. वसुलीसाठी अवघड व कायदेशीर गुंतागुंतीची दहा वर्षापूर्वीची खाती समाविष्ट केली आहेत. सदर कर्जदारांना 5 % व्याजदराने सरळव्याजाने वसुलीचे धोरण ठरविले आहे. त्यासही वसुलीकामी चांगला प्रतिसाद मिळत आहे. शासकीय लेखापरिक्षकांनी सदरची खाती प्रमाणीत केली आहेत.

सन 2002 एक रकमी कर्ज परतफेड (OTS) योजना कार्यान्वित केली. सन 2002 ते 2026 मार्च अखेरीस थकित कर्जदारांना व्याजात OTS आणि कॉम्प्रमाईज सेटलमेंट धोरणानुसार सवलत देण्यात आली. थकित कर्जासाठी बँकेने केलेल्या कॉम्प्रोमाईज सेटलमेंट धोरणानुसार 111 कर्जदारांना रू.1,61,89,316/- इतकी सवलत दिली असून मुद्दलात रू.2,41,55,448.07 तर व्याजात रू.71,97,655.25 वसूल झाला आहे. येणे व्याजात रू. 1,61,89,316/- एवढी सूट दिली आहे. 8.50% सरळव्याजदराने आकारणी करून निकषपात्र अनुत्पादीत कर्जे, जुना एनपीए वसुल करणेचे दृष्टीने धाडसी निर्णय घेतल्याने त्यास चांगला प्रतिसाद मिळाला आहे. दिनांक 31/03/2026 अखेर 518 खाती वसुली अधिका-यामार्फत आणि 24 खाती कोर्टामार्फत अशा एकूण 542 थकीत कर्जदारांवर कायदेशीर प्रक्रियेव्दारे वसुली सुरू आहे.निर्लेखित कर्जात दिनांक 31/03/2026 या वर्षात टेक्कनिकल राईट ऑफ वर्गातील खात्यात रू.9.06 लाख तर राईट ऑफ खात्यात रू.4.83 लाख एवढा वसूल झाला आहे. योजना राबविताना आर्थिकदृष्ट्या अडचणीत आलेल्या सभासद कर्जदारांची स्थिरता प्राधान्याने विचाराच घेऊन विना सहकार नही उध्दार या सहकाराच्या उद्दीष्टाची बांधिलकी जपली आहे.

18 डिसेंबर 2024 रोजी RBI ने बँकेवरील SAF चे सर्व निर्बंध पूर्णतः उठवले आणि प्रगतीची सर्व दारे खुली झाली. ख-या अर्थाने बँकेला नवसंजीवनी मिळाली. सहकार, विश्वास आणि ग्राहकाभिमुख सेवा या त्रिसुत्रीवर चालणा-या आपल्या बँकेने सर्वच वित्तीय मापदंडावर आपली आर्थिक सुरक्षितता सिध्द केली आहे. मार्च 2027 चा आर्थिक वर्षाचा ताळेबंद सुदृढ आणि सभासदांना लाभांशाबरोबरच विशेष समाधान देणाराच असेल याची ग्वाही देतो.

व्यवसायवाढीच्या दृष्टीने सांगली बालाजी चौक येथील शाखा पटेल चौक, महावीरनगर येथे अद्यावत सुविधांसह 29 मे 2026 रोजी स्थलांतरीत केली आहे. बँकेचे ज्येष्ठ मार्गदर्शक आदरणीय **मा. बाळासाहेब तारळेकर (आण्णा)** आणि उद्योजक **श्री. श्रीकांत तारळेकर** यांचे शुभहस्ते स्थलांतरणाचा सोहळा संपन्न झाला. ज्येष्ठ संचालक **मा.विलास कृष्णाजी कुलकर्णी** आणि **सौ. विद्या विलास कुलकर्णी** यांचे शुभहस्ते श्रीगणेश व श्रीलक्ष्मी व श्रीसरस्वती पुजन करणेत आले. यावेळी सांगली परिसरातील ग्राहक, सभासद व मान्यवरांनी हजेरी लावली.

दिनांक 30/06/2026 रोजी नव्याने कर्जावरील व्याजदर ठरविणेत आले.

कर्ज प्रकार	व्याजदर	तपशील / अटी
घरकुल घरतारण	9.50%	इ- मँन्डेट सर्व्हिसनुसार 8.50%
सोनेगहाण	9.50%	स्टॅम्प घेत नाही
वाहनतारण वैयक्तिक वापरासाठी	9.00%	-
सोलर सिस्टीम	9.00%	-
वैद्यकीय व्यवसायासाठी	9.00%	-
मशिनरी नजरगहाण	9.00%	फक्त डॉक्टर
व्यावसायीक कर्जे	12.50%	

जास्तीत जास्त 13% ते कमीत कमी 8.50% असे कर्जावरील व्याजदर व्यापारी आणि सहकारी बँकांच्या बरोबरीने ठेवले **आहेत.**

वैयक्तीक कर्ज मर्यादा रू. 279.59 लाख

एकत्रित कर्ज मर्यादा रू.465.98 लाख

अग्रक्रम क्षेत्रास केलेला कर्जपुरवठा रू. 70.19 %

दुर्बल घटकास केलेला कर्जपुरवठा 25.33%

Net NPA 1.66% March 2027 चे उद्दिष्ट शून्य टक्के आहे.

Gross NPA 9.75% March 2027 चे उद्दिष्ट 7 टक्केचे आत आणणेचे आहे.

बँकेच्या सीआरएआर, नेट वर्थ मधे वाढ, ठेवी व कर्जात वाढ, ढोबळ व नेट एनपीए मधे घट भागभांडवलात वाढ आणि मुख्य म्हणजे सर्व संचित तोटा सुमारे 435.38 लाख संपून निव्वळ नफा रू.42.69 लाख एवढा झाला आहे. रिझर्व्ह बँक ऑफ इंडियाचे सर्वच आर्थिक मापदंडाचे निकषात प्रगती झाली आहे.

विद्यमान मुख्य कार्यकारी अधिकारी **प्रविणकुमार बाबुराव बाबर**, जनरल मॅनेजर **हरीभाऊ मांधळे**, जनरल मॅनेजर **धनंजय उत्तरेश्वर वाळेकर** यांनी अधिकारी व सेवक वर्गास बरोबर घेवून मार्च 2025 चा उर्वरीत संचित तोटा संपवून बँकेचा ताळेबंद नफयात आणण्याचे आव्हान पेलून सभासदांच्या अपेक्षांची उद्दीष्टपूर्ती केली आहे. त्यांचे खूप खूप अभिनंदन आणि धन्यवाद. बोर्ड सेक्रेटरी म्हणून **सौ. स्नेहा सदाशिव देशपांडे,** असि. जनरल मॅनेजर यांनी कार्यभार सांभाळला आहे.

विद्यमान मुख्य कार्यकारी अधिकारी **प्रविणकुमार बाबुराव बाबर** यांनी पदभार स्वीकारल्यापासून व्यवस्थापनाची सुत्रे अत्यंत कुशलतेने हाती घेतल्याने, बँकेच्या सर्व स्तरातील सेवकवर्गात उत्साह, सकारात्मक उर्जा आणि नवचैतन्याचे वातावरण निर्माण

झाले आहे. त्यांच्या दूरदर्शीपणामुळे बँकेच्या प्रगतीला नवीन गती प्राप्त झाली आहे.सेवकवर्गात नव्या जोमाने काम करण्याची प्रेरणा निर्माण झाली आहे.

बँकेच्या अधिकारी आणि सेवकांच्या उल्लेखनीय कामकाजाची / योगदानाची दखल घेऊन प्रतिवर्षाप्रमाणे एक महिन्याचा बोनस देऊन त्याशिवाय आणखी एक महिन्याचा जादा पूर्ण पगार बोनस म्हणून देणेचे ठरविले आहे.

बँकेच्या सर्व सेवकांनी आजपर्यंत केलेले योगदान लक्षात घेऊन नुकत्याच झालेल्या मा संचालक मंडळ सभेत बँकेच्या सर्व सेवकांना एकूण पगाराच्या १०% अशी भरघोस वाढ करण्यात आली आहे.

सेवकांना वेळोवेळी प्रशिक्षण दिले जात आहे. आवश्यकतेनुसार निवृत्त सेवकांना पुन्हा करारावर नियुक्त केले आहे.

कर्जदारांसाठी सध्या ट्रॅन्झॅक्शन विमा उतरविला जातो.परंतु नव्याने लोन प्रोटेक्टर विमा संकल्पना राबविणेचे दृष्टीने माहिती घेत आहोत.

विटा शहर शाखा, प्रधान कार्यालय या दोन्ही वास्तुंचे नुतनीकरण अद्ययावत फर्निचरसहित , इमारतींचा मेन्टनन्स व रंगकाम करून घेण्याबाबत संचालक मंडळाने ठराव पारीत केला असून कार्यवाही सुरू आहे. त्याचबरोबर उर्वरित शाखांचे ठिकाणी आवश्यकतेनुसार रंगरंगोटी ,मेन्टेनन्स व फर्निचर अद्ययावत करण्यासंदर्भात आढावा घेत आहोत. याबाबत कार्यवाही करीत आहोत. आंबेगाव पुणे शाखेसाठी स्वमालकीची वास्तु घेणेस प्रस्तावित आहे.

डी.आय.सी.जी.सी. चे रू. 5 लाखांपर्यंतचे ठेवीस विम्याचे संरक्षण मिळत आहे. त्याचा हप्ता बँक नियमितपणे अदा करीत आहे. याबाबतची माहीती (पॉलिसी) शाखांकडील दर्शनी भागात प्रसिध्द केली जाते.

के.वाय.सी बँकेच्या सर्व प्रकारच्या कामकाजासाठी अनिवार्य आहे.अपूर्ण के.वाय.सी. खातेवरील व्यवहार रिझर्व्ह बँकेचे निर्देशाप्रमाणे ब्लॉक करावे लागतात याची नोंद घ्यावी.

बँकेच्या एकूण आर्थिक निकषांत झालेल्या सुधारणा, प्रगतीची दखल घेऊन शासकीय लेखापरिक्षक **कुंभोजकर कुलकर्णी देशपांडे अँन्ड असोसिएटस्, सी.ए.** सांगली यांनी बँकेस ऑडीट वर्ग **अ** दिला आहे. प्रधान कार्यालयासह एकूण 22 शाखांचे समावर्ती लेखापरिक्षण वेगवेगळ्या 10 लेखापरिक्षकांनी केले आहे. त्याचे सहकार्यबद्दल धन्यवाद.अंतर्गत लेखापरिक्षण रिझर्व्ह बँकेच्या सुचनेनुसार नियुक्त केलेल्या बँकेच्या अधिका-यांनी केलेले आहे.

या सर्व प्रक्रियेत मुख्यत्वेकरून उपकार्याध्यक्ष मा.उत्तमबापू चोथे, बीओएम अध्यक्ष मा. वैभवतात्या म्हेत्रे आणि संचालक मंडळ आणि बीओएम चे सदस्यांचेही मोलाचे सहकार्य मिळाले.

विशेष अभिनंदन व सन्मान:

1) **मा.आमदार सुहासभैय्या अनिलभाऊ बाबर** यांची **शिवाजी विद्यापीठ सिनेटपदी** निवड

2) **मा.सौ.काजल संजय म्हेत्रे** यांची विटा नगरपरिषदेच्या **नगराध्यक्षपदी** जनतेतून निवड

3) **मा.श्री.अमोल दादा अनिलभाऊ बाबर** यांची विटा नगरपरिषदेच्या **उपनगराध्यक्षपदी** निवड

4) बँकेचे व्हाईस चेअरमन **मा. श्री. उत्तमबापू चोथे,** यांना अ.भा.कोष्टी समाज परिषद पुणे यांचे वतीने **समाजभूषण** पुरस्काराने सन्मानीत

5) **मा.श्री. वैभवतात्या भिकन म्हेत्रे,** अध्यक्ष, बी.ओ.एम. विटा बँक यांची अखिल महाराष्ट्र कोष्टी समाजसेवा मंडळ मुंबई यांचेकडून **वस्त्रोदयोगभूषण** पुरस्काराने सन्मानित

6) **मा. सौ. शितल अमोल बाबर** यांची **सांगली जिल्हा परिषदेच्या** सदस्यपदी विक्रमी मताने निवड.

7) विटा नगरपरिषद पंचवार्षिक निवडणूक- 2025 मधे निवडून आलेल्या सर्व **मा.नगरसेवक / मा. नगरसेविकांचे** हार्दिक अभिनंदन.

8) **मा.भगवान देवकर** यांना भारतीय बांधकाम उद्योगातील **जीवनगौरव** पुरस्काराने दुबई येथे सन्मानित

9)**मा.शिवाजीराव कदम** कुलपती भारती विद्यापीठ यांची अखिल भारतीय महात्मा गांधी स्मारक निधीच्या **अध्यक्षपदी** निवड.

रिझर्व्ह बँकेचे अधिकारी **श्री पाओबोई गांगटे**, सीनियर सुपरवाइजरी मैनेजर (SSM) व **श्री शिवम नामा** मैनेजर यांचे विशेष मार्गदशर्न व सहकार्य लाभत आहे याचा आवर्जून उल्लेख केला पाहिजे.

मा. सहकार आयुक्त व निबंधक, सहकारी संस्था **श्री. दीपक तावरे सो,** मा. जिल्हा उपनिबंधक **श्री. सुनिल चव्हाणसो,** मा. सहाय्यक निबंधक **श्री. सुधीर कांबळेसो** व सहकार खात्यातील अधिकारी वर्गाचे ही वेळोवेळी विशेष मार्गदशर्न व सहकार्य लाभत आहे

बँकेविषयी विशेष जिव्हाळा व आपुलकी असलेले **नामदार मा.चंद्रकांतदादा पाटील** ,उच्च व तंत्र शिक्षण मंत्री महाराष्ट्र राज्य, **मा.खासदार विशालदादा प्रकाशबापू पाटील**, माजी मंत्री **प्रतिकदादा पाटील,**माजी मंत्री व आमदार मा. **जयंतराव पाटील, मा.आमदार सुहासभैय्या बाबर, मा.आमदार विश्वजीत पतंगराव कदम,मा.आमदार सत्यजित शिवाजीराव देशमुख**, माजी आमदार **राजेन्द्रआण्णा देशमुख, मा.अमोलदादा बाबर** यांनीही वेळोवेळी बँकेस भेटी देऊन मौलिक सल्ला दिला आहे त्यांचेही आभार.

मा. सतिश मराठे-डायरेक्टर आर.बी.आय., **मा.विद्याधर अनास्करसो** - बँकींग तज्ञ व प्रशासक एम.एस.सी. बँक, मा. **अविनाश जोशी,** सेवानिवृत्त अधिकारी, रिझर्व्ह बँक ऑफ इंडिया, माजी मुख्य कार्यकारी अधिकारी **मा.जी.बी.जोशी, मा.एन.आर.बोर्गीकर**-सहकार बँकींग तज्ञ,सी.ए. **मा.धनंजय गोखले**,मुंबई व **मा.गणेशजी निमकर**, सहकार व बँकींग तज्ञ, पुणे सर्वाना मनापासून धन्यवाद. बँकेच्या वाटचालीत रिझर्व्ह बँक ऑफ इंडिया, मुंबई, सहकार खाते, महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, सांगली जिल्हा मध्यवर्ती सहकारी बँक लि, सांगली, महाराष्ट्र राज्य सहकारी बँक असोसिएशन व फेडरेशन, जिल्हा नागरी सहकारी बँक असोसिएशनस् पदाधिकारी व अधिकारी यांचे तसेच बँकेच्या कार्यक्षेत्रातील महानगरपालिका, नगरपरिषदा, नगरपंचायत, ग्रामपंचायत व विविध पतसंस्था, साखर कारखाने, सूतगिरण्या, शैक्षणिक संस्था यांचे पदाधिकारी, संचालक, कर्मचारी यांच्या बरोबरच व्हॅल्युएटर्स व कायदा सल्लागारांचेही सहकार्य मिळत आहे.

बँकेच्या उपक्रमास लोकाभिमुख करणारी प्रसिध्दी माध्यमे आणि जिल्हा व स्थानिक प्रतिनिधी यांच्या विशेष सहकार्याबद्दल मनः पूर्वक आभार व धन्यवाद.

सहकार, शैक्षणिक, सामाजिक, साहित्यीक, राजकीय आणि विविध क्षेत्रातील उल्लेखनीय कामगिरी केलेल्या सर्वांचे मनः पूर्वक अभिनंदन.

विशेष ऋणनिर्देश

बँकेच्या वाटचालीत, आमदार **मा. सुहासभैय्या अनिलभाऊ बाबर** यांचे मौलिक मार्गदर्शनाबरोबरच माजी आमदार **मा.राजेंद्रआण्णा देशमुख** यांचीही साथ व विशेष सहकार्य मिळत आहे. याचाही आवर्जून उल्लेख करतो. सहकार्याबद्दल मी त्यांचा ऋणी व कृतज्ञ आहे.

सर्व सभासद,ग्राहक आणि हितचिंतकांचे अमुल्य सहकार्य मिळाले हे आवर्जून नमुद करतो.

सभासद ग्राहक आणि खातेदारांना उत्तमोत्तम सेवेबरोबरच सक्षम व शिस्तबध्द कार्यप्रणालीचा अवलंब करून **प्रगतीसाठी मा. संचालक मंडळ** कटिबध्द आहे. रिझर्व्ह बँकेची नविन धोरणे आणि बदल आत्मसात करून सहकाराशी नाळ घट्ट ठेवूनच यापुढील काळात कामकाजाची मानसिकता ठेवावी लागणार आहे.

अनेक आव्हानांना गतकाळात सामोरे जात आपल्या बँकेने पुनश्च एकदा तळागाळातील सर्वसामान्यांशी जोडलेले घट्ट नाते ख-या अर्थाने प्रत्यक्षात साकार करण्याच्या अथक प्रयत्नांना यश आले आहे. याचे सर्व श्रेय सभासदांच्या अढळ विश्वासास व बँकेच्या स्थिरतेस दिलेल्या प्राधान्यासच आहे. हे आवर्जून नमूद करून सर्वाच्या ठायी कृतज्ञता व्यक्त करतो. सदैव आपले अतुट नाते निरंतर राहो ही अपेक्षा व्यक्त करतो. कार्यक्षेत्र विस्तार पोटनियम दुरूस्ती सुचविलेली आहे त्यास आणि सभेपुढील विषयांना मंजूरी द्यावी अशी नम्र विनंती करतो.

दि विटा मर्चंटस् को-ऑप. बँक लि., विटा चे संचालक मंडळाचे वतीने

विनोद चिंतामणी गुळवणी

कुटुंबप्रमुख / विद्यमान कार्याध्यक्ष.

THE VITA MERCHANT'S CO-OPERATIVE BANK LTD.,VITA (DIST.SANGLI)

THE BANKING REGULATION ACT 1949 (As applicable to Co-Op.Societies)

BALANCE SHEET AS ON 31st MARCH,2026

The Thired Schedule (See Section 29 & 31) FORM - A

31.03.2025	CAPITAL & LIABILITIES	AMOUNT	AMOUNT	31.03.2026
	01.SHARE CAPITAL			
200000000.00	1.Authorised Share Capital 2,00,00,000		200000000.00	200000000.00
	shares of Rs.10/- each			
200000000.00	2.Issued Share Capital 2,00,00,000		200000000.00	200000000.00
	shares of Rs.10/- each			
120028510.00	3.Subscribed Called & paid up Capital		123576970.00	123576970.00
	1,23,57,697 shares of Rs.10/- each fully			
	called & paid up			
	of the above held by			
	4.Individiuals			
	02.RESERVE FUND & OTHER RESERVES			183235943.56
30540701.38	1) Statutory Reserve		30687961.38	
21100000.00	2) Building Fund		21100000.00	
455000.00	3) Dividend Equalisation Fund		0.00	
163150000.00	4) Bad & Doubtful Debts Reserve		97500000.00	
3900000.00	5) Provision Against Standard Assets		4700000.00	
5500000.00	6) Investment Fluctuation Fund		5820000.00	
185000.00	7) Charity Fund		185000.00	
200000.00	8) Contingency Expenditure Fund		200000.00	
430400.00	9) Members Welfare Fund		430400.00	
123996.00	10) Student Welfare Fund		123996.00	
314000.00	11) Development Fund		314000.00	
345927607.38				306812913.56

THE VITA MERCHANT'S CO-OPERATIVE BANK LTD.,VITA (DIST.SANGLI)

THE BANKING REGULATION ACT 1949 (As applicable to Co-Op.Societies)

BALANCE SHEET AS ON 31st MARCH,2026

The Thired Schedule (See Section 29 & 31) FORM - A

31.03.2025	PROPERTIES & ASSETS	AMOUNT	AMOUNT	31.03.2026
	01. CASH & BANK BALANCE			
20921139.48	Cash In hand & with Reserve Bank Of		24246023.70	24246023.70
	India ,State Bank Of India ,State			
	Co-Op Bank & Central Co-Op Banks			
	02.BALANCES WITH OTHER BANKS CURRENT A/C			63192334.13
43070243.18	i) state & districr central coop bank	24488602.07		
1893533.88	iii) state bank of india	1177283.38		
26984178.50	iii)national& commercial Banks	37526448.68		
			63192334.13	
	03.INVESTMENTS			979510792.82
588742250.00	1) In Central & State Govt.Securities	710458049.82	710458049.82	
	Face Value Rs 71,50,00,000.00			
	Book Value Rs 71,04,58,049.82			
	Market Value Rs. 71,50,07,839.82			
1500000.00	2) Shares in Co-operative institutions		1500000.00	
	i) M.S.C. BANK MUMBAI	450000.00		
	II) SANGLI D.C.C. BANK SANGLI	1050000.00		
	4) Other Investments (Fixed Deposits)			
2500000.00	a)The M.S.C.Bank Ltd., Mumbai	2500000.00		
70315009.00	b) The Sangli D.C.C.Bank Ltd.,	81408564.00		
55000000.00	c) The Satara D.C.C.Bank Ltd.,	65489252.00		
0.00	d) IDBI Bank Br.Kolhapur	0.00		
66323261.00	e) The Kolhapur D.C.C.Bank Ltd.,	78154927.00		
10000000.00	g) RBL Bank Ltd.	20000000.00		
15000000.00	h) Pune D.C.C. Bank Ltd.	20000000.00		
21000000.00	i) ICICI Bank Ltd.	0.00	267552743.00	
923249615.04				1066949150.65

31.03.2025	CAPITAL & LIABILITIES	AMOUNT	AMOUNT	31.03.2026
345927607.38	B/F			306812913.56
3200.00	12) Social Welfare Fund		3200.00	
4971418.00	13) Leave Encashment Fund		4237871.00	
29720004.00	14) Revaluation Reserve Fund		15015278.00	
3222000.00	15) Investment Depreciation Fund		180000.00	
361207.00	16) Institutional Development Fund		361207.00	
975280.18	17) General Reserve Fund		1420170.18	
956860.00	18) Provision on Other Asset		956860.00	
	03.PRINCIPAL/SUBSIDIARY STATE			0.00
	PARTNERSHIP FUND A/C			
	04.DEPOSITS AND OTHER FUNDS			
	1) Fixed Deposits			
1225399625.03	a) Individuals	1393437821.00		
18237495.00	b) Other Co-op.Societies	112325236.00		
			1505763057.00	
	2) Savings Bank Deposits			
339564140.22	a) Individuals	367521972.01		
7980101.46	b) Other Co-op.Societies	988333.11		
			368510305.12	
	3) Current Deposits (Including Matured			
	Fixed Depo. & Cash Credit Cr.Balance)			
58054351.77	a) Individuals	48705585.95		
6757547.25	b) Other Co-op. Societies	8084267.60		
			56789853.55	
13555481.00	Of which Matured fixed deposits	8582194.00		
			1931063215.67	**1931063215.67**
2042130837.29				2237876129.23

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31.03.2025	PROPERTIES & ASSETS	AMOUNT	AMOUNT	31.03.2026
923249615.04	B/F			1066949150.65
	05.ADVANCES			**1185814060.07**
449841121.66	**A) Short Term Loans**		**381992610.75**	
	Cash Credits,Overdrafts & Bill Discounted	211298991.05		
	of which secured against			
	1) Govt.& Other Approved Securities	997660.00		
	2) Other Tangible Securities	169610443.40		
	3) Surety Loan	85516.30		
	A) Of the advances amount due from	371414515.34		
	individuals			
	B) Of the advances amount due from Co-	10578095.41		
	op.Societies			
	C) Of the advances amount Overdue	34121679.00		
	D) Considered Bad & Doubtful	26543207.00		
274380081.25	**B) Medium Term Loans**		**346550490.30**	
	(of Which secured against)			
	1) Govt. & Other Approved Securities	306541.00		
	2) Other Tangible Securities	344468971.30		
	3) Surity Loan	1386646.00		
	4) Central Govt.Agri Loan Relief Scheme 2008	388332.00		
	A) Of the advances amount due from individua	346550489.30		
	B) Of the advances amount due from Co-Op S	1.00		
	C) Of the advances amount Overdue	59161526.00		
	D) Considered Bad & Doubtful	59359900.00		
1647470817.95				2252763210.72

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31.03.2025	CAPITAL & LIABILITIES	AMOUNT	AMOUNT	31.03.2026
2042130837.29	B/F			2237876129.23
	05) BORROWINGS			0.00
	Reserve Bank/State/M.S.C./Dist Co-Op Banks			
0.00	a) Sangli DCC Bank Ltd O/D Against F/D		0.00	
0.00	**06) BILLS FOR COLLECTION BEING BILLS**		0.00	0.00
	RECEIVABLE (As per contra)			
0.00	**07) BRANCH ADJUSTMENT**		0.00	0.00
	08) OVERDUE INTEREST SUSPENSE			210957340.19
342115010.97	a) Overdue Interest Reserve		210957340.19	
655488.50	b) Interest Provision on N.P.A. A/c		0.00	
			210957340.19	
51957927.08	**09) Interest Payable (Borrowing & Deposits)**		57615757.08	57615757.08
2436859263.84				2506449226.50

31.03.2025	PROPERTIES & ASSETS	AMOUNT	AMOUNT	31.03.2026
1647470817.95	B/F			2252763210.72
350840796.12	**C) Long Term Loans**		**457270959.02**	
	(of which secured against)			
	1) Govt. & Other Approved Securities	0.00		
	2) Other Tangible Securities	457270959.02		
	3) Surety Loan	0.00		
	A) Of the advances amount due from individua	446872808.02		
	B) Of the advances amount due from Co-Op S	10398151.00		
	C) Of the advances amount Overdue	25806853.00		
	D) Considered Bad & Doubtful	29711803.00		
	06) INTEREST RECEIVABLE			226598807.19
	A) Interest Receivable On loans & Advan	0.00	210957340.19	
342115010.97	1) Over due int Loans & Advances	210957340.19		
0.00	2) Considered Bad & Doubtful debt Interest	0.00		
655488.50	B) N.P.A. Interest receivable	0.00	0.00	
972946.00	C) Interest receivable on Bank Deposits	507509.00	507509.00	
12204852.00	D) Interest receivable on Govt.Securities	15133958.00	15133958.00	
	07) BILLS RECEIVABLE BEING BILLS			
	FOR COLLECTION (As per contra)			
9539363.00	**08) PREMISES (Less Depreciation)**		8489398.00	8489398.00
29720004.00	**Revaluation Asset**		15015278.00	15015278.00
2393519278.54		683869766.21		2502866693.91

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31.03.2025	CAPITAL & LIABILITIES	AMOUNT	AMOUNT	31.03.2026
2436859263.84	B/F			2506449226.50
	10) OTHER LIABILITIES			17032105.73
0.00	a) Unclaimed Dividend			
8575210.41	b) Anamat		1259118.66	
0.00	c) Others		12765494.07	
2432694.00	1) Bonous Ex-gretia & Award Pay Payable		2617493.00	
360000.00	2) Education Fund Payable		390000.00	
10776744.39	3) Others		0.00	
	11) PROFIT & LOSS ACCOUNT			
	Profit as per last Balance Sheet			
	Less : Appropriations			
	Current Year Profit			
	Profit		**4269070.91**	**4269070.91**
	OUTSTANDING LIABILITIES			
	Acc.Endors.& Other Obligations			
	(Bank Gaurantee)			
	Previous Year 31.03.2025 Rs. 8,96,500			
	DEAF Scheme - 2014 Rs. 2,94,29,639.45			
	Current Year 31.03.2026			
	Other obligations bank guarantee Rs. 12,53,500			
	DEAF Scheme - 2014 Rs.3,67,86,023.00			
2459003912.64				**2527750403.14**

GENERAL MANAGER **CHIEF EXECUTIVE OFFICER**

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31.03.2025	PROPERTIES & ASSETS	AMOUNT	AMOUNT	31.03.2026
2393519278.54	B/F			2502866693.91
	09) FURNITURE FIXTURES & DEADSTOCK			10000983.00
	(Less Depreciation)		10000983.00	
4640811.00	A) Furniture Fixture	4176721.00		
2626937.00	B) Dead Stock	2817155.00		
572369.00	C) Motor Vehicle	83686.00		
8244.00	D) Liabrary Books	7408.00		
18006.00	E) Lift	16205.00		
1299079.00	F) Machinery	1136644.00		
522242.00	G) Computer	1763164.00		
0.00	**10) NON BANKING ASSETS**		0.00	0.00
	11) OTHER ASSETS		14882726.23	14882726.23
0.00	B) Tasalmat	0.00		
1829891.09	C) Printing,Stationery & Comp. Station. Stock	1911081.76		
200000.00	D) Savings A/C O/D A.V.Gundage 100% Provis	200000.00		
10229357.39	E) Other Receivable	12771644.47		
0.00	1) Cash Theft (Sangli Balaji Chowk Br.)	0.00		
		14882726.23		
	12) PROFIT & LOSS A/C			
43537697.62	A) Previous Year Loss			
	B) Current Year Profit			
				0.00
	13) BRANCH ADJUSTMENT			
2459003912.64				**2527750403.14**

DIRECTOR **VICE CHAIRMAN** **CHAIRMAN**

THE VITA MERCHANTS' CO-OPERATIVE BANK LTD., VITA (DIST.SANGLI)

FORM "B"

PROFIT & LOSS ACCOUNT FOR 1st APRIL 2025 TO 31st MARCH 2026

31.03.2025	EXPENSES	AMOUNT	31.03.2026
	01) INTEREST ON DEPOSITS & BORROWINGS		118278477.00
92868023.00	A) Deposits	118254252.00	
256135.00	B) Borrowings	24225.00	
40036918.51	**02) SALARIES,ALLOWANCES,PROVIDEND FUND**	43103928.60	43103928.60
	CONTRIBUTION ETC.		
239472.00	**03) DIRECTORS & LOCAL COMMITTEE MEMBER**	264700.00	264700.00
	FEES & ALLOWANCESS		
5416420.00	**04) RENT,TAXES,INSURANCE,LIGHTING ETC.**	5033990.00	5033990.00
303098.76	**05) LEGAL CHARGES**	0.00	0.00
632528.46	**06) POSTAGE,TELEGRAM,TELEPHONE CHARGE**	522463.10	522463.10
800000.00	**07) AUDITORS FEES**	800000.00	800000.00
1688643.00	**08) DEPRECIATION ON**		
	A) Dead Stock,Furniture Fixture,Land & Buildings, Li	2027752.00	2027752.00
	Liabrary Books,Machinery,Computer,Motor Vehicle		
	09) ADVERTISEMENT,PRINTING,& STATIONERY		704992.68
194337.00	A) Advertisement	251586.00	
205231.47	B) Printing	264449.32	
89023.00	C) Stationery	105260.36	
94906.00	D) Computer Stationery	83697.00	
142824736.20		170736303.38	52457826.38

THE VITA MERCHANTS' CO-OPERATIVE BANK LTD., VITA (DIST.SANGLI)

FORM "B"

PROFIT & LOSS ACCOUNT FOR 1st APRIL 2025 TO 31st MARCH 2026

31.03.2025	INCOME	AMOUNT	31.03.2026
	01) INTEREST & DISCOUNT ON		
109877847.54	A) Loans & Advances	119386011.41	
58393347.00	B) Investments	66361515.00	
168271194.54		185747526.41	185747526.41
195800.32	**02) COMMISSION EXCHANGE & BROKERAGE**	224214.18	224214.18
	03) OTHER RECEIPTS		48603673.54
2034357.50	A) Locker Rent	1977218.00	
104408.83	B) Incidental Charges	0.00	
0.00	C) Minimum Balance Charges	0.00	
1131985.41	D) Others	1423486.34	
3000.00	E) Profit On Sale of Assets	14646730.00	
171000.00	F) Dividend	171000.00	
7600000.00	G) Bad & Doubtful Debts Reserve	21356684.00	
3665662.00	H) Service Charges	3988025.00	
0.00	I) Recovery in Write Off Loans & Adv.A/cs	1398629.00	
0.00	J)Profit On Sale Of Investment	952.00	
122609.80	k)Cheque Book Charges	100890.20	
0.00	L)P/L On Govt. Security After Maturity	0.00	
	M) Depreciation on Investment	3042000.00	
	N) Profit on Sale of Motor Vehicle	498059	
	04) LOSS	0.00	
183300018.40		234575414.13	234575414.13

PAGE NO --- 2

31.03.2025	EXPENSES	AMOUNT	31.03.2026
142824736.20	B/F	170736303.38	52457826.38
	10) OTHER EXPENDITURE		134310819.22
20453.78	A) Commission	64537.87	
0.00	B) Investment Fluctuation Reserve	320000.00	
944626.00	C) General Expenses	980951.00	
388624.00	D) General Meeting Expenses	529916.00	
2500.00	E) Profession Tax	2500.00	
496682.00	F) Motor Vehicle Fuel & Repairs Expenses	678728.00	
4705.68	G) Clearing House Charges	91.02	
30000.00	H) Education Expenses	30000.00	
27039.00	I) Vardhapan Din Expenses	37343.00	
152639.00	J) News Paper Bill & Subscription	166951.00	
19658.00	K) Consultancy Fee & Allownces	26704.00	
60000.00	L) Investment Ammortisation	60000.00	
593120.00	M) Security Guard Charges	729972.00	
1940506.44	N) Maintenance & Repairs of Computer	2049283.00	
2850.00	O) Peon / Employyes Dresses	97770.00	
445778.00	P) Employees Travelling Expenses	546654.00	
63844.00	Q) Directors Travelling Expenses	151814.00	
0.00	R) Trade Certificate Fee	0.00	
0.00	S) Br. Shifting Expences	11800.00	
2280428.00	T) D C D R Connectivity Charges	2292292.00	
798384.00	U) Election Expences	0.00	
0.00	V) Handling Charges	0.00	
348031.38	W) Input CGST Accounts Expenses	432086.30	
348031.38	X) Input SGST Accounts Expenses	432087.29	
1994161.00	Y) Expences on Deposit Insurance	2155807.74	
0.00	Z) Lawad Expenses	0.00	
10962061.66		11797288.22	
153786797.86		182533591.60	186768645.60

PAGE NO --- 2

31.03.2025	INCOME	AMOUNT	31.03.2026
183300018.40	B/F	234575414.13	234575414.13
183300018.40		234575414.13	234575414.13

PAGE NO --- 3

31.03.2025	EXPENSES	AMOUNT	31.03.2026
153786797.86	B/F	182533591.60	186768645.60
1416.00	AA) Safe Deposit Halt Rent	1416.00	
41625.00	AB) Maharashtra Labour Welfare Fund	19575.00	
170000.00	AC) Contingent Prov. Agst Std. Assets	800000.00	
25533.00	AD) Training Expenses	211849.00	
0.00	AE) Rebate on OTS	0.00	
2567.00	AF) Loss on sale Of Assets	0.00	
0.00	AG) Loss in Write Off Assets	7023.00	
13702.00	AH) Loan Interest Rebate	18533.00	
0.00	AI) Recovery Expenses	0.00	
0.00	AJ) Painting Expenses	0.00	
61980.69	AK) Minimum Balance Charges	0.00	
362785.20	AL) Recovery in Writte Off Loan & Adv. Accounts	0.00	
0.00	AM) Transaction Insurance Premium	2429.00	
0.00	AN) Direcrtor Meeting Expenses (Tea, Breakfast)	106038.00	
0.00	AO) RBI Penalty Charges	310000.00	
	11) PROVISIONS		
2409031.00	A) Bonus Ex-gratia Award pay to Staff	2758191.00	
0.00	B) Bad & Doubtful Debts Reserve		
	C) Provision on Standard Asset		
	D) Provision on Staff Retirement		
	E) Audit Fee Provision		
	F) Writte off Assets		
26424580.65	**12) PROFIT / LOSS**	47806768.53	47806768.53
183300018.40		234575414.13	234575414.13

GENERAL MANAGER **CHIEF EXECUTIVE OFFICER** **DIRECTOR**

PAGE NO --- 3

31.03.2025	INCOME	AMOUNT	31.03.2026
183300018.40	B/F	234575414.13	234575414.13
183300018.40		234575414.13	234575414.13

VICE CHAIRMAN

CHAIRMAN

रिझर्व्ह बँक परिपत्रकानुसार द्यावयाची विविध माहिती

१. आर्थिक प्रमाणके — रू. लाखात अ.क्र.३,४ व १०

तपशील	वर्ष २०२४ - २५	वर्ष २०२५ - २६
स्वनिधि परिपूर्णता प्रमाणके	१५.१५ %	१८.२९ %
अ) एन. पी. ए. कर्जाचे एकूण कर्जाशी शेकडा प्रमाण	१८.४७%	९.७५%
ब) निव्वळ एन.पी.ए कर्जाचे निव्वळ कर्जाशी शेकडा प्रमाण	३.८९%	१.६६%
अ)एन.पी.ए तरतूद (रू. लाखामध्ये)	१६३१.५०	९७५.००
ब) गुंतवणूकीवरील घसारा (रू. लाखामध्ये)	०.००	०.००
क) आयकर (रू. लाखामध्ये)	०.००	०.००
अ) गुंतवणूकीची ढोबळ किंमत -भारतातील (रू. लाखामध्ये)	८३०३.८१	९७९५.११
ब) गुंतवणूकीवरील घसा-याची तरतूद- भारतातील (रू. लाखामध्ये)	३२.२२	१.८०
ढोबळ नफ्याचे खेळत्या भांडवलाशी शेकडा प्रमाण	१.५५%	२.३५%
एकूण व्याजाच्या उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	८.२५%	८.०८%
एकूण व्याजाशिवाय उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	०.७४%	२.१२%
व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी शेकडा प्रमाण	३.०४%	२.७१%
निव्वळ नफ्याचे खेळत्या भांडवलाशी शेकडा प्रमाण	१.३०%	२.००%
अ) प्रति सेवक व्यवसाय (रू. लाखामध्ये)	१९३.५२	१९३.४५
ब) प्रति सेवक निव्वळ नफा (रू. लाखामध्ये)	२.०३	३.५९
ठेवीवरील खर्चाचा सरासरी दर	५.६१%	६.१२%
मालमत्तेवरील मिळालेल्या उत्पन्नाचा दर	०.००	०.००
निधी उभारण्याच्या खर्चाचा दर	०.००	०.००
व्यवसायातील दुरावा	४.६१%	४.३९%
कर्जावरील कमीत कमी व्याजदर	७.००%	७.००%
टीप: प्रमाणके सरासरी आकडेवारीवरून काढलेली आहेत.		

NOTES FORMING PART OF THE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026 AND BALANCE SHEET AS ON EVEN DATE

I. OVERVIEW

1. INTRODUCTION

The Vita Merchants' Co-operative bank Limited, Vita ("the bank") was established on 14th December, 1936. The bank is a urban co-operative bank having 22 branches in Sangli, Satara, Solapur, Kolhapur, Ratnagiri, Sindhudurg, Pune and Mumbai District of Maharashtra state.

2. BASIS OF PREPARATION

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

3. USE OF ESTIMATES

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates is recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention

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

2. Revenue Recognition - AS 9

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

i. Interest and other income on Advances classified as 'Non-performing Assets' is recognized to the extent realized, as per the directive issued by the RBI. Unrealized interest on Non-performing advances is shown under 'Overdue Interest Reserve' and 'Interest receivable' on liability side and asset side respectively.

ii. Commission and other related income are fully recognized as income on realization.

iii. Locker rent is charged to customers for locker facility provided by bank. Locker Rent is fully recognized as income on realization.

iv. Dividend is recognized as income on realization.

v. Interest on Government Securities, Debentures and other Fixed Income Securities is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.

vi. Income (other than interest) on investments in 'Held to Maturity (HTM)' category acquired at a discount to face value is recognized as follows:

a. On interest bearing securities, it is recognized only at the time of redemption.

b. On zero coupon securities, it is accounted for over the balance tenor of the security on constant yield basis.

3. Investments - AS 13

a. The Bank has classified the investments in accordance with the RBI guidelines applicable to Urban Co-Operative Banks. Accordingly, classification of investments in government securities for the purpose of valuation is done under the following categories:

i. Held to Maturity (HTM): Comprising investments acquired with intention to hold them till maturity.

ii. Held for Trading (HFT): Comprising investment acquired with the intention to trade within 90 days of its acquisition.

iii. Available for Sale (AFS): Comprising investments not covered by i and ii above i.e. those which are acquired neither for trading purpose nor being held till maturity.

b. Investments are classified under following five heads for disclosure in Balance Sheet as per RBI guidelines -

i. Central & State Government Securities

ii. Other Approved Securities

iii. Shares of Co-op. Banks

iv. Investment in Term Deposits with other banks.

c. Investments purchased under HTM category are accounted at cost. Premium, if any, on investments under HTM category is amortized over the residual life of the investment.

d. Investments under "HFT" and "AFS" categories are marked to market on the basis of guidelines issued by the RBI. While net depreciation, if any, under each of the categories has been provided for, and net appreciation, if any, has been ignored.

e. Shares of co-operative Banks are valued at cost.

f. The transfer of investments from one category to another is done at lower of the acquisition cost/book value/market value on the date of transfer and the depreciation, if any, fully provided for.

g. Treasury bills under all the classifications are shown at carrying cost.

h. Broken period interest on investments is treated as revenue item. Brokerage, Commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.

4. Advances & Provision for Advances

a. Advances are disclosed net of write off & further disclosed into short term, medium term & long term.

b. Advances are classified into Standard, Sub-Standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.

c. Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

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

d. In case of loan account classified as NPA, an account may be reclassified as a performing asset if it conforms to the relevant RBI guidelines.

e. In case of accounts which were restructured including accounts restructured under COVID regulatory package, adequate provision was made in accordance with the extant RBI guidelines in relevant years.

5. Property Plant & Equipment (PPE) & Depreciation - AS 10

a. Property Plant and Equipment are stated in balance-sheet at historical cost less accumulated depreciation and impairment loss, if any. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates.

b. The surplus arising out of revaluation of premises carried out is credited to the Revaluation Reserve in the Balance Sheet.

c. Subsequent costs are included in carrying amount of asset or recognized as separate asset, as appropriate only when it is probable that future economic benefit associated with the item will flow to the entity and the cost can be measured reliably.

d. The rates of depreciation and method of charging depreciation are as under:

Sr. No.	Description of Fixed Asset	Method of Charging Depreciation	Depreciation %
1	Building	WDV	10.00%
2	Furniture & Fixture	WDV	10.00%
3	Machinery - Lift	WDV	15.00%
4	Vehicles	WDV	15.00%
5	Electrification	WDV	10.00%
6	Library	WDV	10.00%
7	Computers and Softwares	SLM	33.33%

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

f. The fixed asset block-Computer include intangible fixed asset in the nature of computer software, which are amortized over a period of three years on SLM basis, similar to rate and method of depreciation charged for fixed asset block - computer.

6. Reserve Fund

a. Statutory Reserve Fund: Entrance Fees and nominal membership fees are transferred to Statutory Reserve Fund.

b. Dividend Equalisation reserve: During the year, pursuant to RBI Circular DOR.CAP.REC.No.30/09.18.201/2024-25 dated July 30, 2024 on "Guidelines on treatment of Dividend Equalisation Fund (DEF) - Primary (Urban) Co-operative Banks", the Bank has transferred the balance of Dividend Equalisation Fund amounting to ₹4,55,000/- to General Reserve/Free Reserve as a one-time measure.

c. Bad and Doubtful Debt reserve:

➤ During the year, the Bank reviewed the adequacy of the Bad and Doubtful Debts Reserve (BDDR) in accordance with the applicable RBI guidelines and the accounting policy of the Bank. Based on such review, the Bank determined that an amount of ₹2,13,56,684/- representing excess provision/reserve was no longer required. Accordingly, the said amount has been written back and transferred to the Profit and Loss Account during the year. The write-back has been made after ensuring that the Bank continues to maintain the minimum provisioning requirements prescribed by the Reserve Bank of India, and the transfer has been duly approved by the competent authority.

➤ During the year, the Bank has technically written off non-performing advances aggregating ₹4,42,93,316/- by debiting the Bad and Doubtful Debts Reserve (BDDR), in accordance with the Bank's Board-approved policy and the Reserve Bank of India (Urban Co-operative Banks Resolution of Stressed Assets) Directions, 2025. The technical write-off has been effected solely for accounting purposes and does not involve any waiver of the Bank's claims against the borrowers. The technically written-off accounts continue to remain outstanding at the borrower level, and the Bank continues its recovery efforts through all available legal and other recovery measures. The technical write-off has been carried out without prejudice to the Bank's right of recovery and in compliance with the applicable RBI prudential norms.

d. Investment Fluctuation fund:

In terms of RBI/DOR/2025-26/284 DOR.MRG.REC.No.203/00-00-11/2025-26 November 28, 2025 Reserve Bank of India (Urban Co-operative Banks-Classification, Valuation and Operation of Investment Portfolio) Directions, 2025, every Urban Co-operative Bank is required to maintain an Investment Fluctuation Reserve (IFR) equivalent to a minimum of 5% of the investment portfolio classified under the Available for Sale (AFS) and Held for Trading (HFT) categories.

However, due to the Bank's accumulated losses, it has not been possible to create the IFR to the extent prescribed under the aforesaid RBI Directions. Accordingly, during the current year, the Bank has made a provision of ₹3,20,000, which has been debited to the Profit and Loss Account and credited to the Investment Fluctuation Reserve.

e. Investment Depreciation Reserve:

In accordance with the Reserve Bank of India (Urban Co-operative Banks - Classification, Valuation and Operation of Investment Portfolio) Directions, 2025, investments classified under the Available for Sale (AFS) and Held for Trading (HFT) categories are required to be valued at prescribed intervals, and the net depreciation, if any, arising on such valuation is required to be charged to the Profit and Loss Account. The corresponding provision is maintained as Investment Depreciation Reserve (IDR).

Based on the periodic valuation of the investment portfolio classified under the AFS and HFT categories, the Bank has determined the Investment Depreciation Reserve (IDR) required to be maintained in accordance with the aforesaid RBI Directions. Accordingly, the excess provision amounting to ₹30,42,000, being no longer required, has been written back and credited to the Profit and Loss Account during the year. The closing balance of the Investment Depreciation Reserve represents the provision considered adequate as at the balance sheet date in accordance with the applicable RBI guidelines.

f. Revaluation reserve Fund:

During the year, the Bank sold a building forming part of its revalued fixed assets. Consequently, the revaluation surplus attributable to the said building amounting to ₹71,97,081/-, lying in the Revaluation Reserve Fund, has been debited to the Revaluation Reserve Fund in accordance with the applicable accounting principles governing revalued assets. The adjustment represents the transfer of the revaluation surplus relating to the asset disposed of and does not affect the Profit and Loss Account.

7. Employee Benefits - AS 15

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

b. Gratuity: The bank provides for the gratuity, a defined benefit retirement plan, covering all employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years mentioned under 'The Payment of Gratuity Act, 1972'. Accordingly, bank has taken a group gratuity policy with LIC for the payment of gratuity to the employees and relevant premium of the said policies have been paid and debited to Profit and Loss Account.

c. Leave Encashment: Bank has made a provision of leave encashment payment is separately made in balance sheet.

8. Segment Reporting - AS 17

In accordance with the guidelines issued by RBI, Segment Reporting is made as under based on primary segment being Banking Segment:

a. Treasury segment primarily consists of all investment portfolio, interest / dividend earnings on investment portfolio and profit/loss on sale of investments. The expenses of this segment consist of commission or other incidental expenses as well as depreciation/amortization of premium on Held to Maturity category investments.

b. Other Banking Operations include all other operations not covered under Treasury operations.

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the bank as a whole.

9. Operating Lease - AS 19

Lease rental obligations in respect of asset taken on operating lease are charged to Profit and Loss account on straight line basis over the lease term.

10. Taxation - AS 22

The Bank has not recognised Deferred Tax Asset (DTA) on deductible timing differences and carry forward losses, if any, as prescribed under Accounting Standard (AS) 22 - Accounting for Taxes on Income. Considering the accumulated

losses and the absence of virtual certainty supported by convincing evidence regarding the availability of sufficient future taxable income, the Bank has not recognised the Deferred Tax Asset. Consequently, the financial statements are not fully compliant with the disclosure and recognition requirements of AS 22 to the extent applicable. Tax expense comprises both deferred and current taxes. Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with the The Income Tax Act, 1961. Deferred Income Tax reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

11. Provisions, Contingent Liabilities and Contingent Assets - AS 29

A provision is recognized when Bank has a present obligation as a result of past event where it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value except in case of decommissioning, restoration and similar liabilities that are recognized as cost of Property, Plant and Equipment and are determined based on best estimate of the expenditure required to settle the present obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

a. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or

b. A present obligation arising from a past event which is not recognized, as it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources embodying economic benefits is remote, no provision or disclosure is made.

Bank issues guarantees on behalf of its customers. Bank Guarantees generally represent irrevocable assurances that the bank will make payment in the event of the customer failing to fulfil its financial obligations. It is the policy of the bank to issue guarantee against 100% Fixed Deposit Security.

12. Accounting of Goods & Services Tax

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

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

1. Net profit or loss for the period, Prior Period Items and Changes in Accounting policies - AS 5

There are no changes in the Significant Accounting Policies adopted during the year ended March 31, 2026. There are no items of material significance in the prior period account requiring disclosure.

2. Employee Benefits - AS 15

a. Provident Fund: Banks employees are covered by Provident Fund to which the Bank makes a defined contribution measured as a fixed percentage of basic salary. During the year an amount of Rs. 17,58,515/- has been charged to Profit and Loss account and deposited with the Commissioner of Provident Fund.

b. Gratuity: The bank provides for the gratuity, a defined benefit retirement plan, covering all employees. Accordingly, bank has taken a group gratuity policy with LIC for the payment of gratuity to the employees and relevant premium of the said policies have been paid and debited to Profit and Loss Account. During the year, an amount of Rs. 16,24,753/- has been charged to profit and loss account.

c. Leave Encashment: Bank has made a provision of leave encashment payment is separately made in balance sheet.

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

Current Year

Figures in Rs. Lacs

Particulars	Treasury	Other Banking Operations	Total
Segment Revenue	663.61	1682.14	2345.75
Segment Cost	0.60	1867.09	1867.69
Unallocated Income	0.00	0.00	0.00
Operating Profit/Loss	**663.01**	**-184.95**	**478.06**
Unallocated Expenses	0.00	0.00	0.00
Net Result	**663.01**	**-184.95**	**478.06**
Income Tax	0.00	0.00	0.00
Net Profit	**663.01**	**-184.95**	**478.06**
Other Information			

Segment Assets	9795.11	15874.76	25669.87
Unallocated Assets	60.00	-124.25	-64.25
Total Assets			**25729.87**
Segment Liabilities	0.00	0.00	0.00
Capital Employed	0.00	1235.77	1235.77
Unallocated Liabilities	60.00	24434.10	24494.10
Total Liabilities	**60.00**	**25669.87**	**25729.87**

Previous Year

Figures in Rs. Lacs

Particulars	Treasury	Other Banking Operations	Total
Segment Revenue	583.94	1833.00	1249.06
Segment Cost	0.60	1568.15	1568.75
Unallocated Income	0.00	0.00	0.00
Operating Profit / Loss	**583.34**	**-319.09**	**264.25**
Unallocated Expenses	0.00	0.00	0.00
Net Result	**583.34**	**-319.09**	**264.25**
Income Tax	0.00	0.00	0.00
Net Profit	**583.34**	**-319.09**	**264.25**
Other Information			
Segment Assets	8303.81	16766.52	25070.33
Unallocated Assets	0.00	87.22	87.22
Total Assets			**25157.55**
Segment Liabilities	0.00	0.00	0.00
Capital Employed	0.00	1200.29	1200.29
Unallocated Liabilities	87.22	23870.04	23957.26
Total Liabilities	**87.22**	**25070.33**	**25157.55**

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

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

4. Related Party Disclosures - AS 18

The bank has disclosed the necessary information regarding related parties to the extent permissible by Banking Regulation Act, 1949 by way of loans given to directors and their relatives. The bank is a co-operative society under the Maharashtra State Co-operative Societies Act, 1960 and there are no related party requiring a disclosure under Accounting Standard-18 issued by Institute of Chartered Accountants of India other than Key Managerial Personnel, viz. Mr. Pravinkumar Baburao Babar Chief Executive Officer of the Bank.

However, the details of transactions with Key Management Personnel are not given in view of the R.B.I. Circular dated 29th March, 2003.

5. Leases - AS 19

Operating Lease comprises leasing of office premises (AS-19). Lease rental obligation in respect of assets taken on operating lease are charged to profit and loss account on straight line basis over the lease term. Indirect Cost (if any) are also charged to profit and loss account.

Particular	31/03/2026	31/03/2025

Future lease rental payable as at the end of the year	0.00	0.00
- Not Later than one year	0.00	0.00
- Later than one year and not later than five years	0.00	0.00
- Later than five years	0.00	0.00
Total of minimum lease payments realization in the Profit and Loss account for the year	0.00	0.00
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	0.00	0.00
Sub-lease payments realization in the Profit and Loss account for the year	0.00	0.00

6. Earnings Per Share - AS 20

Particulars	31/03/2026	31/03/2025
Net profit after tax as per Profit and Loss Account (Rs. in Lakhs)	478.07	264.25
Nominal value of share (Rs. Per share)	10.00	10.00
No of Shares	12357697	12002851
Earnings Per Share (Rs.)	**3.87**	**2.20**

7. Accounting for taxes on income - AS 22

The Bank has not recognised Deferred Tax Asset (DTA) on deductible timing differences and carry forward losses, if any, as prescribed under Accounting Standard (AS) 22-Accounting for Taxes on Income. Considering the accumulated losses and the absence of virtual certainty supported by convincing evidence regarding the availability of sufficient future taxable income, the Bank has not recognised the Deferred Tax Asset. Consequently, the financial statements are not fully compliant with the disclosure and recognition requirements of AS 22 to the extent applicable. Tax expense comprises both deferred and current taxes. Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with the The Income Tax Act, 1961. Deferred Income Tax reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

8. Intangible Assets - AS 26

Details of Computer software other than internally generated
The details of computer software included in the fixed assets block of 'Computer and hardware' are as follows:

Amounts in Rupees lakhs

Particulars	CY	PY
Opening Balance of Software (intangible Asset)	0.00	0.00
Add: Addition during the year	0.00	0.00
Less: Amortisation during the year	0.00	0.00
Closing Balance of Software (intangible Asset)	**0.00**	**0.00**

9. Impairment of Assets - AS 28

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

10. Provisions, Contingent Liabilities and Contingent Assets - AS 29

Contingent liabilities are disclosed on the face of the balance sheet.
Contingent assets are not recognized.

a. Contingent Liabilities in respect of Bank Guarantees, Letters of Credit, Forward Contracts etc:

Figures in Rs. Lacs

Particulars	CY	PY
Bank Guarantees	12.54	8.97
Letters of Credit (LC + Buyer's Credit)	-	-
Forward Exchange Contracts Purchase / Sale	-	-
Total	**12.54**	**8.97**

b. Claims not acknowledged as debts:

Particulars	CY	PY
On account of Income tax Demand (Gross)	-	-
On account of Service Tax	-	-

c. Contingent Liabilities – Others

In terms of DBOD Circular No. DEAF Cell.BC.114/30.01.002/2013-14 dated May 27, 2014, the Bank has transferred all credit balances amounting to Rs. 367.86 Lacs (as mentioned in sub-clause i) to viii) in Clause 3 of DEAF Scheme 2014) maintained with the Bank which have not been in operation for 10 years or more. The required disclosure as per the said circular is as under:

Figures in Rs. Lacs

Particulars	CY	PY
Opening balance of amounts transferred to DEAF	294.26	252.62
Add: Amounts transferred to DEAF during the year	77.03	42.82
Less: Amounts reimbursed by DEAF towards claims	3.43	1.18
Closing balance of amounts transferred to DEAF	**367.86**	**294.26**

As per our report on even date
For Kumbhojkar Kulkarni Deshpande and Associates
Chartered Accountants
FRN No. 118911W

Digitally signed by Prashant Sharad Deshpande
Date: 2026.06.29 23:51:02 +05'30'

[Seal: Kumbhojkar Kulkarni Deshpande & Associates
Chartered Accountants, FRN 118911W]

CA. Prashant S. Deshpande
Partner
Mem. No. 129959
Vita
29th June, 2026
UDIN: 26129959MTFNKY2606

DisclosuresinpursuancetoRBI/DoR/2025-2C/28SDoR.ACC.REC.No.208/21.04.018/2025-2CNovember28,2025
ReserveBankofIndia(UrbanCo-operativeBanks–FinancialStatements:PresentationandDisclosures) Directions,2025

Regulatorycapital

(i)Compositionofregulatorycapital

(Amountin₹crore)

SNo.	Particulars	CurrentYear	PreviousYear
i)	Paidupsharecapitalandreserves(netofdeductions,ifany)	18.63	12.54
ii)	OtherTier1capital		
iii)	Tier1capital(i+ii)	18.63	12.54
iv)	Tier2capital	1.64	1.73
v)	Totalcapital(Tier1+Tier2)	20.27	14.27
vi)	TotalRiskWeightedAssets(RWAs)	110.86	94.16
vii)	Tier1Ratio(Tier1capitalasapercentageofRWAs)	16.81	13.32
viii)	Tier2Ratio(Tier2capitalasapercentageofRWAs)	1.48	1.83
ix)	CapitaltoRiskWeightedAssetsRatio(CRAR)(TotalCapitalasa percentageofRWAs)	18.29	15.15
x)	Amountofpaid-upequitycapitalraisedduringtheyear	0.36	0.17
xi)	Amountofnon-equityTier1capitalraisedduringtheyear,ofwhich: Givelist*asperinstrumenttype(perpetualnon-cumulativepreference shares,perpetualdebtinstruments,etc.).	----	----
xii)	AmountofTier2capitalraisedduringtheyear,ofwhich Givelist**asperinstrumenttype(perpetualnoncumulativepreference shares,perpetualdebtinstruments,etc.).	TIER2<TIER1	TIER2<TIER1

*Example:Abankmaydiscloseasunder

Particulars	CY	PY
Amountofnon-equityTier1capitalraisedduringtheyearofwhich:	---	---
PerpetualNon-CumulativePreferenceShares Perpetual Debt Instruments	--- ---	--- ---

**Example:Abankmaydiscloseasunder:

Particulars	CY	PY
AmountofTier2capitalraisedduringtheyearofwhich:	---	---
PerpetualCumulativePreferenceShares Longtermsubordinateddebtinstruments	---- ----	---- ----

ii.DrawdownfromReserve

Amountincrores

Nameof Reserve	Balance ason 31.03. 2025	Amount Drawn down during F.Y. 2025- 2026	Balance ason 31.03.2026	Reasonforsuchdrawdown
Investment Depreciation Reserve	0.32	0.30	0.02	Basedontheperiodicvaluationof theinvestmentportfolioclassified under the AFS and HFT categories, the Bank has determined the InvestmentDepreciationReserve(IDR)requiredtobemaintainedin accordancewiththeaforesaidRBIDirections.Accordingly,theexcess provisionamountingto ₹30,42,000,beingno longerrequired,hasbeen writtenbackandcreditedtotheProfitandLossAccountduringthe year. The closing balance of the Investment Depreciation Reserve representstheprovisionconsideredadequateasatthebalancesheet dateinaccordancewiththeapplicableRBIguidelines
Dividend Equalisation Reserve	0.05	0.05	-	During the year, pursuant to RBI Circular DOR.CAP.REC.No.30/ 09.18.201/2024-25datedJuly30,2024on*"Guidelinesontreatmentof Dividend Equalisation Fund (DEF) – Primary (Urban) Co-operative Banks"*,theBankhastransferredthebalanceofDividendEqualisation Fund amountingto₹4,55,000/- toGeneralReserve/FreeReserve asa one-timemeasure
Revaluation Reserve	2.97	1.47	1.50	Duringtheyear,theBanksoldabuildingformingpartofitsrevalued fixed assets. Consequently, the revaluation surplus attributable to the said building amounting to ₹71,97,081/-, lying in the Revaluation ReserveFund,hasbeendebitedtotheRevaluationReserveFundin accordance with the applicable accounting principles governing revalued assets. The adjustment represents the transfer of the revaluationsurplusrelatingtotheassetdisposedofanddoesnot affecttheProfitandLossAccount
Badand DoubtfulDebts reserve	16.32	6.57	9.75	➢ Duringtheyear,theBankreviewedtheadequacyoftheBadand DoubtfulDebtsReserve(BDDR)inaccordancewiththeapplicable RBI guidelines and the accounting policy of the Bank. Based on such review, the Bank determined that an amount of ₹ 2,13,56,684/- representing excess provision/ reserve was no longerrequired.Accordingly,thesaidamounthasbeenwritten back and transferred to the Profit and Loss Account during the year.Thewrite-backhasbeenmadeafterensuringthattheBank continues to maintain the minimum provisioning requirements prescribedbytheReserveBankofIndia,andthetransferhasbeen dulyapprovedbythecompetentauthority. ➢ During the year, the Bank has technically written off non-

				performingadvancesaggregating₹4,42,93,316/- bydebiting the BadandDoubtfulDebtsReserve(BDDR),inaccordancewiththe Bank's Board-approved policy and the Reserve Bank of India (Urban Co-operative Banks – Resolution of Stressed Assets) Directions,2025.Thetechnicalwrite-offhasbeeneffectedsolely foraccountingpurposesand does notinvolve anywaiverofthe Bank'sclaimsagainsttheborrowers.Thetechnicallywritten-off accountscontinuetoremainoutstandingattheborrowerlevel, andtheBankcontinuesitsrecoveryeffortsthroughallavailable legal and other recovery measures. The technical write-offhas beencarriedoutwithoutprejudicetotheBank'srightofrecovery andincompliancewiththeapplicableRBIprudentialnorms

Assetliabilitymanagement

(i)Maturitypatternofcertainitemsofassetsandliabilities

(Amountin₹crore)

	Day1	2to7days	8to14days	15to30days	31daysto2 months	Over2months andupto3 months	Over3months andupto6 months	Over6months andupto1year	Over1yearand upto 3 years	Over3years andupto5	Over5years	Total
Deposits			12.74	4.96	6.40		14.59	36.67	112.69	4.26	0.80	193.11
Advances			1.41	0.38	1.45		2.69	10.23	39.50	17.84	45.08	118.58
Investments			13.98	5.85	4.65		15.94	15.30	38.53	0.99	2.71	97.95
Borrowings												
Foreign Currency assets												
Foreign Currency liabilities												

Investments

CompositionofinvestmentportfolioAsat31.03.2026 (Amountin₹crore)

	InvestmentsinIndia							Investments outsideIndia				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures andBonds	Subsidiaries and /or joint ventures	Others	Total investmentsin India	Government securities (including local authorities)	Subsidiaries and /or joint ventures	Others	Total Investments outsideIndia	
HeldtoMaturity												
Gross	36.93						36.93					36.93
Less:Provision for non-performinginvestments(NPI)												
Net	36.93						36.93					36.93
AvailableforSale												
Gross	19.98	14.14					34.12					34.12
Less:Provision for depreciationand NPI												
Net	19.98	14.14					34.12					34.12
HeldforTrading												
Gross												
Less: Provision for depreciationandNPI												
Net												
TotalInvestments	56.91	14.14					71.05					71.05
Less:Provisionfornon performing investments	-----	-----										
Less:Provision for depreciationand NPI												
Net	**56.G1**	**14.14**					**71.05**					**71.05**

CompositionofinvestmentportfolioAsat31.03.2025

(Amountin₹crore)

	InvestmentsinIndia							InvestmentsoutsideIndia				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures andBonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiariesand/or joint ventures	Others	Total Investmentsoutside India	
HeldtoMaturity												
Gross	36.94	-	-	-	-	-	36.94	-	-	-	-	36.94
Less:Provisionfornon-performinginvestments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	36.94	-	-	-	-	-	36.94	-	-	-	-	36.94
AvailableforSale												
Gross	19.98	1.95	-	-	-	-	21.93	-	-	-	-	21.93
Less: Provision for depreciationandNPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	19.98	1.95	-	-	-	-	21.93	-	-	-	-	21.93
HeldforTrading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciationandNPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
TotalInvestments	56.92	1.95	-	-	-	-	58.87	-	-	-	-	58.87
Less:Provisionfornon-performinginvestments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciationandNPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	56.92	1.95	-	-	-	-	58.87	-	-	-	-	58.87

(Amount in₹crore)

Particulars		CY	PY
i)Movementofprovisionsheldtowardsdepreciationofinvestmentand NPIs			
a)	Openingbalance	0.32	0.32
b)	Add:Provisionsmadeduringtheyear	-	-
c)	Less:Writeoff/writebackofexcessprovisionsduringtheyear	0.30	-
d)	Closingbalance	0.02	0.32
ii)MovementofInvestmentFluctuationReserve			
a)	Openingbalance	0.55	0.55
b)	Add:Amounttransferredduringtheyear	0.03	-
c)	Less:Drawdown	-	-
d)	Closingbalance	0.58	0.55
iii)ClosingbalanceinIFRasapercentageofclosingbalanceofinvestments [Carryingvaluelessnetdepreciation(ignoringnetappreciation)i.e.,the net amountreflectedinthebalancesheet]inAFSandHFT.		1.68	2.50

Sale and transfers to/from HTM category

Details of Shifting of security from HTM to AFS

SrNo.	Coupon Rate	Face Value	Purchase BookValue	Purchase Date	Maturity Date	Purchase Rate	Sale Rate	Profit
CurrentYearF.Y.2025-26								
Nosuchcase								
PreviousYearF.Y.2024-25								
NosuchCase								

Non-SLRinvestmentportfolio

(a) Non-performingnon-SLRinvestments

(Amountin₹crore)

Sr.No.	Particulars	CurrentYear	PreviousYear
a)	Openingbalance	-	-
b)	Additionsduringtheyearsince1st April	-	-
c)	Reductionsduringtheaboveperiod	-	-
d)	Closingbalance	-	-
e)	Totalprovisionsheld	-	-

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)	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
a)	PSUs	----	----	----	----	----	----	----	----	----	----
b)	FIs	----	----	----	----	----	----	----	----	----	----
c)	Banks	0.15	0.15	----	----	----	----	----	----	----	----
d)	Private Corporates	----	----	----	----	----	----	----	----	----	----
e)	Subsidiaries / Joint Ventures	----	----	----	----	----	----	----	----	----	----
f)	Others	26.75	24.02	----	----	----	----	----	----	----	----
g)	Provision held towards depreciation	----	----	----	----	----	----	----	----	----	----
	Total	26.90	24.17	----	----	----	----	----	----	----	----

Repo transactions (in face value terms)

No Repo transactions (in face value terms) in the current and previous Financial Years

Amounts in crores

	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
Securities sold under repo	-	-	-	-	-	-	-	-
a) Government securities								
b) Corporate debt securities								
c) Any other securities								
Securities purchased under reverse repo	-	-	-	-	-	-	-	-
a) Government securities								
b) Corporate debt securities								
c) Any other securities								

Asset Quality

Classification of Advances and Provisions Held (Amount in ₹ Crore / Lakhs as per reporting standard)

Particulars	Total Standard Advances	Non-Performing Advances (NPA)				Total
		Sub-standard	Doubtful	Loss	Total Non-Performing	
Gross Standard Advances and NPAs						
Opening Balance	87.64	1.42	16.27	2.17	19.86	107.50
Add: Additions during the year					0.80	56.66
Less: Reductions during the year*					9.10	45.58
Closing balance	**107.02**	**0.94**	**1.04**	**9.58**	**11.56**	**118.58**
Reductions in Gross NPAs due to:						
i) Upgradation	-	-	-	-	-	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	4.67	-
iii) Technical / Prudential Write-offs	-	-	-	-	4.43	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.39	0.11	14.04	2.17	16.32	16.71
Add: Fresh provisions made during the year	-	-	-	-	-	0.08
Less: Excess provision reversed / Write-off loans	-	-	-	-	6.57	6.57
Closing balance of provisions held	**0.47**	**0.10**	**1.04**	**8.61**	**9.75**	**10.22**
Net NPAs						
Opening Balance	-	1.31	2.23	-	3.54	-

	Standard	Non-Performing				Total
	Total Standard Advances	Sub - standard	Doubtful	Loss	Total Non Performing Advances	
Add: Fresh additions during the year						
Less: Reductions during the year					1.73	
Closing Balance		0.84	0.97		1.81	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Rationale for drawdown may be explained by way of a note below the table)						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written - off accounts						1.97
Add: Technical / Prudential write-offs during the year						4.43
Less: Recoveries made from previously technical / prudential written-off accounts during the year						0.14
Closing balance						6.26

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.

Closingbalance	6.26

Note:
Whilemakingdisclosuresinauditedannualfinancialstatements,abankshouldinvariablyprovidethefiguresforboththecurrentandpreviousyeartofacilitatecomparison.
Technicalorprudentialwrite-offistheamountofnon-performingloanswhichareoutstandinginthebooksofthebranchesbuthavebeenwritten-off(fullyorpartially)atHeadOfficelevel.AmountofTechnicalwrite-offshouldbecertifiedbystatutoryauditors.
Totheextentthatfloatingprovisionshavenotbeenreckonedforfor Tier2capital,theymaybenettedofffromGrossNPAstoarriveatNetNPAs.

Ratios(inpercent)	Current Year	Previous Year
GrossNPAtoGrossAdvances	9.75%	18.47%
NetNPAtoNetAdvances	1.66%	3.88%
Provisioncoverageratio	84.33%	82.15%

Sr. No.	Sector*	CurrentYear			PreviousYear		
		OutstandingTotal Advances	GrossNPAs	Percentageof GrossNPAsto TotalAdvancesin thatsector	OutstandingTotal Advances	GrossNPAs	Percentageof Gross NPAs to TotalAdvances inthatsector
i)	**PrioritySector**						
a)	Agricultureandalliedactivities	19.40	0.68	0.90%	16.08	1.41	2.01%
b)	Advancestoindustriessectoreligibleas priority sector lending	5.00	2.75	3.64%	6.67	4.78	6.83%
c)	Services	31.44	2.04	2.70%	28.08	4.24	6.06%
d)	ConstructionAndRepairsToBuilding	15.05	0.92	1.22%	15.69	1.01	1.44%
e)	Eduction	2.37	0	0.00%	1.52	0	0.00%
	Personalloans	2.20	1.34	1.78%	1.99	1.62	2.31%
	Subtotal(i)	75.46	7.73	10.24%	70.03	13.06	18.65%
ii)	**Non-prioritySector**	-	-	-	-	-	-
a)	Agricultureandalliedactivities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services						
d)	RealEstate	8.41	1.71	3.97%	10.02	2.50	6.67%
e)	Personalloans	34.71	2.12	4.92%	27.46	3.30	8.80%
	Sub-total(ii)	43.12	3.83	8.88%	37.48	5.80	15.47%
	Total(I+ii)	118.58	11.56	9.74%	107.52	18.86	17.54%

*Abankshallalsodiscloseintheformatabove,sub-sectorswheretheoutstandingadvancesexceeds10percentoftheoutstandingtotaladvancestothatsector.
Forinstance,ifabank'soutstanding advancestotheminingindustryexceed10percentoftheoutstandingtotaladvancesto'Industry'sectoritshalldisclosedetailsofitsoutstandingadvancestominingseparatelyintheformataboveunder the'Industry'sector.

Detailsofaccountssubjectedtorestructuring(restructuringasdefinedasperapplicableregulations) - NILL

Divergenceinassetclassificationandprovisioning

(Amountin₹crore)

Sr.	Particulars	Amount
1.	GrossNPAsasonMarch31,2025asreportedbythebank	18.86
2.	GrossNPAsasonMarch31,2025asassessedbyReserveBankofIndia	19.86
3.	DivergenceinGrossNPAs(2-1)	1.00
4.	NetNPAsasonMarch31,2025asreportedbythebank	2.54
5.	NetNPAsasonMarch31,2025asassessedbyReserveBankofIndia	3.54
6.	DivergenceinNetNPAs(5-4)	1.00
7.	ProvisionsforNPAsasonMarch31,2025asreportedbythebank	16.32
8.	ProvisionsforNPAsasonMarch31,2025asassessedbyReserveBankofIndia	16.59
9.	Divergenceinprovisioning(8-7)	0.27
10	ReportedProfitbeforeProvisionsandContingenciesfortheyearendedMarch31,2025	2.64
11.	ReportedNetProfitafterTax(PAT)fortheyearendedMarch31,2025	2.64
12.	Adjusted(notional)NetProfitafterTax(PAT)fortheyearendedMarch31,2025after consideringthedivergenceinprovisioning	2.37

Disclosure of transfer of loan exposure – NILL

Non–FundBasedCreditFacilities

	AsatMarch 31,2026	AsatMarch 31,2026	PreviousYear	Previous Year
	Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion

I	OutstandingGuarantees(₹crore)				
	i)InIndia	0.13	-	0.09	-
	ii)OutsideIndia	-	-	-	-
II	Acceptances,Endorsementsand other Obligations (₹crore)	-	-	-	-
III	OtherNFBCreditfacilities(₹crore)	-	-	-	-
*SecuredportionisasdefinedundertheReserveBankofIndia(UrbanCo-operativeBanks–CreditFacilities)Directions,2025.					

Fraudaccounts - NILL

DisclosuresrelatedtoProjectFinance

Alendershallmakeappropriatedisclosuresrelatedtoprojectfinanceasbelow:

Sl.No	ItemDescription	Number of accounts	otaloutstanding (in ₹ crore)
1	Projectsunderimplementationaccountsatthebeginning of the quarter.	3	1.72
2	Projectsunderimplementationaccountssanctioned during the quarter.	-	-
3	ProjectsunderimplementationaccountswhereDCCOhas beenachievedduringthequarter	-	-
4	Projectsunderimplementationaccountsattheendofthe quarter.(1+2-3)	3	1.72
5	Outof`4'–accountsinrespectofwhichresolution processinvolvingextensioninoriginal/extendedDCCO,as thecasemaybe,hasbeeninvoked.	-	-
5.1	Outof`5'–accountsinrespectofwhichResolution plan has been implemented.	-	-
5.2	Outof`5'–accountsinrespectofwhichResolution plan is under implementation.	-	-
5.3	Outof`5'–accountsinrespectofwhichResolution plan has failed.	-	-
6	Outof`5',accountsinrespectofwhichresolutionprocess involvingextensioninoriginal/extendedDCCO,asthecase maybe,hasbeeninvokedduetochangeinscopeandsize oftheproject.	-	-
7	Outof`5',accountinrespectofwhichcostoverrun associatedwithextensioninoriginal/extendedDCCO,as the case may be, was funded	-	-
7.1	Outof`7',accountswhereSBCFwassanctioned duringfinancialclosureandrenewedcontinuously	-	-
7.2	Outof`7',accountswhereSBCFwasnot presanctionedorrenewedcontinuously	-	-
8	Outof`4'–accountsinrespectofwhichresolution processnotinvolvingextensioninoriginal/extended DCCO,asthecasemaybe,hasbeeninvoked.	-	-
8.1	Outof`8'–accountsinrespectofwhichResolution plan has been implemented.	-	-
8.2	Outof`8'–accountsinrespectofwhichResolution plan is under implementation.	-	-
8.3	Outof`8'–accountsinrespectofwhichResolution plan has failed.	-	-

DisclosureunderresolutionframeworkforCOVID-19-relatedStress - NILL

Exposures

i) **Exposuretorealestatesector** (Amountin₹crore)

Category	Current Year	Previous Year
i)Directexposure a)ResidentialMortgages Lendingfullysecuredbymortgagesonresidentialpropertythatisorwillbe occupiedbytheborrowerorthatisrented.Individualhousingloanseligiblefor inclusioninprioritysectoradvancesshallbeshown separately.Exposurewould also include non-fund based (NFB) limits.	16.77	14.71
b)CommercialRealEstate Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings,multitenanted commercialpremises,industrialorwarehousespace, hotels,landacquisition,developmentandconstruction,etc.).Exposurewould also include non-fund based (NFB) limits.	0.39	0.15
InvestmentsinMortgage-BackedSecurities(MBS)andothersecuritisedexposures i)Residential		
ii) CommercialRealEstate		
ii)IndirectExposure Fundbasedandnon-fund-basedexposuresonNationalHousingBankandHousing FinanceCcompanies.		
TotalExposuretoRealEstateSector	17.16	14.86

ii)**Exposuretocapitalmarket**

Particulars	CY	PY
i)Directinvestmentinequityshares,convertiblebonds,convertibledebenturesand unitsofequityorientedmutualfundsthecorpusofwhichisnotexclusivelyinvested incorporatedebt;	-	-
ii)Advancesagainstshares/bonds/debenturesorothersecuritiesoroncleanbasis toindividualsforinvestmentinshares(includingIPOs/ESOPs),convertiblebonds, convertibledebentures, andunitsofequity orientedmutualfunds;	-	-
iii)Advancesforanyotherpurposeswheresharesorconvertiblebondsorconvertible debenturesorunitsofequityorientedmutualfundsaretakenasprimarysecurity;	-	-
iv)Advancesforanyotherpurposestotheextentsecuredbythecollateralsecurityof shares or convertible bonds or convertible debentures or units of equity oriented mutualfundsi.e.,wheretheprimarysecurityotherthanshares/convertiblebonds/ convertibledebentures/unitsofequityorientedmutualfundsdoesnotfullycover theadvances;	-	-
v)Securedandunsecuredadvancestostockbrokersandguaranteesissuedon behalfofstockbrokersandmarketmakers;	-	-
vi)Loanssanctionedtocorporatesagainstthesecurityofshares/bonds/	-	-

debenturesorothersecuritiesoroncleanbasisformeetingpromoter'scontribution totheequityofnewcompaniesinanticipationofraisingresources;		
vii)Bridgeloanstocompaniesagainstexpectedequityflows/issues;	-	-
viii)Underwritingcommitmentstakenupbythebanksinrespectofprimaryissueof sharesorconvertiblebondsorconvertibledebenturesorunitsofequityoriented mutualfunds;	-	-
ix)Financingtostockbrokersformargintrading;	-	-
x)AllexposurestoVentureCapitalFunds(bothregisteredandunregistered)	-	-
Totalexposuretocapitalmarket	-	-

(iii) Risk category-wisecountryexposure

(Amountin₹crore)

RiskCategory*	Exposure(net)as at March 2026 (CurrentYear)	Provisionheldas at March 2026 (CurrentYear)	Exposure(net)as at March 2026 (PreviousYear)	Provisionheldas at March 2025 (PreviousYear)
Insignificant	-	-	-	-
Low	-	-	-	-
ModeratelyLow	-	-	-	-
Moderate	-	-	-	-
ModeratelyHigh	-	-	-	-
High	-	-	-	-
VeryHigh	-	-	-	-
Total	-	-	-	-

*Till a bank moves over to internal rating systems, it shall use the seven-category classification followed by Export Credit Guarantee CorporationofIndiaLtd.(ECGC)forthepurposeofclassificationandmakingprovisionsforcountryriskexposures.ECGCshallprovidetoa bank,onrequest,quarterlyupdatesoftheircountryclassificationsandshallalsoinformbanksincaseofanysuddenmajorchangesin countryclassificationintheinterimperiod.

Note-Ifabankhasnoexposuretocountryriskinboththecurrentandpreviousyear,itmayomitdisclosureofthetablewhilementioning thatithasnoexposuretocountryrisk.

(iv) Unsecuredadvances

Abankshalldisclosethetotalamountofadvancesforwhichintangiblesecuritiessuchaschargeoverthe rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as perthefollowingformat.

(Amountsin₹crore)

Particulars	CY	PY
Totalunsecuredadvancesofthebank(staffloansareagainstsalary)	0.15	0.20
Outoftheabove,amountofadvancesforwhichintangiblesecuritiessuchascharge overtherights,licenses,authority,etc.havebeentaken	-	-
Estimatedvalueofsuchintangiblesecurities	-	-

(v) **Factoringexposures:**Thissectionisnotapplicabletobank

(vi) **Unhedgedforeigncurrencyexposure:**Abankshalldiscloseitspoliciestomanagecurrencyinduced creditrisk. Thissectionisnotapplicabletobank.

(vii) **Loansagainstgoldandsilvercollateral**

(a) Detailsofloansextendedagainsteligiblegoldandsilvercollateral - NILL

(b) Detailsofgoldandsilvercollateralandauctions - NILL

(viii) ExposurestoRelatedParties

DetailsofexposurestorelatedpartiesasdefinedinReserveBankofIndia(UrbanCooperativeBanks–CreditRiskManagement) Directions, 2025

(Amountin₹crore)

Sr.No.	Particulars	Previous Year	Current Year
	A.LoanstoRelatedParties		
1	Aggregatevalueofloanssanctionedtorelatedpartiesduringtheyear	-	-
2	Aggregatevalueofoutstandingloanstorelatedpartiesason31st March	0.08	0.06
3	Aggregatevalueofoutstandingloanstorelatedpartiesasaproportionoftotalcredit exposure as on 31st March (in %)	0.07%	0.05%
4	Aggregatevalueofoutstandingloanstorelated partieswhicharecategorizedas:		
	(i)SpecialMentionAccountsason31st March	-	-
	(ii)Non-PerformingAssetsason31st March	-	-
5	Amountofprovisionsheldinrespectofloanstorelatedpartiesason31st March	-	-
	B.ContractsandArrangementsinvolvingRelatedParties		
6	Aggregatevalueofcontractsandarrangementsawardedtorelatedpartiesduringthe year	-	-
7	Aggregatevalueofoutstandingcontractsandarrangementsinvolvingrelatedparties as on 31st March	-	-

Concentrationofdeposits,advances,exposuresandNPAs

(i) Concentrationofdeposits

(Amountin₹crore)

Particulars	CurrentYear	PreviousYear
Totaldepositsofthetwentylargestdepositors	16.07	9.99
Percentageofdepositsoftwentylargestdepositorstototaldepositsofthe bank	8.32%	6.03%

(ii) Concentrationofadvances*

(Amountin₹crore)

Particulars	CurrentYear	PreviousYear
Totaladvancestothetwentylargestborrowers	13.83	14.30
Percentageofadvancestotwentylargestborrowerstototaladvancesof thebank	11.66%	13.30%

*Advancesshallbecomputedbasedoncreditexposurei.e.,fundedandnon-fundedlimitsincludingderivativeexposureswhereapplicable. Thesanctionedlimitsoroutstanding,whicheverarehigher,shallbereckoned.However,inthecaseoffullydrawntermloans,wherethereis noscopeforredrawalofanyportionofthesanctionedlimit,abankmayreckontheoutstandingasthecreditexposure.

(iii) Concentrationofexposures**

(Amountin₹crore)

Particulars	CurrentYear	PreviousYear
Totalexposuretothetwentylargestborrowers/customers	15.03	15.05
Percentageofexposurestothetwentylargestborrowers/customerstothe totalexposureofthebankonborrowers/customers	12.68%	14%

**Exposuresshallbecomputedasperapplicable RBIregulation.

(iv) Concentrationof NPAs

(Amountin₹crore)

Particulars	CurrentYear	PreviousYear
TotalExposuretothetoptwentyNPAaccounts	8.70	10.49
Percentageofexposurestothetwentylargest NPAexposuretototal Gross NPAs.	75.26%	52.82%

Derivatives

Bankhasnotenteredintoanytransactionsinderivativesinthecurrentandpreviousyears.

TransferstoDepositorEducationandAwarenessFund(DEAFund)

(Amountin₹crore)

Sr.No.	Particulars	CurrentYear	PreviousYear
i)	OpeningbalanceofamountstransferredtoDEAFund	2.94	2.52
ii)	Add:AmountstransferredtoDEAFundduringtheyear	0.77	0.43
iii)	Less:AmountsreimbursedbyDEAFundtowardsclaims	0.03	0.01
iv)	ClosingbalanceofamountstransferredtoDEAFund	3.68	2.94

Abankshallspecifyherethattheclosingbalanceoftheamounttransferredto DEAFund,asdisclosedabove,arealsoincludedunder 'Schedule12-ContingentLiabilities-Otheritemsforwhichthebankiscontingentlyliable'or'ContingentLiabilities-Others,'asthecase maybe.

Disclosureofcomplaints

a) Summaryinformationoncomplaintsreceivedbythebankfromcustomersandfromthe Officesof Ombudsman

Sr. No	Particulars	CurrentYear F.Y.2025-26	PreviousYear F.Y.2024-25
	Complaintsreceivedbythebankfromitscustomers		
1	Numberofcomplaintspendingatbeginningoftheyear	--	--
2	Numberofcomplaintsreceivedduringtheyear	05	03
3	Numberofcomplaintsdisposedduringtheyear	05	03
	3.1Ofwhich,numberofcomplaintsrejectedbythebank	--	--
4	Numberofcomplaintspendingattheendoftheyear	--	--
	MaintainablecomplaintsreceivedbythebankfromOfficeofOmbudsman		
5	Numberofmaintainablecomplaintsreceivedbythebankfrom OfficeofOmbudsman	--	--
	5.1Of5,numberofcomplaintsresolvedinfavourofthebankbyOfficeofOmbudsman	--	--
	5.2Of5,numberofcomplaintsresolvedthrough conciliation/mediation/advisories issued by Office of Ombudsman	--	--
	5.3Of5,numberofcomplaintsresolvedafterpassingofAwardsbyOfficeofOmbudsmanagainstthebank	--	--
6	NumberofAwardsunimplementedwithinthestipulatedtime(other thanthoseappealed)	--	--
5	Numberofmaintainablecomplaintsreceivedbythebankfrom OfficeofOmbudsman	--	--
	5.1Of5,numberofcomplaintsresolvedinfavourofthebankby OfficeofOmbudsmanOfficeofOmbudsman	--	--

b) Topfivegroundsofcomplaintsreceivedbythebankfromcustomers

Groundsof complaints,(i.e. complaints relatingto)	Numberof complaints pendingatthe beginningof theyear	Numberof complaints received duringthe year	%increase/ decrease in the numberof complaints receivedoverthe previousyear	Numberof complaints pendingatthe endoftheyear	Of5,number ofcomplaints pending beyond30 days
1	2	3	4	5	6
	CurrentYearF.Y.2025-26				
Ground-1	--	--	--	--	--
Ground-2	--	--	--	--	--
Ground-3	--	--	--	--	--
Ground-4	--	--	--	--	--
Ground-5	--	--	--	--	--
Others	--	--	--	--	--
Total					
	PreviousYearF.Y.2024-25				
Ground–1	--	--	--	--	--
Ground-2	--	--	--	--	--
Ground-3	--	--	--	--	--

Ground-4	--	--	--	--	--	--
Ground-5	--	--	--	--	--	--
Others	--	--	--	--	--	--
Total	--	--	--	--	--	--

DisclosureofpenaltiesimposedbytheReserveBankofIndia

Sr. No.	Dateof RBIOrder	Act/ Regulation under which Penalty Imposed	Natureof Breach/ Non-compliance	No.of Instances ofDefault	Amount of Penalty (₹in lakh)	Remarks
1	13/02/2026	Exposure normsand Statutory Other Restrictions –UCBs	Bankhas sanctioned loansto nominal membersfor amount aboveRs. 1,00,000/-	27	2.10	Follwingactionsaretakenbythe bank Bankhaspaidthepenaltyon 10/03/2026 Bank has issued written boardapprovedinstructions to all branches to observe thelimitofloanstonominal members. Outof27loanaccounts,13 accounts were duly closed Remaining 14 borrowers paid the share capital amountandbecomeregular members.
2	13/02/2026	RBI directions on'Fair Lending Practice– Penal Chargesin loan accounts'	Bank did not communicate itsborrowers theinstances of levy of penalchargesand thereason thereof	16,793	1.00	Follwingactionsaretakenbythe bank Bankhaspaidthepenaltyon 10/03/2026 Bankhasputnoticeboardin allbranchescommunicating thelevyofpenalchargesin case of loan accounts. Bankhassentmessagesto allborrowersconveyingthe levy of penal charges.

OtherDisclosures

(i) Businessratios

	Particular	Current Year	Previous Year
i.	InterestIncomeasapercentagetoWorkingFunds[1]	7.33%	6.96%
ii.	Non-interestincomeasapercentagetoWorkingFunds[1]	1.03%	0.31%
iii.	CostofDeposits	6.12%	5.61%
iv.	NetInterestMargin[2]	3.12%	3.94%
v.	OperatingProfitasapercentagetoWorkingFunds[1]	2.13%	1.31%
vi.	ReturnonAssets[3]	0.20%	1.39%
vii.	Business(depositsplusadvances)peremployee[4](in₹crore)	2.34%	2.10%
viii.	Profitperemployee(in₹crore)	0.04%	0.02%

(ii) Bancassurancebusiness

Thedetailsoffees/brokerageearnedinrespectofinsurancebroking,agencyandbancassurancebusiness undertakenbyabankshallbedisclosedforboththecurrentyearandpreviousyear.

Ans - The Bank has not undertaken any insurance broking, insurance agency or bancassurance business during the current year aswell asthe previousyear. Accordingly,no feesorbrokerage income waseamedfrom suchactivities.

(iii) Marketinganddistribution

Abankshalldisclosethedetailsoffees/remunerationreceivedinrespectofthemarketinganddistribution function(excludingbancassurancebusiness)undertakenbyit.

Ans - The Bank has not undertaken any marketing and distribution activities (excluding bancassurance business)duringthecurrentyearaswellasthepreviousyear.Accordingly,nofeesorremunerationwere received fromsuchactivities.

(iv) DisclosuresregardingPrioritySectorLendingCertificates(PSLCs)

TheamountofPSLCs(category-wise)soldandpurchasedduringtheyearshallbedisclosed.

Ans-TheBankhasnotpurchasedorsoldanyPrioritySectorLendingCertificates(PSLCs)duringthecurrent yearaswellasthepreviousyear.Accordingly,nodisclosureregardingcategory-wisePSLCtransactionsis applicable.

(v) Provisionsandcontingencies

(Amountin₹crore)

ProvisiondebitedtoProfitandLossAccount	CY	PY
ProvisionsforNPI	--	--
ProvisiontowardsNPA	--	--
ProvisionmadetowardsIncometax	--	--
OtherProvisionsandContingencies(withdetails)	--	--
StandardAsset	0.08	0.02
EmployeeBenefits	0.33	0.31
Leaveencashment	0.11	0.12
Auditfeepayable	0.08	0.08
InvestmentFluctuationReserve	0.03	0.00

(vi) PaymentofDICGCInsurancePremium

Rs.Inlakhs

Sr.No	Particulars	CY	PY

1	Fortheperiodendingon30th September	10.28	10.18
2	Fortheperiodendingon31st March	11.28	9.76

(vii) Disclosureoffacilitiesgrantedtodirectorsandtheirrelatives

Abankshalldiscloseanyfundornon-fund(guarantees,lettersofcredit,etc.)facilitiesextendedtodirectors, theirrelatives,companiesorfirmsinwhichtheyareinterested.

Sr No.	Particulars	2026SanctionAmt	OutstandingBal	SecurityValue
AdvancestoDirectors				
1	FDLoan	--	--	--
2	GoldLoan	--	--	--
3	PropertyLoan	12.00	6.41	20.00
	Total	**12.00**	**6.41**	**20.00**

Detailsofpropertyloantodirector

Sr. No	NameofDirector	Typeofloan	Dateof Sanction	Dateof Disbursement	Dateof Directorship
1	Sou.PoojaKailasSwami	GharkulLoan	24/01/2020	06/03/2020	01/08/2022

AdvancestoRelativesofDirectors

Sr. No	Particulars	SanctionAmt	OutstandingBal	2026 SecurityValue
1	FDLoan	--	--	--
2	GoldLoan	--	--	--
3	PropertyLoan	--	--	--
4	VehicleLoan	--	--	--
	Total	--	--	--

DetailsofVehicleloantoRelativeofdirector

Sr. No	NameofrelativeDirector	Typeofloan	Dateof Sanction	Dateof Disbursement	Dateof Directorship
--	--	--	--	--	--

Sr. No.	Particulars	2026 SanctionedAmount	2026 O/sBalance	2025 SanctionedAmount	2025 O/sBalance
AdvancestoSpecifiedEmployee,Reciprocalrelatedparty,BOMMember					
1	HomeLoan	--	--	--	--
2	VehicleLoan	0.50	0.19	0.50	0.30
3	FDOD	--	--	--	--
4	StaffCashCredit	4.00	1.51	4.00	1.27
Total		**4.50**	**1.70**	**4.50**	**1.57**

TheBankhasnotgrantedanynon-fund(guarantees,lettersofcredit,etc.)facilitiesextendedtodirectors,their relatives,companiesorfirmsinwhichtheyareinterested.

THE VITA MERCHANTS' CO-OP BANK LTD., VITA

YashwantNagar ,SalshingeRoad ,Vita ,Tal.Khanapur Dist. Sangli

CASH FLOW STATEMENT 31.03.2026

	PARTICULARS	2024-25	2025-26
A	**Cash Flow From Operating Activities**		
	Net Profit As per Profit & Loss A/c	26424580.65	47806768.53
Add	**Adjustment to Reconcile Profit before tax to net cash flow**		
	Depreciation on Assets	1688643.00	2027752.00
	Total	28113223.65	49834520.53
Add	**Adjustment for working Capital Change**		
	Increase/(Decrease) in Deposits	19355720.37	275069954.94
	Increase/(Decrease) in Other Liabilities	-552510.79	-136925702.35
	Increase/(Decrease) in Reserves & Surplus	-17348839.00	-75676042.00
	Total	1454370.58	62468210.59
Add	**Adjustment for Capital Change**		
	Increase/(Decrease) in Investments	52708771.00	149130272.82
	Increase/(Decrease) in Loans & Advances	72169547.53	110752061.04
	Increase/(Decrease) in Other Assets	-13151814.84	-134233657.53
	Total	111726503.69	125648676.33
	Cash Generated From Operating Activites (A)	141294097.92	237951407.45
	Less Income Tax Paid	0.00	0.00
	Cash Generated From Operating Activites (A)	141294097.92	237851407.45
B	**Cash Flow from Investing Activites**		
	Net Addition to Fixed Assets	-62746714.46	-61192414.58
	Cash Flow from Investing Activites (B)		
C	**Cash Flow From financing Activites**		
	Increase/(Decrease) in Share Capital	1727020.00	3548460.00
	Payment of dividend	0.00	0.00
	Increase/(Decrease) in Borrowings	0.00	0.00
	Cash Flow From financing Activites (C)	1727020.00	3548460.00
	Total (A+B+C) Net Cash Flow during the year	-80274403.46	180307452.87
	Cash & Cash Equivalents at Beginning of the year		
	Cash	34272318.47	20921139.48
	Cash at Bank	138871180.03	71947955.56
	Cash & Cash Equivalents at Beginning of the year	173143498.50	92869095.04
	Cash & Cash Equivalents at the end of the year		
	Cash	20921139.48	24246023.70
	Cash at Bank	71947955.56	63192334.13
	Cash & Cash Equivalents at the end of the year	92869095.04	87438357.83

INDEPENDENT AUDITOR'S REPORT

Report on the Consolidated Financial Statements as a Statutory Auditor Opinion

1. We have audited the accompanying financial statements of The Vita Merchants' Co-operative Bank Ltd., Vita ("the Bank") as at 31 March 2026 which comprise the Balance Sheet as at 31st March 2026 and the Profit C Loss account and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 22 branches audited by us are incorporated in these financial statements.

2. In our opinion and to the best of our information and according to the explanations given to us, except for the effects of matter described in the comments incorporated in LFAR, Part A,B C C of statutory audit report, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A.A.C.S.), the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules 1961 and guidelines issued by Reserve Bank of India and Registrar of Co-operative Societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
   i. In case of Balance Sheet, of the state of affairs of the Bank as at 31 March, 2026.
   ii. In the case of Statement of Profit and Loss Account of the Profit for the year ended on that date; and
   iii. in case of the cash flow statement, of the cash flows for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Auditing and Assurance Standard Board (AASB) under the council of ICAI and to the extent applicable. 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

   Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the relevant Acts and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics.

   We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Responsibilities of Management and those Charged with Governance for the Consolidated Financial Statements

4. The Bank's Board of Directors is responsible with respect to 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 prepared in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative Societies), the guidelines issued by Reserve Bank of India and the Registrar of Co-operative Societies, Maharashtra, The Maharashtra Co-operative Societies Act, 1960 (as applicable) and generally accepted accounting principles in India so far as applicable to Bank including the accounting standards specified by ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the 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 a true and fair view and are free from material mis-statements, whether due to fraud or error.

   In preparing the financial statements, the 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 the Management either intends to liquidate the bank or to cease operations, or has no realistic alternative but to do so.

The Management is also responsible for overseeing the bank's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

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

   As part of an audit in accordance with SAs, we exercise professional 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 entity'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.

Report on other Legal and Regulatory Matters

6. The Balance Sheet and Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third schedule to the Banking Regulation Act, 1949 (As applicable to Co-operative Banks) and provisions of The Maharashtra Co-operative Societies Act, 1950 and The Maharashtra Societies rules, 1961.

7. Subject to the limitations of the Audit indicated in Paragraphs 1 to 5 above, and subject to our observations in Section A, B and C of the Main Audit Report and Branch Audit Reports and to the best of our knowledge and

according to the information and explanation given to us and as shown by the books of the Bank and read together with the Notes to the accounts 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 them to be satisfactory.
b. In our opinion, proper books of accounts 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 purpose of our audit received from the branches.
c. The transactions of the Bank, which have come to our notice, are within the powers of the Bank.
d. The Balance Sheet and Profit C Loss account dealt with by this report, are in agreement with the books of accounts and returns,
e. Except for disclosure of AS 10 (Revised), AS 15 and AS 22, 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.

8. As per the information and explanations given to us and based on our examination of the books of accounts and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of The Maharashtra co-operative Societies Rules 1961.

9. We further report that for the year under audit, the bank has been awarded "A" classification.

For Kumbhojkar Kulkarni Deshpande G Associates
Chartered Accountants
FRN: 118911W

Prashant Sharad Deshpande
Digitally signed by Prashant Sharad Deshpande
Date: 2026.06.29 23:52:03 +05'30'

Kumbhojkar Kulkarni Deshpande & Associates ★ Chartered Accountants FRN 118911W

Partner
CA Prashant S. Deshpande
M No 129959
June 29, 2026
Kolhapur
UDIN: 26129959MTFNKY2606

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

प्रधान कार्यालय

यशवंतनगर, साळशिंगे रोड, विटा (जि. सांगली) 415 311

✆ (02347) : 273313, 273314, 7588564791

E-mail ID: ho@vitamerchants.bank.in | Website: www.vitamerchants.bank.in

IFSC Code: IBKL0116VMC

अ.न.	शाखा	फोन नं
1	विटा शहर	7219811211, 7588153791
2	वडूज	7219811212, 7588237791
3	आटपाडी	7219811213, 7588372791
4	सांगोला	7219811214, 7588477791
5	दिघंची	7219811215, 7588723791
6	सांगली (बालाजी चौक)	7219811216, 7588152791
7	गोंदवले बुद्रुक	7219811217, 7588293791
8	यशवंतनगर (विटा)	7219811240, 7588324791
9	कवठेमहांकाळ	7219811219, 7588625791
10	औ. वसाहत , सांगली	7219811220, 7588652791
11	मिरज	7219811221, 7588782791
12	खरसुंडी	7219811223, 7588212791
13	कुपवाड एम.आय.डी.सी	7219811224, 7588443791
14	इचलकरंजी	7219811225, 7588597791
15	खानापूर	7219811226, 7588724791
16	करगणी	7219811230, 7588239791
17	गव्ह. कॉलनी, सांगली	7219811231, 7588429791
18	कोरेंगाव	7219811232, 7588524791
19	कोल्हापूर	7219811233, 7588955791
20	कराड	7219811234, 7588977791
21	आंबेगाव बु. पुणे	7219811235, 7588042791
22	अंधेरी	022- 26232703, 7219811238, 7588277791

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)



संस्थेच्या वर्धापनदिनी उपस्थित मा. दिलीप बापू बाबर व इतर मान्यवर



मा. सौ. शितल अमोल (दादा) बाबर जि.प.सदस्या, सांगली यांचा सत्कार



मा. सौ. सोनिया (वहिनी) सुहास बाबर यांचा सत्कार

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

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मा.व्हा.चेअरमन उत्तमराव चोथे यांचा सत्कार



मा. वैभव तात्या म्हेत्रे अध्यक्ष, बोर्ड ऑफ मॅनेजमेंट यांचा सत्कार



मा. भगवानराव देवकर, संचालक यांचा सत्कार

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

* शाखा - महावीरनगर सांगली स्थलांतर क्षणचित्रे *





मा. बाळासो (आण्णा) तारळेकर यांचे समवेत संचालक मंडळ शाखा स्थलांतर शुभारंभ प्रसंगी





मा. संचालक विलास कृष्णाजी कुलकर्णी व सौ. विद्या विलास कुलकर्णी श्रीगणेश सरस्वती व लक्ष्मी पुजन प्रसंगी



मा. संचालक रामआण्णा भिंगारदेवे पूजन प्रसंगी



मा. संचालक अशांक चांदणे ठेव पावती वितरण प्रसंगी

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

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वर्धापनदिनानिमित्त उपस्थित मा. संचालक सदस्य व अधिकारी



मा. संचालक अमित व सौ. अस्मिता सगरे श्रीसत्यनारायण महापूजा वर्धापनदिनाप्रसंगी



मा. चेअरमन विनोद गुळवणी व सौ. वर्षा गुळवणी वर्धापनदिनानिमित्त धार्मिक विधी प्रसंगी



दैनिक जनप्रवास व्यवस्थापिका मा. सौ. खाडे व
प्रतिनिधी मा. विनायक देशपांडे यांचा सत्कार प्रसंगी



स्थलांतर प्रसंगी शुभेच्छा देताना
मा. गजाननराव कोठावळे व मा. जाजू

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

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नुतनीकरण होत असलेली विटा शहर शाखेची इमारत



अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

दि विटा मर्चंटस् को-ऑप.बँक लि., विटा (जि. सांगली)

सभासद, ठेवीदार, खातेदारांसाठी

अर्थाबरोबरच माणुसकीचा ओलावा जपणारी सर्वसामान्यांची जिव्हाळ्याची बँक

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यशवंतनगर, साळशिंगे रोड, विटा (जि. सांगली)
फोन नं. (02347) 273313, 273314, 7588564791 Email : info@vitamerchants.bank.in

मुदत ठेवीवरील व्याजदर

अ. क्र.	ठेवकाल	नागरिक व्याजदर	सदस्यांचा व्याजदर	जेष्ठ नागरिक व सेवक व्याजदर
१)	०७ दिवस ते ४५ दिवस	३.५०	३.५०	३.५०
२)	४६ दिवस ते ९० दिवस	५.५०	५.५०	५.५०
३)	९१ दिवस ते १८० दिवस	६.००	६.००	६.५०
४)	१८१ दिवस ते ३६४ दिवस	६.५०	६.५०	७.००
५)	१ वर्ष ते २ वर्षापेक्षा कमी	७.५०	७.५०	८.००
६)	२ वर्षे ते ३ वर्षापेक्षा कमी	७.७५	७.७५	८.२५
७)	३ वर्षे ते १० वर्षापर्यंत	७.५०	७.५०	८.००
८)	दामदिडपट ठेव	५ वर्षे ५ म. १६ दि	५ वर्षे ५ म. १६ दि .	५ वर्षे १ म. १३ दिवस
९)	दामदुप्पट ठेव	९ वर्षे ३ म. २८ दि	९ वर्षे ३ म. २८ दि	८ वर्षे ९ म. १ दिवस

१) सहकारी संस्थासाठी व सर्वांसाठी रू.१५.०० लाख व त्यापेक्षा जास्त रक्कमेच्या एक ठेव पावतीस ०.५०% जादा व्याजदरास कमीत कमी ९१ दिवस मुदत असणे आवश्यक.

२) जेष्ठ नागरिक व सेवक यांना ०.५०% जादा व्याजदर (त्यासाठी कमीत कमी मुदत ९१ दिवस असणे आवश्यक) अथवा रू. १५.०० लाखाच्या एकाच पावतीसाठी ०.५० जादा व्याजदर यापैकी एकाच योजनेचा लाभ घेता येईल.

३) सेव्हिंग ठेवीवरील व्याजदर ३ % प्रमाणे

४) रू. ५.०० लाखापर्यंतच्या एकूण ठेवीस विमा संरक्षण

घरकुल कर्ज ८.५० % व्याजदर ई-मँन्डेड सह



सोनेगहाण कर्ज ९.५०% व्याजदरात तात्काळ उपलब्ध



दुचाकी व चार चाकी वैयक्तिक वापराचे वाहन खरेदी ९%



सोलर सिस्टीम कर्ज ९ %



व्यवसाय वाढवा... आम्ही आहोत तुमच्या पाठीशी !

व्यवसायिक कर्ज १२.५०% व्याजदराने

डॉक्टरांसाठी वैद्यकीय उपकरणे व मशिनरी कर्ज ९ %



अधिक माहितीसाठी नजीकच्या शाखेशी संपर्क साधावा.

विनोद चिंतामणी गुळवणी	उत्तम दत्तात्रय चौथे	वैभव भिकन म्हेत्रे	प्रविणकुमार बाबुराव बाबर
कुटुंब प्रमुख व कार्योध्यक्ष	उपाध्यक्ष व संचालक मंडळ	अध्यक्ष, BOM	मुख्य कार्यकारी अधिकारी

सांगली, सातारा, कोल्हापूर, सोलापूर, रत्नागिरी, सिंधुदुर्ग, पुणे, मुंबई या ८ जिल्ह्यात २२ शाखाद्वारे कार्यरत