६१ वा

वार्षिक अहवाल

2025-2026

ANNUAL REPORT

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THE VAIDYANATH URBAN CO-OP BANK LTD., PARLI VAIJNATH

वैद्यनाथ बँक

दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,

मुख्य कार्यालय : मोंढा, परळी वैजनाथ - ४३१ ५१५.

बाहेर जरी युध्दाचे ढग, अन संकटांचा गराडा,
सुरक्षेच्या या छत्राखाली, समृध्दीचा हा वाडा.
तरुणाईच्या नव्या विचारांनी, घडवू शाश्वत उद्याची पहाट,
तुमच्या कष्टाच्या घामावरती, उभी विश्वासाची ही लाट.

श्री वैद्यनाथ ज्योतिर्लिंग, श्री क्षेत्र परळी वैजनाथ

दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परळी वैजनाथ

मुख्य कार्यालय : मोंढा, परळी-वैजनाथ जि.बीड-४३१ ५१५

बँकेचे श्रद्धास्थान

संस्थापक
स्व.श्री.रतिलालजी मोमया

बँकेचे मार्गदर्शक

मा.ना.पंकजाताई गोपीनाथराव मुंडे
मंत्री-पर्यावरण,पशुसंवर्धन व हवामान बदल(महाराष्ट्र राज्य)

डॉ.प्रितमताई गोपीनाथराव मुंडे
माजी खासदार-बीड लोकसभा

वैद्यनाथ बँक

विद्यमान संचालक मंडळ


श्री.विनोद सामत
चेअरमन


डॉ.प्रितमताई मुंडे


श्री.रमेश कराड
व्हाईस चेअरमन


श्री.अनिल तांदळे


श्री.प्रकाश जोशी


डॉ.राजाराम मुंडे


श्री.प्रविण देशपांडे


श्री.संदिप लाहोटी


श्री.महेश्वर निर्मळे


श्री.विजय वाकेकर


श्री.अमोल डुबे


श्री.कुलभूषण जैन


श्री.मनमोहन कलंत्री


श्री.राजेंद्र लोमटे


श्री.सुशांत लोमटे


सौ.माधुरी मेनकुदळे


प्रा.विनोद जगतकर


सीए कृष्णकांत सिंदड
तज्ञ प्रतिनिधी


ॲड.अमर देशपांडे
तज्ञ प्रतिनिधी


श्री.विनोद खर्चे
मुख्य कार्यकारी अधिकारी


श्री.संजय खंदाडे
सरव्यवस्थापक

व्यवस्थापन मंडळ
(Board of Management)

श्री.अनिल तांदळे
अध्यक्ष

श्री.महेश्वर निर्मळे
सदस्य

सीए श्रीगोपाल लड्डा
सदस्य

ॲड.प्रशांत शिंदे
सदस्य

ॲड.विनोद ठोले
सदस्य

रजिस्ट्रेशन नंबर : बीएचआर/बीएनके/बी/१०६ दि.२४.२.१९६६

दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,

मुख्य कार्यालय : मोंढा, परळी-वैजनाथ जि.बीड-४३१ ५१५

नोटीस

(केवळ भागधारकांसाठी)

६१ वी वार्षिक सर्वसाधारण सभा

दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परळी वैजनाथच्या सर्व भागधारक सभासदांना कळविण्यात येते की, बँकेची ६१ वी वार्षिक सर्वसाधारण सभा रविवार, दि.२७/०९/२०२६ रोजी सकाळी ठिक १०:०० वाजता वैद्यनाथ प्रतिष्ठान, परळी-वैजनाथ येथे खालील विषयांचा विचार करण्यासाठी भरणार आहे. तरी सर्व भागधारकांनी वार्षिक सर्वसाधारण सभेस अगत्यपूर्वक हजर रहावे ही विनंती.

सभेपुढील विषय

विषय क्र. १ : मागील दि. २८/०९/२०२५ रोजी झालेल्या ६० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.

विषय क्र. २ : सन २०२५-२०२६ अखेर वर्षाचा अहवाल, ताळेबंद व नफातोटा पत्रक संमत करणे.

विषय क्र. ३ : सन २०२५-२०२६ सालच्या अंदाजपत्रकापेक्षा जास्तीच्या खर्चास मंजूरी देणे व सन २०२६-२०२७ सालाचे मा. संचालक मंडळाने मान्यता दिलेल्या अंदाजपत्रकास अनुसमर्थन देणे.

विषय क्र. ४ : सन २०२५-२०२६ वर्षाच्या वैधानिक लेखापरिक्षणाची माहिती घेणे व सन २०२५-२०२६ वर्षाच्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालास मान्यता देणे.

विषय क्र. ५ : मा. संचालक मंडळाचे मान्यतेनुसार सन २०२६-२०२७ वर्षाकरिता लेखापरिक्षक यांच्या नेमणुकीस मान्यता देणे व मा. वैधानिक लेखापरीक्षकांचा मेहेनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.

विषय क्र. ६ : सन २०२५ - २०२६ या आर्थिक वर्षात भारतीय रिझर्व बँकेच्या मार्गदर्शक सूचना नुसार सामोपचार कर्ज परतफेड योजनेअंतर्गत व्याज, दंडव्याज व इतर वसुली खर्चास मा. संचालक मंडळांने दिलेल्या सवलतीस मान्यता देणे.

विषय क्र. ७ : मा. संचालक मंडळ व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.

विषय क्र. ८ : मा. संचालक मंडळाने शिफारस केलेल्या बँकेचा लाँग टर्म पर्सपेक्टीव्ह प्लॅनला मान्यता देणे.

विषय क्र. ९ : स्टाफिंग पॅटर्नला मंजूरी देणे बाबत.

विषय क्र. १० : कायदा कलम २६ (२) (अ) च्या परंतुकान्वये बँकेच्या ६१ व्या वार्षिक सार्वसाधारण सभेस उपस्थित राहू न शकलेल्या सभासदांची रजा मान्य करुन सभासदांना क्षमापित करणे.

विषय क्र. ११ : भारतीय रिझर्व बँकेच्या दिनांक २५ जून २०२१ रोजीच्या परिपत्रकातील अ.क्र. ७.४ या नियमास अनुसरुन मुख्य कार्यकारी अधिकारी नियुक्ती संदर्भात माहिती सादर करणे.

विषय क्र. १२ : मा. अध्यक्षांच्या अनुमतीने आयत्यावेळी आलेल्या विषयांचा विचार करणे.

मा.अध्यक्ष व संचालक मंडळाच्या आदेशानुसार

स्थळ : परळी-वैजनाथ
दिनांक : २१.०८.२०२६

Vinod Kharche

(विनोद खर्चे)
मुख्य कार्यकारी अधिकारी

सभासदांना नम्र सूचना

१. वार्षिक सर्वसाधारण सभेच्या वेळी ज्या सभासदास सभेपुढे असलेल्या विषयाबद्दल कांही माहिती विचारावयाची असेल त्यांनी दि.२०.०९.२०२६ पर्यंत मुख्य कार्यालयास लेखी कळवावे, अन्यथा त्याचा विचार केला जाणार नाही.

२. गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकणी सकाळी १०.३० वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही.

३. ज्या सभासदांची भाग खरेदी संख्या ८० पेक्षा कमी असेल त्यांनी एकूण ८० भाग (एकूण रु.२,०००/-चे) खरेदी करणे पोटनियमाप्रमाणे अत्यावश्यक आहे. मागील दहा वर्षाच्या अहवालात वारंवार आवाहन करुनही ज्या सभासदांनी एकुण ८० भाग (एकूण रु.२,०००/- चे) खरेदी केले नसतील अशा सर्व सभासदांनी दि.३१.०३.२०२७ पुर्वी सदर भाग खरेदी (परिवर्तित) करणे अनिवार्य आहे.

४. बँकेचा संपूर्ण अहवाल बँकेच्या संकेत स्थळावर (www.vaidyanath.bank.in) उपलब्ध असून सभासदांसाठी अहवालांच्या प्रती बँकेच्या शाखांकडेही उपलब्ध करून देण्यात आलेल्या आहेत.

५. सभासदांना नांव, पत्ता, मोबाईल क्रमांक शाखा बदल करणे अथवा वारस नोंद बदल करावयाचा असल्यास त्याची बँकेच्या शाखेमार्फत बँकेच्या नोंदणीकृत कार्यालयातील शेअर्स विभागात नोंद करून घ्यावी. (सभासदांनी आपला व्हॉट्सॲप असलेला मोबाईल क्रमांक व ईमेल आयडी बँकेत द्यावा.)

६. सभेची नोटीस बँकेचे मुख्य कार्यालय, मुख्य शाखेसह सर्व शाखांच्या नोटीस बोर्डवर प्रसिद्ध करण्यात आली आहे.

७. सभेस उपस्थित असलेल्या सभासदांनी आपले उपस्थिती प्रमाणपत्र घेऊन जावे.

सन्माननीय सभासद बंधू-भगिनींनो,

माझ्या सर्व सहकारी संचालकांच्या व बँकेच्या सर्व कर्मचाऱ्यांच्या वतीने मी आपल्या बँकेच्या ६१ व्या वार्षिक सर्वसाधारण सभेसाठी सर्व सभासद बंधु भगिनींचे हार्दिक स्वागत करतो.

अहवाल सालात संचालक मंडळाने बँकेचे यशस्वीपणे कामकाज पुर्ण करुन बँकेला प्रगतीपथावर नेले आहे. आर.बी.आय. च्या मार्गदर्शक तत्वानुसार बँकेचे निव्वळ एन.पी.ए. कमी होवून ०.००% झाले आहे हे मला अभिमानाने सांगावेसे वाटते.

दि.३१ मार्च २०२६ अखेर संपलेल्या २०२५-२६ या आर्थिक वर्षाचा वार्षिक अहवाल व हिशोब पत्रके संचालक मंडळाच्या वतीने आपणापुढे सादर करतांना मला अत्यंत आनंद होत आहे.

आपल्या बँकेच्या सर्व ग्राहकांना सर्वोत्कृष्ट व तत्पर सेवा देण्यांसाठी क्लाऊड बेस मे.इ.एस.डी.एस.सॉफ्टवेअर सोल्युशन्स प्रा.लि.,नाशिक या कंपनी मार्फत कार्यरत आहे. बँकेने ॲक्युट इन्फॉर्मेटीक्स प्रा. लि., अहमदाबाद यांच्या मार्फत अत्याधुनिक संगणक प्रणालीचा वापर करुन कोअर बँकिंग सिस्टीमव्दारे सेवा देत आहे. बँकेचे ए.टी.एम.हे NPCI ला जोडून आपल्या सर्व व इतर बँकांच्या ए.टी.एमस् वर बँकेचे कार्ड वापरुन व्यवहार करता येतील, अशा सर्व सुविधा आहेत. या सुविधेमुळे आपल्या बँकेचे ATM कार्ड संपूर्ण देशातील सर्व बँकांच्या ATM ला वापरता येतील व अन्य बँकांचेही ए.टी.एम.कार्ड आपल्या बँकेच्या ATM ला वापरता येतील. तसेच बँकेच्या व्यवसायीक खातेदारांकरीता व डिजीटल इंडिया सुविधे अंतर्गत थर्ड पार्टी, स्वाईप/POS मशिन कार्यान्वीत आहेत तसेच QR कोड द्वारे कोणत्याही ऑनलाईन पेमेंट ॲप वरुन बँकेच्या खात्यामध्ये रक्कम जमा करण्याची सुविधा उपलब्ध आहे.

आपल्या बँकेच्या सर्व ग्राहकांना सर्वोत्कृष्ट व तत्पर सेवा देण्यांसाठी NPCI व्दारे खातेदारांची खाते, आधारकार्ड लिंक करुन गॅस सबसिडी, सरकारी अनुदान, विद्यार्थ्यांच्या स्कॉलरशिप, इत्यादी खात्यांमध्ये जमा करण्याची सुविधा उपलब्ध करुन दिल्या आहेत. तसेच सर्व शाखा कोअर बँकींग सिस्टीमव्दारे जोडण्यात आलेल्या आहेत. बँकेच्या २३ शाखेमध्ये ए.टी.एम.ची सुविधा उपलब्ध करुन देण्यात आलेली आहे. तसेच बँकेच्या ए.टी.एम.कार्डवरुन ऑनलाईन पर्चेसींग व शॉपींग करता येईल अशी सुविधा उपलब्ध करुन देण्यात आली आहे.

ग्राहकांच्या सोयीसाठी सध्या बँकेमार्फत आर.टी.जी.एस. व एन.ई.एफ.टी. आऊटवर्ड व आर.टी.जी.एस. इनवर्डची सुविधा देण्यांत येत आहे. तसेच बँकेच्या सुरक्षा व्यवस्थेत सर्व शाखांमध्ये सेक्यूरिटी अलार्म सिस्टीम, सी.सी.टीव्ही. कॅमेरे व फायर फायटर सिलेंडर कार्यान्वित आहेत. ठेवीदाराच्या ठेवीस रु.५ लाख विमा संरक्षण आहे.

सन २०२५-२६ या आर्थिक वर्षातील बँकेच्या वाटचालीची दिशा लक्षात येण्यांसाठी सविस्तर आर्थिक आकडेवारी व सर्वांगीण कामकाजाचा संक्षिप्त अहवाल आपल्या समोर ठेवत आहे.

सभासद व भाग भांडवल

सध्या बँकेचे अधिकृत भाग भांडवल रु.५०.०० कोटी आहे. दि.३१ मार्च २०२६ अखेर बँकेचे ४६१८१ सभासद असून वसुल भाग भांडवल रु.२५.२० कोटी आहे.

९७ व्या घटनादुरुस्तीच्या आधारे महाराष्ट्र शासनाने को-ऑप. सोसायटीज ॲक्ट १९६० मधील अनेक कलमात दुरुस्त्या केलेल्या आहेत. त्या दुरुस्तीच्या आधारे बँकेला नवीन पोटनियम करुन घ्यावे लागले आहेत. या पोटनियमातील तरतुदीचा विचार करता यापुढे बँकेच्या सर्व सभासदांना ॲक्टीव मेंबरच्या निकषाप्रमाणे 'ॲक्टीव मेंबर'असणे आवश्यक आहे.

सभासद शिक्षण/प्रशिक्षण

बँकेने ३१ मार्च २०२६ अखेर सभासद कल्याणनिधी म्हणुन रु.२६.६४ लाख इतका निधी उभारला आहे. या निधीतुन १८ सभासदांना दुर्धर आजारास वैद्यकीय मदत रु.४.४० लाख व सभासदांच्या १३३ पाल्यांना शैक्षणीक पारितोषक व मदत रु.७.९३ लाख दिली आहे. नवीन कायदा दुरुस्तीनंतर सभासदांच्या शिक्षण व प्रशिक्षणासाठीचे धोरण राबवावे लागणार आहे. त्यादृष्टीने सभासद कल्याण, शिक्षण व प्रशिक्षण निधी असे नामाकरण करुन हा निधी त्या कारणासाठी उपयोगात आणला जात आहे.

तसेच रिझर्व्ह बँकेच्या आदेशानुसार ज्या खात्यावर मागील १० वर्षात व्यवहार झालेला नाही. अशा खात्यावरील रक्कम रिझर्व्ह बँकेकडे पाठवावी लागत आहे. रिझर्व बँकेकडे बँकेने पाठवलेल्या सर्व खातेदारांची यादी बँकेच्या वेबसाईटवर प्रसिद्ध केलेली आहे. सभासद व ग्राहकांनी आपल्या खात्यावर व्यवहार चालू ठेवावा.

बँकेचे सभासद, खातेदार, ठेवीदार यांनी आपले मोबाईल क्रमांक आपल्या खात्यावर नोंदवावेत जेणे करुन बँकेस आपल्या व्यवहाराचे एसएमएस पाठविण्यास सोयीस्कर होईल.

राखीव व इतर निधी -

दि.३१ मार्च २०२६ अखेर बँकेचे राखीव व इतर निधी रु.१४९.७२ कोटी आहे. भारतीय रिझर्व्ह बँकेच्या निकषानुसार भांडवल पर्याप्ततेचे प्रमाण किमान १२% असणे आवश्यक आहे. खुल्या अर्थ व्यवस्थेत भांडवल पर्याप्ततेला नागरी सहकारी बँकांच्या सदृढतेचे प्रमाण माणले आहे. मार्च-२०२६ अखेर आपल्या बँकेचे हे प्रमाण १७.२७ % आहे. भांडवल पर्याप्ततेचे प्रमाण सध्या १२% पेक्षा अधिक असणाऱ्या मोजक्याच नागरी सहकारी बँका असून त्यात वैद्यनाथ बँकेचा क्रम लागतो, ही अभिमानाची बाब आहे. तरी आपल्या बँकेला अजून सदृढ करण्यासाठी ज्या सभासदाची भाग खरेदी संख्या ८० पेक्षा कमी आहे त्यांनी एकूण ८० भाग खरेदी करावे अशी विनंती करतो.

ठेवी व ठेव विमा -

अहवाल वर्षात भागभांडवल, स्वनिधी, ठेवी, भांडवल पर्याप्तता प्रमाण इ. मधील वाढ समाधानकारक आहे. दि.३१ मार्च २०२६ अखेर बँकेच्या एकूण ठेवी रु.६९६.२० कोटी झाल्या आहेत.

बँकेने डिपॉझीट इन्शुरन्स ॲण्ड क्रेडीट गॅरंटी कार्पोरेशन यांच्याकडे ठेव विम्याचे नियमीत हप्ते भरुन रु.५.०० लाखापर्यंतच्या ठेवीदारांना विमा संरक्षण प्राप्त करुन दिले आहे. बँकेने ठेव विमा हप्त्यापोटी सन २०२५-२६ मध्ये डिपॉझीट इन्शुरन्स ॲण्ड क्रेडीट गॅरंटी कार्पोरेशन यांच्याकडे एकूण रक्कम रु.९६.६० लाख भरणा केलेली आहे.

कर्ज व्यवहार -

बँकींग व्यवसायात कर्जे देताना जोखीम व्यवस्थापन महत्वाचे असते. व्यवस्थापन मार्केट रिस्क, प्राईस रिस्क, ऑपरेश्नल रिस्क, क्रेडीट रिस्क अशा अनेक जोखमीचे व्यवस्थापन करीत बँकेने विविध प्रकारात कर्ज वाटप करुन, अहवाल वर्षात बँकेचे एकूण कर्जे रु. ४६५.१५ कोटी आहेत.अहवाल वर्ष अखेर अग्रक्रम क्षेत्रास व दुर्बल घटक क्षेत्रास दिलेल्या कर्जाचे प्रमाण अनुक्रमे ७०.३९ % व १४.३८ % आहे. तसेच अनेक सहभाग कर्ज योजनेत बँकेने अग्रणी बँक म्हणून भुमिका पार पाडली आहे.

जनरल इन्शुरन्ससाठी बँकेने आयसीआयसीआय लोम्बार्ड व बजाज अलायन्ज इन्शुरन्स कंपनी बरोबर रेफरल बिझनेस सुरु केला आहे. तरी सभासद कर्जदारांनी बँकेकडेच आपल्या कर्जाचा विमा उतरवावा अशी मी आपणांस विनंती करत आहे.

अनुत्पादक कर्जे -

बँकेने महाराष्ट्र राज्य सहकारी कायदा १९६० चे कलम १०१ अन्वये, सिक्युरिटायझेशन कायदा, निगोशिएबल इन्स्ट्रुमेंट कायदा, एकरकमी कर्ज परतफेड योजना व सतत पाठपुरावा या साधनांचा वापर करुन बँकेचे सर्व संचालक, कर्मचारी यांनी वसुलीचे प्रयत्न केले आहेत. अहवाल कालावधीत वसुलीस सभासदांनी प्रतिसाद दिल्यामुळे आर्थिक वर्षात दि. ३१ मार्च २०२६ अखेर बँकेचा ग्रॉस एनपीए १२.१८% व रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार बँकेचा नेट एनपीए ०.००% राखण्यात बँकेला यश मिळाले आहे. बँकेच्या सशक्तीकरणासाठी एनपीएचे प्रमाण कमी करण्यासाठी थकबाकीदार सभासदांनी थकीत रक्कम व व्याज भरुन वसुलीस सहकार्य करावे असे आवाहन मी या प्रसंगी करू इच्छितो.

सामोपचार कर्ज परतफेड योजना -

अहवाल काळात रिझर्व बँकेच्या मार्गदर्शक सुचनांच्या आधारे सामोपचार सुट सवलती योजनेचा १८६ थकीत कर्जदारांनी लाभ घेतला असून त्यांनी या योजने अंतर्गत रु.५७५०.०० लाख रकमेचा भरणा केला असून त्यांना रु.४६३.०० लाख एवढी थकीत व्याजात सुट मिळाली आहे.

शाखा विस्तार -

रिझर्व्ह बँकेने सध्या शाखाविस्ताराच्या धोरणात उदारीकरण अवलंबिले आहे. महाराष्ट्रभर कार्यक्षेत्र असलेल्या आपल्या बँकेच्या बीड, लातूर, उस्मानाबाद, सोलापुर, नांदेड, जालना, परभणी, जळगांव, औरंगाबाद, अहमदनगर, पुणे व नाशिक या जिल्ह्यात एकुण ३७ शाखा कार्यरत आहेत. शाखाविस्तार कामकाजात गती व ग्राहकांना तत्पर सेवा देण्याच्या उद्देशाने प्रशासकीय सुधारणा वेळोवेळी केल्या आहेत.

अंतर्गत व वैधानिक लेखापरिक्षण -

भारतीय रिझर्व्ह बँकेच्या माध्यमातून केंद्र सरकार आणि सहकार खात्याच्या माध्यमातून राज्य सरकार असे नागरी सहकारी बँकावर दुहेरी नियंत्रण असते. ह्या दोन्ही नियंत्रकामार्फत दरवर्षी बँकेची तपासणी व लेखापरिक्षण केल्या जाते. याव्यतिरीक्त बँकेच्या तपासणी विभागाकडून व मुख्य कार्यालयातील कर्मचाऱ्या मार्फत तसेच चार्टर्ड अकौंटंट मार्फत सर्व शाखांचे कंकरंट ऑडीट /अंतर्गत लेखा परिक्षण झालेले असून ऑडीट रिपोर्ट व दोष दुरुस्ती अहवाल सभेपुढे सादर करण्यांत आला आहे. बँकेच्या सन २०२५-२६ च्या वैधानिक लेखापरिक्षणासाठी सहकार आयुक्त कार्यालयाने सहकारी संस्थाच्या लेखापरिक्षणासाठी तयार केलेल्या लेखापरिक्षकातील शासनमान्य नामतालिकेमधील बँकेने मे.देशमुख देशपांडे ॲण्ड असोसिएटस् सनदी लेखापाल, पुणे यांची दि.३१.०७.२०२५ रोजीच्या ऑर्डरव्दारे नियुक्ती भारतीय रिझर्व्ह बँकेने दिलेल्या मान्यतेनुसार केली आहे. त्यांनी शाखा व मुख्य कार्यालयाच्या वैधानिक लेखापरिक्षणाचे काम पुर्ण केले आहे व 'अ' दर्जा दिला.

संचालक मंडळ -

बँकेच्या सर्वांगीण प्रगतीसाठी सर्वानुमते धोरणात्मक निर्णय घेण्यासाठी अहवाल वर्षात संचालक मंडळाच्या १६ सभा झाल्या आहेत. तसेच त्वरीत व योग्य निर्णय प्रक्रियेसाठी विविध उपसमित्या कार्यरत आहेत. या समित्या/उपसमित्यांच्या अहवाल वर्षात झालेल्या सभांचा तपशिल पुढीलप्रमाणे आहे.

अ.क्र.	समिती/उपसमितीचा तपशिल	अहवाल वर्षातील सभा
०१	वार्षिक सर्वसाधारण सभा	०१
०२	संचालक मंडळ	१६
०३	कर्ज उपसमिती	०८
०४	ऑडिट समिती	०५
०५	कर्मचारी उपसमिती	०४
०६	कर्ज वसुली समिती	०७
०७	गुंतवणूक समिती	११
०८	एएलएम समिती	०४
०९	आय.टी. व आय.एस.कमिटी सभा	०८
१०	बोर्ड ऑफ मॅनेजमेंट	०४

ग्राहक, सभासद, ठेवीदार, कर्जदार यांच्या तात्काळ समस्या निवारणासाठी प्रत्येक शाखेस पालक संचालक नियुक्त केले आहेत. हे संचालक वेळोवेळी शाखेस भेट देऊन तेथील अडचणी सोडविण्यासाठी स्वयंस्फुर्तीने पुढाकार घेतात. मा.चेअरमन व मा.संचालकांनी भारतीय रिझर्व बँक नागपूर यांनी आयोजित केलेल्या वेळोवेळीच्या कार्यशाळेत मार्गदर्शन व प्रशिक्षण घेतले आहे.

बँकेचे संचालक मंडळ व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती आपल्यासमोर मांडणे हे माझे कर्तव्य आहे.

(रक्कम रुपये लाखात)

अ. क्र.	तपशिल	मार्च २५ ची येणे बाकी	सन २५-२६ मधील वसुली	मार्च २६ ची येणे बाकी	पैकी थकबाकी
०१	कॅश क्रेडिट व ओव्हरड्राफ्ट	--	--	--	--
०२	मुदती कर्जे	२२७.२८	११८.४९	१०८.७९	०.००
	एकूण	२२७.२८	११८.४९	१०८.७९	०.००

कर्मचारी वर्ग / प्रशिक्षण -

अहवाल वर्षअखेर बँकेत २४४ कर्मचारी कार्यरत आहेत. कर्मचाऱ्यांनी बँकेच्या ग्राहकांना उत्कृष्ट ग्राहकसेवा प्रदान केली आहे. दैनंदिन कामकाजाचा वाढता व्याप, सतत बदलती आर्थिक धोरणे, नवनवीन निकष, सुचना या सर्व बाबी असूनही कर्मचारीवर्गाने अत्यंत आत्मविश्वासाने व योग्य प्रणाली आत्मसात करुन ध्येय-धोरणे राबविली आहेत. मी याप्रसंगी बँकेच्या सर्व कर्मचाऱ्यांचे धन्यवाद व्यक्त करतो तसेच यापुढेही बँकेचे कर्मचारी सभासद, ग्राहक, ठेवीदार, कर्जदार यांना उत्तम ग्राहक सेवा देऊन बँकेच्या भरभराटीस हातभार लावतील अशी मला खात्री आहे.

कर्मचाऱ्यांना बदलत्या आर्थिक धोरणांना समर्थपणे सामोरे जाता यावे यासाठी बँकींग क्षेत्रातील वाढता व्याप स्पर्धा, आधुनीक तंत्रप्रणाली इत्यादी विषयावर तज्ञांकडुन प्रशिक्षण देण्यात येते.

सन २०२५-२६ या आर्थिक वर्षात कॉलेज ऑफ ॲग्रीकल्चरल बँकींग (CAB) रिझर्व्ह बँक ऑफ इंडिया, पुणे यांचे मार्फत सायबर सेक्युरिटी व क्रेडीट मॅनेजमेन्ट बाबत प्रशिक्षण घेतले आहे. भारतीय रिझर्व्ह बँकेने सहकारी बँकांसाठी आयोजीत केलेल्या कार्यशाळेत वेळोवेळी आपल्या बँकेचे अधिकारी यांनी सहभाग घेऊन अंतर्गत तपासणी, आर.बी.आय.इन्सपेक्शन ॲण्ड कम्प्लायन्स याचेही प्रशिक्षण घेतलेले आहे. मराठवाडा अर्बन बँक्स को-ऑप. असोसिएशन लि., नॅशनल पेमेंटस् कॉर्पोरेशन ऑफ इंडिया, सहकार प्रशिक्षण केंद्र लातूर यांनी आयोजीत केलेल्या प्रशिक्षणामध्ये आपल्या बँकेचे अधिकारी यांनी सहभाग घेतलेला आहे.

बँकेच्या जागा व इमारत -

बँकेला परळी-वैजनाथ मुख्य कार्यालयस्तरावर स्वत:ची इमारत आहे. त्याशिवाय औरंगाबाद, बीड, वडवणी, केज, शिरूर (कासार) व गेवराई येथेही स्वत:च्या वास्तु आहेत. गंगाखेड येथे लिज होल्ड जागा आहे.

नफा व तोटा विभागणी -

बँकेच्या अहवाल वर्षात कर्ज व गुंतवणुकीवरील व्याज, कमिशन, गव्हर्नमेंट सेक्युरिटी, लाभांश, लॉकर रेंट व इतर उत्पन्न यातून रुपये ७४,४१,३५,०७५.७१ इतके उत्पन्न मिळालेले आहे. ३१ मार्च २०२६ अखेर संपलेल्या आर्थिक वर्षात ठेवीवरील व्याज कर्मचाऱ्यांचे वेतन कार्यालयीन खर्च ७९,५७,९२,०५७.८९ इतका झाला असून रुपये ७९,४२,२२९.३५ इतका आयकर भरावा लागलेला आहे. ठेवींवरील व्याज, कर्मचारी वेतन, कार्यालयीन खर्च एन.पी.ए. व इतर तरतुदी वजा जाता अहवाल वर्षात करपूर्व ४,८३,४३,०१७.८२ एवढा नफा झाला आहे. सन २०२५-२६ मध्ये झालेला नफा हा सन २०२४-२५ मध्ये झालेल्या तोट्यामध्ये वर्ग करण्यात आलेला आहे.

सामाजिक उपक्रम -

बँकेत सभासदांसाठी 'सभासद कल्याण निधी' योजना राबविली जाते. अहवाल वर्षात सभासदांच्या पाल्यांना शैक्षणिक पारितोषीक व सभासदांना वैद्यकीय मदत म्हणून एकुण रू.१२.३३ लाख देण्यात आलेले आहेत.

भावपूर्ण श्रद्धांजली-

अहवाल वर्षात दिवंगत झालेले राष्ट्रीय, अंतरराष्ट्रीय किर्तीचे साहित्यीक, राजकीय, सामाजीक, सहकार क्षेत्रातील कार्यकर्ते मृत पावलेल्या तसेच आपल्या बँकेचे ग्राहक, सभासद, कर्मचारी कुटुंबातील सदस्य, ठेवीदार, हितचिंतक आणि देशाच्या सीमांचे रक्षण करतांना धारातीर्थी पडलेल्या जवानांच्या पवित्र स्मृतीस अभिवादन व भावपुर्ण श्रध्दांजली.

भेटी व समारोप -

मा.ना.सौ.पंकजाताई पालवे-मुंडे (मंत्री-पर्यावरण, पशुसंवर्धन व हवामान बदल,महाराष्ट्र राज्य) व **मा.डॉ.प्रितमताई खाडे-मुंडे** (माजी खासदार) यांनी अहवाल वर्षात त्यांचा बहुमोल वेळ देऊन बँकेस मार्गदर्शन केले त्याबद्दल मा.संचालक मंडळ व कर्मचारी वर्गाच्या वतीने मी हार्दिक आभार व्यक्त करतो.

अहवाल काळात भारतीय रिझर्व बँक, मा.सहकार आयुक्त, विभागीय सहनिबंधक सहकारी संस्था-लातूर, **श्री.समृत जाधव** (मा.जिल्हा उपनिबंधक सहकारी संस्था-छ.संभाजीनगर) **श्री.सतिश तोटावार** (मा.जिल्हा उपनिबंधक सहकारी संस्था-बीड), मराठवाडा अर्बन को-ऑप. बँकस् असोसिएशन-छत्रपती संभाजीनगर, विविध समिती सदस्य, स्थानिक सल्लागार सदस्य यांनी वेळोवेळी मोलाचे मार्गदर्शन केले त्याबद्दल मी त्यांचे विशेष आभार व्यक्त करतो.

बँकेचा कणा असलेले सभासद, ठेवीदार, कर्जदार, ग्राहक व हितचिंतक यांचेही आमच्यावर दाखविलेल्या विश्वासामुळे हार्दिक आभार व्यक्त करुन माझा अहवाल पूर्ण करतो.

जय हिंद, जय महाराष्ट्र, जय सहकार

आपला,
विनोद सामत
अध्यक्ष

AMENDMENT OF BYE-LAWS

Existing Bye-Law	Wording Of The Existing Bye-Law	Amended Bye-Law	Wording Of The Amended Bye-Law	Reason For Bye-Law
(56)	**LINKING OF SHARE HOLDING WITH LOAN LIMITS :** The shareholding of a member in the Bank shall be in the following proportion to his borrowings: **a.5% of the borrowings if such borrowings are unsecured basis.** **b.2.5% of the borrowings in case of secured borrowings.** **c.2.5% of the borrowings in case of small scale industrial units, of which 1% to be collected initially and the balance 1.5% to be collected in the course of next 2 years.** Provided that no member shall hold more than 1/5th of the total share capital of the Bank.Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that if the capital adequacy ratio of the bank is more than 12% then the bank shall change the share linking percentage as per guidelines of Reserve Bank of India in case of secured loans.	(56)	**LINKING OF SHARE HOLDING WITH LOAN LIMITS :** The shareholding of a member in the Bank shall be in the following proportion to his borrowings: **a.5% of the borrowings if such borrowings are unsecured basis.** **b.2.5% of the borrowings in case of secured borrowings.** **c.2.5% of the borrowings in case of small scale industrial units, of which 1% to be collected initially and the balance 1.5% to be collected in the course of next 2 years.** Provided that no member shall hold more than 5% of the total share capital of the Bank.Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that if the capital adequacy ratio of the bank is more than 12% then the bank shall change the share linking percentage as per guidelines of Reserve Bank of India in case of secured loans.	As per RBI Master Direction RBI/DOR/ 2025-26/275 DOR.CAP.REC. 194/09-18-201/2025-26 Dated 28th November, 2025.

ANNEXURE I - FORM A
Form of Balance Sheet For the Year Ended 31st March 2026

(Amount In Rs.)

	Schedule	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Capital and Liabilities			
Capital	1	252,004,675.00	251,364,625.00
Reserves & Surplus	2	1,470,272,299.34	1,456,121,404.40
Deposits	3	6,962,005,315.97	6,850,841,512.61
Borrowings	4	0.00	0.00
Other Liabilities and Provision	5	218,899,864.09	259,810,167.19
Contra	C	2,290,356,927.73	1,937,528,108.60
TOTAL		**11,193,539,082.13**	**10,755,665,817.80**

Assets			
Cash & Balance with RBI	6	208,188,885.00	240,640,270.00
Balance with Banks and Money at Call & Short Notice	7	269,578,845.68	319,542,326.03
Investment	8	3,161,001,502.96	3,127,246,118.50
Advances	9	4,651,514,578.18	4,334,032,259.21
Fixed Assets	10	203,192,685.38	225,923,009.89
Other Assets	11	329,455,110.19	450,102,390.09
Accomulated Loss	12	80,250,547.01	120,651,335.48
Contra	C	2,290,356,927.73	1,937,528,108.60
TOTAL		**11,193,539,082.13**	**10,755,665,817.80**
Contingent Liabilities(Bank Gurantee)	13	17,786,192.00	12,911,192.00
Bills for Collection		0.00	0.00
Significant to Accounting Policies	18	0.00	0.00
Notes to Accounts	19	0.00	0.00

Schedules refers to above form integral part of Balance sheet
Note : Previous year figures are regrouped and rearranged whereever necessary.

For DESHMUKH DESHPANDE AND ASSOCIATES
CHARTERED ACCOUNTANTS
Firm Registration No. 135622W

sd/-
CA ROHIT SHANKAR MORE
(PARTNER)
Membership No. 623944
UDIN - 26623944UPQMXV2872

sd/- **Chairman**

sd/- **Vice Chairman**

sd/- **Director**

sd/- **Chief Executive Officer**

sd/- **General Manager**

Date : 17/06/2026
Place : Parli Vaijnath

SCHEDULE 1 - CAPITAL

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
III. For Other Banks		
Authorised Capital **(20000000 shares of Rs.25/-each)**	**500,000,000.00**	**500,000,000.00**
Paid Up Capital **(10080187 shares of Rs.25/-each)**	**252,004,675.00**	**251,364,625.00**
Subscribed Capital (shares of Rs. each)	0.00	0.00
Called-up Capital (shares of Rs. each)	0.00	0.00
Less: Calls unpaid Add: Forfeited shares	0.00	0.00
Of the above held by : a) Individuals b) Co-operative Institution c) State Government	252004675.00 0.00 0.00	251364625.00 0.00 0.00

*Under the item individuals include shares held by the institutions other than co-operative institutions and state government are included as per the Banking Regulation Act 1949.

SCHEDULE 2 - RESERVES & SURPLUS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
STATUTORY RESERVES	**328,102,603.23**	**327,698,403.23**
Opening Balance	327,698,403.23	323,325,413.40
Addition During The Year	404,200.00	4,372,989.83
Deductions During The Year	0.00	0.00
CAPITAL RESERVES (Building Fund & General Reserve Fund)	**110,000,000.00**	**110,000,000.00**
Opening Balance	**110,000,000.00**	106,376,189.83
Addition During The Year	**0.00**	3,623,810.17
Deductions During The Year	**0.00**	0.00
BDDR2024	**45,979,273.43**	**45,979,273.43**
REVENUE & OTHER RESERVES(Shares Holders Fund)	**1,278,951.95**	**2,664,951.95**
Opening Balance	2,664,951.95	1,560,951.95
Addition During The Year	68,000.00	2,512,000.00
Deductions During The Year	1,454,000.00	1,408,000.00
REVALUATION RESERVE	**150,364,350.00**	**167,071,500.00**
Opening Balance	167,071,500.00	33,627,497.50

Addition During The Year	0.00	185,635,000.00
Deductions During The Year	16,707,150.00	52,190,997.50
OTHER RESERVES	**834,547,120.73**	**802,707,275.79**
Contingent Provision for Standard Assets	20,000,000.00	17,500,000.00
Bad & Doubtful Debts Reserve	585,000,000.00	530,000,000.00
Bad & Doubtful Debts(Receivable From Court)	-	36,514,255.06
Special Reserve U/s 36(viii)	5,508,000.00	5,508,000.00
Provision for Non Banking Assets	10,214,842.00	10,214,842.00
Investment Fluctuation Reserve	24,190,728.73	24,190,728.73
Opening Balance	24,190,728.73	35,190,728.73
Addition During The Year	-	-
Deductions During The Year	-	11,000,000.00
Investment Depreciation Reserve	8,179,450.00	8,079,450.00
Opening Balance	8,079,450.00	27,079,450.00
Addition During The Year	100,000.00	11,000,000.00
Deductions During The Year	-	30,000,000.00
Prov. for Overdue Interest Reserve	600,000.00	700,000.00
Opening Balance	700,000.00	-
Addition During The Year	-	700,000.00
Deductions During The Year	100,000.00	-
Provision for ARC Trust	180,854,100.00	170,000,000.00
Opening Balance	170,000,000.00	140,000,000.00
Addition During The Year	10,854,100.00	30,000,000.00
Deductions During The Year	-	-
GRAND TOTAL	**1,470,272,299.34**	**1,456,121,404.40**

SCHEDULE 3 - DEPOSITS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
DEMAND DEPOSIT(C/A)	**483,315,248.76**	**438,088,984.90**
From Banks		0.00
From Individuals	391,837,858.05	352,686,318.83
From Societies	91,477,390.71	85,402,666.07
SAVINGS BANK DEPOSIT	**1,800,932,104.77**	**1,870,954,814.14**
TERM DEPOSIT	**4,677,757,962.44**	**4,541,797,713.57**
From Banks		0.00
From Individuals	4,312,761,372.44	4,183,876,949.57
From Societies	364,996,590.00	357,920,764.00
TOTAL	**6,962,005,315.97**	**6,850,841,512.61**
DEPOSITS OF BRANCHES IN INDIA	6,962,005,315.97	6,850,841,512.61
DEPOSITS OF BRANCHES OUTSIDE OF INDIA	0.00	0.00
TOTAL	**6,962,005,315.97**	**6,850,841,512.61**

SCHEDULE 4 - BORROWINGS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
BORROWINGS IN INDIA		
Reserve Bank of India		
Other Banks	0.00	0.00
Other Institutions & Agencies		
BORROWINGS OUTSIDE INDIA	0.00	0.00
TOTAL	**0.00**	**0.00**

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
OTHER LIABILITIES		
Interest payable On Fixed Deposit	148,268,621.14	133,349,029.26
Staff PF Payable	2,204,820.26	2,298,352.26
Audit Fees Payable	2,141,500.00	2,155,000.00
Advocate Fees Payable	375,450.00	290,000.00
Draft Payable	977,143.56	1,964,575.62
Stale DD Payable	7,814,935.02	6,510,537.13
Insurance Payable	36,238.00	43,405.00
Professional Tax Payable	46,100.00	49,900.00
Staff LIC Deduction Payable	135,970.00	130,033.00
TDS Payable	1,698,399.41	2,779,364.03
GST Payable	1,731,235.59	1,588,141.61
Surcharge Payable	127,274.41	127,274.41
OTS Parking Account Payable	63,000.00	0.00
Clearing Suspense A/c	450,000.00	22,500.00
Shares Suspense	2,743,866.00	2,874,366.00
Sundry Creditors	26,976,335.50	14,970,953.73
Deferred Tax Liability	1,872,170.00	1,872,170.00
Amount Payable Ag Sugar Sale	0.00	71,230,836.00
Credit Bal In Term Loan Acconts	364.20	366.20
Excess Amount Received in ARC Account	50,000.00	50,000.00
Provision for Amount Receivable from Income Tax office	14,978,360.00	14,978,360.00
Salary and Incentive Payable Provision	1,832,355.00	0.00
PROVISIONS		
Provision for Sundry Debtors	4,375,726.00	2,525,002.94
TOTAL	**218,899,864.09**	**259,810,167.19**

SCHEDULE 6 - CASH & BALANCE WITH RBI

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Cash in Hand	200,446,385.00	227,196,370.00
Cash at ATM	7,742,500.00	13,443,900.00
BALANCE WITH RBI	0.00	0.00
In Current Account	0.00	0.00
In Other Account	0.00	0.00
TOTAL	**208,188,885.00**	**240,640,270.00**

SCHEDULE 7 - BALANCE WITH OTHER BANKS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. IN INDIA		
Balances With Bank	**269,578,845.68**	**319,542,326.03**
In Current Accounts	269,530,565.95	319,495,346.30
In Other Saving Accounts	48,279.73	46,979.73
Money at Call & Short Notice	0.00	0.00
With Bank	0.00	0.00
With Other Institutions	0.00	0.00
TOTAL	**269,578,845.68**	**319,542,326.03**
OUTSIDE INDIA		
In Currenet Account	0.00	0.00
In Other Deposit Accounts	0.00	0.00
Money at Call & Short Notice	0.00	0.00
TOTAL	0.00	0.00
GRAND TOTAL	**269,578,845.68**	**319,542,326.03**

SCHEDULE 8 - INVESTMENT

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
INVESTMENT IN INDIA IN		
Government Securities (Central) Face value Rs.105.00 crores Market Value Rs. 105.62 Croes	1,056,198,100.00	1,358,321,952.00
Other Approved Securities(State Govt) Face value Rs. 57.68 crores Market Value Rs. 57.31 Croes	573,106,680.62	558,293,211.50
Shares	2,631,000.00	131,000.00
Debenture & Bonds (ARC Trust)	298,163,000.00	337,178,000.00
Mutual Fund	139,993,000.34	0.00
Others (FDR with other Bank)	1,090,909,722.00	873,321,955.00
TOTAL	**3,161,001,502.96**	**3,127,246,118.50**

INVESTMENT OUTSIDE INDIA IN		
Government Securities(Including Local Authorities)	0.00	0.00
Subsidiaries and/or Joint Ventures	0.00	0.00
Other Investment (To be Specified)	0.00	0.00
TOTAL	**0.00**	**0.00**
GRAND TOTAL	**3,161,001,502.96**	**3,127,246,118.50**

SCHEDULE 9 - ADVANCES

	As On 31-03-2026 (Current Year)	**As On 31-03-2025 (Previous Year)**
Bill Pruchased & Discounted	0.00	0.00
Cash Credit, Overdraft & Loans Repayable on Demand	1,436,640,663.36	1,327,640,684.90
Term Loan	3,214,873,914.82	3,006,391,574.31
TOTAL	**4,651,514,578.18**	**4,334,032,259.21**
Secured by Tangible Assets	4,634,128,752.76	4,313,040,060.83
Covered by Bank / Government Guarantees	-	-
Unsecured	17,385,825.42	20,992,198.38
TOTAL	**4,651,514,578.18**	**4,334,032,259.21**
ADVANCES IN INDIA		
Priority Sector	3,050,653,738.26	3,085,369,144.50
Public Sector	-	-
Banks	-	-
Others	1,600,860,839.92	1,248,663,114.71
TOTAL	**4,651,514,578.18**	**4,334,032,259.21**
ADVANCES OUTSIDE INDIA		
Due From Banks	0.00	0.00
Due From Others	0.00	0.00
Bill Pruchased & Discounted	0.00	0.00
Syndicated Loans	0.00	0.00
Others	0.00	0.00
TOTAL	**0.00**	**0.00**
GRAND TOTAL	**4,651,514,578.18**	**4,334,032,259.21**

SCHEDULE 10 - FIXED ASSETS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
FURNITURE & FIXTURES	**19,260,251.37**	**21,402,715.02**
At Cost As On 31st March of The Preceding Year	**21,402,715.02**	23,790,769.86
Addition During The Year	0.00	0.00
Deductions During The Year	9,780.00	0.00
Depreciation To Date	2,132,683.65	2,388,054.84
PLANT & MACHINARY	**3,952,012.30**	**4,708,618.67**
At Cost As On 31st March of The Preceding Year	4,708,618.67	5,540,549.79
Addition During The Year	15,700.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	772,306.37	831,931.12
VEHICLE	**2,063,242.58**	**2,427,343.58**
At Cost As On 31st March of The Preceding Year	2,427,343.58	2,855,698.58
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	364,101.00	428,355.00
PLOT, CONSTRUCTION BUILDING	**26,620,314.94**	**28,730,743.94**
At Cost As On 31st March of The Preceding Year	28,730,743.94	31,075,665.94
Addition During The Year	0.00	0.00
Deductions During The Year	0.00	0.00
Depreciation To Date	2,110,429.00	2,344,922.00
COMPUTER DEAD STOCK	**547,194.19**	**1,154,768.68**
At Cost As On 31st March of The Preceding Year	1,154,768.68	5,129,053.91
Addition During The Year	381,344.85	1,176,205.20
Deductions During The Year	65,036.70	438,224.13
Depreciation To Date	923,882.64	4,712,266.30
REVALUATION RESERVE	**150,364,350.00**	**167,071,500.00**
At Cost As On 31st March of The Preceding Year	167,071,500.00	33,627,497.50
Addition During The Year	0.00	185,635,000.00
Deductions During The Year	16,707,150.00	52,190,997.50
Depreciation To Date	0.00	0.00
GANGAKHED LEASE ACCOUNT	**385,320.00**	**427,320.00**
At Cost As On 31st March of The Preceding Year	427,320.00	469,320.00
Addition During The Year	0.00	0.00
Deductions During The Year	42,000.00	42,000.00
TOTAL	**203,192,685.38**	**225,923,009.89**

SCHEDULE 11 - OTHER ASSETS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Inter-Office Adjustment (Net)	0.00	0.00
Interest Receivable on Investment	88,890,133.00	90,476,433.00
Advance Tax / Tds Paid	2,150,000.00	2,150,000.00
Stationary and Stamps	0.00	0.00
Non-Banking Assets Acquired in Satisfaction of Claims	203,781,700.00	214,569,980.00
Liabrary	214,349.71	214,349.71
Stationary Stock	548,026.18	875,155.19
Sundry Debtors	9,007,653.00	8,350,100.00
Staff Festival Advance	3,590,586.00	3,898,087.34
Telephone Deposits	223,542.58	223,542.58
M.S.E.B. Meter Deposits	303,749.00	311,999.00
Security Deposits	4,081,833.00	4,341,833.00
Depositors Education & Awareness Fund Scheme	44,545.24	532,413.53
Amount Receivable From Court	0.00	36,514,255.06
Consumer Forum Fees Receivable	197,265.00	197,265.00
Amount ReceivableFrom IT Department	14,978,360.00	14,978,360.00
Amount Receivable Ag Sugar Sale	0.00	69,705,641.00
Staff Mediclaim Premium Receivable	368,460.00	655,783.68
Input GST	1,057,799.80	1,134,660.36
GST Vendor Master	17,107.68	193,119.64
Amount Receivable From ICICI Lombard	0.00	779,412.00
TOTAL	**329,455,110.19**	**450,102,390.09**

SCHEDULE 12 - ACCOMULATED LOSS

BALANCE IN PROFIT & LOSS ACCOUNT	**80,250,547.01**	**120,651,335.48**
Opening Balance (Loss)	120,651,335.48	0.00
Deduction During The Year (Profit)	-40,400,788.47	0.00
Prevous Year Loss	-	120,651,335.48

SCHEDULE 13 - CONTIGENT LIABILITIES

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
GUARANTEES GIVEN ON BEHALF OF CONSTITUENTS		
In India	17,786,192.00	12,911,192.00
Outside India		
TOTAL	**17,786,192.00**	**12,911,192.00**

CONTRA ITEMS

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Overdue Interest Reserve	2,094,838,405.77	1,805,687,527.73
DEAF Contra	116,180,562.96	107,998,836.23
Charges Reserve Receivable	79,337,959.00	23,841,744.64
TOTAL	**2,290,356,927.73**	**1,937,528,108.60**

ANNEXURE I - FORM B
Form of Profit & Loss Account For the Year Ended 31st March 2026

	Schedule	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. INCOME			
Interest Earned	14	697,259,268.77	629,221,827.91
Other Income	15	46,875,806.94	66,276,238.46
TOTAL		**744,135,075.71**	**695,498,066.37**
II. EXPENDITURE			
Interest Expenses	16	345,169,365.92	350,591,002.95
Operation Expenses	17	318,782,847.03	305,841,364.47
Provision & Contingencies			
BDDR Provision		31,839,844.94	130,751,273.43
Provision for Receivable from Income Tax Dept.		0.00	14,978,360.00
Provision for Non Banking Asset		0.00	10,214,842.00
Provision For Overdue Int. Receivable		0.00	700,000.00
Income Tax Paid		7,942,229.35	3,072,559.00
TOTAL		**703,734,287.24**	**816,149,401.85**
III. PROFIT / LOSS			
Net Profit/Loss(-) For The Year		40,400,788.47	-120,651,335.48
Profit/Loss(-) Brought Forward		0.00	0.00
TOTAL		**40,400,788.47**	**-120,651,335.48**
IV. APPROPRIATIONS		40,400,788.47	-120,651,335.48
Transfer To Statutory Reserves		0.00	0.00
Transfer To Other Reserves		0.00	0.00
Transfer To Government / Proposed Dividend		0.00	0.00
Balance Carried Over To Balance Sheet		40,400,788.47	-120,651,335.48

For DESHMUKH DESHPANDE AND ASSOCIATES
CHARTERED ACCOUNTANTS
Firm Registration No. 135622W

sd/-
CA ROHIT SHANKAR MORE
(PARTNER)
Membership No. 623944
UDIN - 26623944UPQMXV2872

sd/-
Chairman

sd/-
Vice Chairman

sd/-
Director

sd/-
Chief Executive Officer

sd/-
General Manager

Date : 17/06/2026
Place : Parli Vaijnath

SCHEDULE 14 - INTEREST EARNED

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Interest /Discount on Advances / Bills	486,303,902.69	416,550,537.57
Income on Investments		
Int On GOVT Security	118,577,670.89	138,557,236.46
Int On FDR Investment	83,769,237.00	71,533,869.00
Int On Mutual Fund	7,216,855.19	121,941.88
Int On Call/Notice Money	1,391,603.00	2,458,243.00
Total	210,955,366.08	212,671,290.34
Others	0.00	0.00
TOTAL	**697,259,268.77**	**629,221,827.91**

SCHEDULE 15 - OTHER INCOME

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Commission, Exchange & Brokerage	6,727,035.15	3,502,207.97
Profit on Sale of Investments	8,823,006.00	3,408,000.00
Less : Loss On Sale Of Investment		
Profit on Revaluation of Investments	0.00	0.00
Less : Loss On Revaluation Of Investment		
Profit on Sale of Land, Building & Other Assets	0.00	24,000.00
Less : Loss On Sale of Land, Building & Other Assets		
Profit on Exchange transactions	0.00	0.00
Less : Loss On Exchange Transactions		
Prov For Overdue Int Receivable	100,000.00	0.00
Dividend	13,100.00	13,100.00
Profit on Sale of Non - Banking Asset	12,720.00	2,236,623.00
Miscellaneous Income		
Locker Rent	2,782,752.64	2,726,706.94
Misc. Receipts	15,342,158.79	10,451,996.71
Processing Fees	8,962,170.67	7,813,166.42
ATM Charges received	1,067,677.00	3,640,385.80
Recovery in written off account	2,566,025.00	2,007,575.00
CIBIL Charges Received	272,541.69	211,331.62
Loan Application Fees Received	206,620.00	241,145.00
IDR Reversal	0.00	30,000,000.00
TOTAL	**46,875,806.94**	**66,276,238.46**

SCHEDULE 16 - INTEREST EXPENSES

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Interest on Deposit	344,739,396.92	350,069,614.95
Interest on RBI / Inter-Bank Borrowings	429,969.00	521,388.00
Others	0.00	0.00
TOTAL	**345,169,365.92**	**350,591,002.95**

SCHEDULE 17 - OPERATIONAL EXPENSES

	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Salary and Other Payable to Employees	153,152,667.50	144,487,349.38
Rent, Tax, Insurance & Lighting	29,599,929.38	31,941,518.30
Printing & Stationary	472,968.97	590,245.93
Advertisement & Publicity	569,549.38	452,244.00
Depreciation on Banks Property	6,303,402.66	10,747,529.26
Directors Fees, Allowances & Expenses	712,194.00	792,179.60
Auditors Fees & Expenses (Including Branch Auditors)	2,411,352.00	2,921,507.00
Law Charges Paid	2,104,140.06	742,760.00
Postages, Telegrams, Telephones, Etc.	1,228,736.40	1,946,374.44
Repairs & Maintenance	6,324,568.24	4,447,507.92
Amortization of Premium on Gsec	4,288,660.00	4,832,502.00
Amc Charges Paid	7,248,002.00	6,628,782.00
Travelling Expenses	3,028,978.98	3,324,690.66
Connectivity Charges	1,695,434.19	1,511,555.20
Atm Charges Paid	702,165.60	1,379,179.01
Professional Fees Paid	1,720,899.00	1,272,950.00
Pigmy Commission Paid	20,487,769.48	21,935,626.47
Recovery Charges Paid	3,672,740.32	45,696,314.32
GST Paid	9,458,391.68	6,433,596.56
Depreciation of Govt. Securities	6,045,073.88	6,204,299.00
Election Expenses	4,347,413.00	0.00
Other Expenditure	0.00	0.00
Clearing Charges	2,734.33	3,866.86
Miscellaneous Expenses	2,564,572.53	4,932,499.05
Security Guard Charges Paid	759,822.00	1,256,175.67
Stamp Duty Paid On Investment	22,996.37	2,499.88
Management Fees Paid (ARC)	272,950.00	860,844.00
Commission & Exchange Paid	215,265.92	212,088.96
Staff Trainning Expenses	159,149.00	284,679.00
Penal Interest Rebate on Loan & Advances	556,019.10	0.00
Provision For Inv.Depriciation	100,000.00	0.00
Interest Rebate on Loan & Advances	48,554,301.06	0.00
TOTAL	**318,782,847.03**	**305,841,364.47**

NOTES ON ACCOUNT FOR 31 MARCH 2026

(Rupees in Lakhs)

Sr.No.	Disclosure to Balance Sheet	31-03-2024	31-03-2025	31-03-2026
1.	C.R.A.R	18.46%	18.58%	17.27%
2.	Investment Book Value	23458.76	19166.15	16293.04
3.	Face value of Investment	23525.50	1902.55	16267.80
4.	Advances to Real Estate, Construction & Housing	55.59	758.73	1448.33
5.	Advances against Shares & Debentures	Nil	Nil	Nil
6.	Advances to Director/Relatives			
	a. Fund Base	324.45	227.28	108.79
	b. Non Fund Base	Nil	Nil	Nil
7.	Cost of Deposits	5.19%	5.15%	5.22%
8.	N.P.A.			
	a. Gross N.P.A.	6517.58	8003.54	5665.04
	Gross N.P.A. %	15.37%	18.47%	12.18%
	b. Net N.P.A.	1765.30	2703.54	0.00
	Net N.P.A. %	4.69%	7.11%	0.00%
9.	Profitability			
	a. Interest Income as a Percentage of Working Fund	9.64%	7.27%	8.00%
	b. Non-Interest Income as percentage of Working Funds	1.43%	0.77%	0.54%
	c. Operating Profit as a percentage of Working Funds	0.56%	-1.36%	0.98%
	d. Returns on Assets	0.07%	-1.14%	0.35%
	e. Business (Deposit & Advances per Employee) (Lacs)	423.98	426.29	476.00
	f. Profit per Employee (Lacs)	0.37	-4.79	1.66
10.	Provisions			
	a. Towards N.P.A.	4700.00	5300.00	5850.00
	b. Towards Depreciation in Investments	270.79	80.79	81.79
	c. Towards Standard Assets	175.00	175.00	200.00
	d. Towards Investment Fluctuation Reserve	351.91	241.90	241.90
	e. Towards A.R.C.	1400.00	1700.00	1808.54
	f. Covid (2.0) Restructure	52.28	0.00	0.00
	g. Towards Receivable from court	365.14	365.14	0.00
11.	Foreign Currency Assets & Liabilities (if applicable)	N.A.	N.A.	N.A.
12.	Payment of DICGC insurance premium March	60.14	44.95	49.44
	Payment of DICGC insurance premium September	57.22	41.50	47.14
13.	Penalty (UCB's are also required to disclose the penalty imposed by RBI in the "Notes on Accounts" to their B/S.	-	-	-
14.	Restructured accounts	NIL	NIL	NIL

15. Issuer composition of Non SLR Investment

No.	Issuer	Amount	Extent of 'below investment grade Securities'	Extent of 'unrated Securities'	Extent of 'unlisted Securities'	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	PSU's	0.00	0.00	0.00	0.00	0.00
2.	FI's	0.00	0.00	0.00	0.00	0.00
3.	Public Sector Banks	0.00	0.00	0.00	0.00	0.00
4.	Mutual Funds	0.00	0.00	0.00	0.00	0.00
5.	Others	44.08	0.00	0.00	0.00	0.00
6.	Provision Held towards Depreciation	18.08	0.00	0.00	0.00	0.00

16. Non performing Non SLR Investment

Amount (Rs.in Crore)

Particulars	Current Year 31-03-2025
Opening Balance	0.00
Additions during the year since 1st April	0.00
Reduction during the above period	0.00
Closing Balance	0.00
Total Provisions held	0.00

17. Deposit Education Awareness Fund Trf to RBI as on 31.03.2026

Amount (Rs.in Crore)

Particulars	Current Year 31-03-2026	Previous Year 31-03-2025
Opening Balance of amounts transferred to DEAF	10.80	9.60
Add: Amounts transferred to DEAF during the year	1.01	1.32
Less: Amounts reimbursed by DEAF towards claims	0.19	0.12
Closing Balance of amounts transferred to DEAF	11.62	10.80

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

(Under Section 31 of the Banking Regulation Act, 1949 and section 81(5B) of the Maharashtra Co-operative Societies Act, 1960)

To,

The Members,

The Vaidyanath Urban Co-op Bank Ltd.,Parli (V)

Report on the Financial Statements

1. We have audited the accompanying financial statements of **The Vaidyanath Urban Co-op Bank Ltd** ('the Bank') as at **31 March 2026**, which comprise the Balance Sheet as at **31 March 2026**, and the Profit and Loss Account, for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of **37 branches and head office** audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reason able assurance about whether the financial statements are free from material misstatements.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgments, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevantthe Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Key Audit Matters

Key Audit Matters are those matters that in our professional judgement were of most significance in our audit of the Financial Statements for the year ended March 31, 2026. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion there on and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key Audit Matters to be communicated in our report.

Sr. No.	Key Audit Matters	How the matter was addressed in our audit
01	Classification of Advances, Income Recognition Identification of and Provisioning for Non-Performing Advances. Considering the nature of the Transactions, regulatory requirements, existing businessenvironment, estimation/ judgement involved in valuation of securities it is a matter of high importance for the intended users of the Financial Statements. Considering these aspects, we have determined this as a Key Audit Matter.	Our audit approach towards advances with reference to the IRAC norms and other related circulars /directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following a)The accuracy of the data input in the system for Income recognition, Classification into performing and non-performing Advances and provisioning in accordance with the IRAC norm in respect of the bank. b)Existence and effectiveness of monitoring mechanisms such as internal Audit, Systems Audit, Stock audit and Concurrent Audit as per the policies and procedure of the bank, c)Examination of advances including stressed advances on a sample's basis with respect to compliance with the RBI Master Circulars/Guidelines. d)In carrying out substantive procedures of the bank, we have examined all large advances on a sample basis.

Opinion

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

a. In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2026

b. In the case of the Profit and Loss Account for the year ended on that date;

Report on Other Legal & Regulatory Requirements

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

8. 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 four audit and have found to be satisfactory;

b) In our opinion, proper books of account as required bylaw have been kept by the Banks of areas it appears from our examination of those books and proper returns adequate for the purposes of our audit have been 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 the Profit and Loss Account dealt with by this report, are in agreement with the books of account and there turns.

e) The accounting standards adopted by the Bank are consistent withthose laid down by accounting principles generally accepted in India so far as applicable to Banks.

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

10. We further report that for the year 2025-26, the Bank has been awarded **"A"** classification.

M/S. DESHMUKH DESHPANDE AND ASSOCIATES
Chartered Accountants,
Firm Reg. No.: 135622W

Sd/
CA ROHIT SHANKAR MORE
Partner, M.No.623944
Co-op. Empanelment No. 1014912-A1
UDIN – 26623944UPQMXV2872

Date: 17/06/2026
Place: Parli Vaijnath

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Year 2025-26	Year 2024-25
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions ,if any)	72.90	69.46
ii)	Additional Tier 1 capital*/Other Tier 1capital@	0.00	0.05
iii)	Tier 1 capital(i+ ii)	72.90	69.51
iv)	Tier 2 capital	4.55	4.44
v)	Total capital(Tier1+Tier2)	77.45	73.95
vi)	Total Risk Weighted Assets (RWAs)	448.54	398.02
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	16.26%	17.45%
viii)	Tier1 Ratio(Tier 1 capital as a percentage of RWAs)	16.26%	17.46%
ix)	Tier2 Ratio(Tier 2 capital as a percentage of RWAs)	1.01%	1.12%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	17.27%	18.58%
xi)	Leverage Ratio*	-	-
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank	-	-
xiii)	Amount of paid-up equity capital raised during the year	0.06	0.07
xiv)	Amount of non-equity Tier 1capital raised during the year.	-	-
xv)	Amount of Tier 2 capital raised during the year	-	-

***b)* Drawn down from reserves**

Details of Reserves

(Amount in ₹ crore)

Sr No	Particular	Opening Balance	Addition	Deletion	Closing Balance	Source of Addition	Remark
1	Statutory Reserve Fund	32.77	0.04	0.00	32.81	From Shares Fees	
2	Share Holders Welfare Fund	0.27	0.00	0.14	0.13	Deletion due to Member welfare paid	
3	Investment Depreciation Reserve	0.81	0.01	0.00	0.82	Provision made from P&L	
4	Contingent Provision for Standard Assets	1.75	0.25	0.00	2.00	Provision made from P&L	
5	Bad & Doubtful Debts Reserve	53.00	5.50	0.00	58.50	Addition from P&L Rs. 3.18 & Receivable from Court Rs. 2.32	
6	Prov. for ARC Trust	17.00	1.09	0.00	18.09	Provision made from P&L	
7	Prov. for Overdue Interest Reserve	0.07	0.00	0.01	0.06	Transfer to P&L	
8	Revaluation Reserve (Contra)	16.71	0.00	1.67	15.04	Deletion Depreciation Value	
	TOTAL	122.38	6.89	1.82	127.45		

2. Asset Liability Management

a) Maturity pattern of certain items of assets and liabilities (Amount in ₹ crore)

	1 TO 14 DAYS	15 TO 28 DAYS	29 DAYS TO 3 MONTHS	3 TO 6 MONTHS	6 MONTH TO 1 YEAR	1 TO 3 YEARS	3 TO 5 YEARS	OVER 5 YEARS	TOTAL
Deposits	123.90	14.35	57.55	64.02	206.05	204.06	15.65	10.62	**696.20**
Advances	13.58	8.74	25.10	31.86	177.69	151.51	40.75	15.92	**465.15**
Investments	50.07	7.12	35.46	61.17	99.99	25.21	35.82	1.26	**316.1**
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilitis	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) **i) Composition of Investment Portfolio As at 31-03-2026**

(Amount in ₹ crore)

	Investment In India							**Total Investment**
	Government Security	Other Approved Securities	Shares	Debentures and Bonds (ARC trust)	Subsidiaries and/or Joint Ventures	Others (FD With Other Bank)	Total Investment In India	
Gross	86.22	35.52	0.26	0.00	0.00	109.09	231.09	231.09
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	86.22	35.52	0.26	0.00	0.00	109.09	231.09	231.09
Gross	9.76	21.79	0.00	29.81	0.00	0.00	61.36	61.36
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	9.76	21.79	0.00	29.81	0.00	0.00	61.36	61.36
Gross	9.64	0.00	0.00	0.00	0.00	0.00	9.64	9.64
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	9.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Depreciation	0.42	0.40	0.00	18.09	0.00	0.00	18.91	18.91
Net	**105.20**	**56.91**	**0.26**	**11.72**	**0.00**	**109.09**	**283.18**	**283.18**

As at 31-03-2025 (Amount in Crore)

	Investment In India							
	Government Security	Other Approved Securities	Shares	Debentures and Bonds (ARC trust)	Subsidiaries and/or Joint Ventures	Others (FD With Other Bank)	Total Investment In India	**Total Investment**
Gross	116.77	29.88	0.01	33.72	0.00	87.33	267.71	267.71
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	116.77	29.88	0.01	33.72	0.00	87.33	267.71	267.71
Gross	19.07	25.94	0.00	0.00	0.00	0.00	45.01	45.01
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	19.07	25.94	0.00	0.00	0.00	0.00	45.01	45.01
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Non-Performing Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for Depreciation	0.41	0.40	0.00	17.00	0.00	0.00	17.81	17.81
Net	**135.43**	**55.42**	**0.01**	**16.72**	**0.00**	**87.33**	**294.91**	**294.91**

b. Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	**Current Year**	**Previous Year**
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.81	2.71
b) Add: Provisions made during the year	0.01	1.10
c) Less: Write off/ write back of excess provisions during the year	0.00	3.00
d) Closing balance	0.82	0.81
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.42	3.52
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	1.10
d) Closing balance	2.42	2.42
iii) Closing balance in IFR as a percentage of closing balance of investments[13] in AFS and HFT/Current category	3.41 %	5.38 %

c. Sale and transfers to/from HTM category

i) The one-time transfer of securities to/from HTM category with approval of Board of Director undertaken by bank at the beginning of accounting year.

HTM TO AFS : -

Sr. No.	Security Name	Face Value	Book Value	FBIL Market Rate as on 15.04.2025	Lower of FV/BV/MV	Depreciation
1	6.54% MH SDL 2030	50000000.00	49520626.00	99.4914	49745700	0.00
2	6.48% AP SDL 2032	50000000.00	49093044.00	98.9108	49455400	0.00
3	6.71% RJ SDL 2030	50000000.00	50494768.00	100.2202	50110100	384668.00
4	7.23% TN SDL 2027	50000000.00	49804650.00	101.3591	50679550	0.00
5	6.79% GOI 2029	100000000.00	100135000.00	102.0695	102069500	0.00
6	6.79% GOI 2029	100000000.00	100095000.00	102.0695	102069500	0.00
7	6.79% GOI 2029	100000000.00	100048336.00	102.0695	102069500	0.00
	Total	500000000.00	499191424.00		506199250.00	384668.00

AFS TO HTM : -

Sr. No.	Security Name	Face Value	Book Value	FBIL Market Rate as on 15.04.2025	Lower of FV/BV/MV	Depreciation
1	6.40% KA SDL 2030	35170000.00	35171758.50	98.8586	34768569.62	403188.88
2	6.49% AP SDL 2033	50000000.00	50132500.00	98.4389	49219450	913050
3	6.40% GJ SDL 2030	50000000.00	50037500.00	98.8559	49427950	609550
4	6.55% AP SDL 2035	50000000.00	50097500.00	98.1154	49057700	1039800
5	6.54% MP SDL 2035	50000000.00	50097500.00	98.0422	49021100	1076400
	Total	235170000.00	235536758.50		231494769.62	4041988.88

I) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI. - **Nil**
ii) Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP). - **Nil**
iii) Repurchase of Government Securities by Government of India from banks under buyback / switch operations. - **Nil**
iv) Repurchase of State Development Loans by respective state governments under buyback / switch operations. - **Nil**
Additional shifting of securities explicitly permitted by the Reserve Bank of India. - **Nil**

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

ii) Issuer composition of non-SLR investments

(Amount ₹crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current Year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current Year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks										
d)	Private corporates										
e)	Subsidiaries/Joint Ventures										
f)	Others	44.08	33.73								0.00
g)	Provision held towards depreciation	18.08	17.00								0.00
	Total*	62.16	50.73								44.08

Note:

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

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

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March31
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	-	-	-	-
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	-	-	-	-

i) **Government Security Lending (GSL) transactions (in market value terms) as on 31.03.2026**

(Amount in Crores)

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

Government Security Lending (GSL) transactions (in market value terms) as on 31.03.2025

(Amount in Crores)

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

4. Asset Quality

a) **Classification of advances and provisions held as on 31/03/2026**

(Amount in Crores)

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	353.36	10.82	69.22	-	80.04	433.40
Add: Additions during the year					5.25	5.25
Less: Reductions during the year*					28.64	28.64
Closing balance	408.50	2.91	53.74	-	56.65	465.15
*Reductions in Gross NPAs due to:						
i) Up gradation					11.88	11.88
ii)Recoveries(excluding recoveries from up graded accounts)					7.59	7.59
iii)Technical/Prudential Write-offs					0.00	0.00
iv)Write-offs other than those under(iii)above					0.00	0.00
Provisions(excluding Floating Provisions)						
Opening balance of provisions held	1.75			-	53.00	54.75
Add: Fresh provisions made during the year					5.50	5.75
Less: Excess provision reversed/Write-off loans						
Closing balance of provisions held	2.00			-	58.50	60.50
Net NPAs						
Opening Balance					27.04	
Add: Fresh additions during the year					5.25	
Less: Reductions during the year					32.29	
Closing Balance					0.00	

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance						
Add : Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written-off accounts						
Add: Technical/Prudential write-offs during the year						
Less: Recoveries made from previously technical/prudential written-off Accounts during the year						
Closing balance						

Ratio (In Percentage)	Current Year (31.03.2026)	Previous Year (31.03.2025)
Gross NPA to Gross Advances	12.18 %	18.47 %
Net NPA to Net Advances	0.00 %	7.11 %
Provision coverage ratio	103.00 %	66.22 %

b). Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in That sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in That sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	61.42	8.66	14.10	65.25	14.46	22.16
b)	Advances to industries sector eligible as priority Sector lending	28.45	5.14	18.07	34.54	9.61	27.82
c)	Services	159.52	18.27	11.45	158.70	26.59	16.75
d)	Personal loans	55.67	6.13	11.01	50.05	10.42	20.82
	Subtotal(i)	305.06	38.20	12.52	308.54	61.08	19.80
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	20.63	0.00	0.00	6.73	0.00	0.00
b)	Industry	0.60	0.00	0.00	0.18	0.00	0.00
c)	Services	0.34	0.00	0.00	0.70	0.00	0.00
d)	Personal loans	138.52	18.45	13.32	117.25	18.96	16.17
	Sub-total(ii)	160.09	18.45	13.32	124.86	18.96	15.19
	Total(I+ ii)	465.15	56.65	12.18	433.40	80.04	18.47

(Amount in Crores)

c) Overseas assets, NPAs and revenue (Amount in Crores)

Particulars	Current Year	Previous Year
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

d) Particulars of resolution plan and restructuring

Details of -accounts subjected to restructuring (Amount in Crores)

Particulars	2025-26	2024-25
Details of accounts subject to restructuring	0.00	0.00

e) Divergence in asset classification and provisioning (Amount in ₹crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31,2025 as reported by the bank	**80.04**
2.	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	**80.04**
3.	Divergence in Gross NPAs(2-1)	**0.00**
4.	Net NPAs as on March 31,2025 as reported by the bank	**27.04**
5.	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	**27.04**
6.	Divergence in Net NPAs(5-4)	**0.00**
7.	Provisions for NPAs as on March 31, 2025 as reported by the bank	**53.00**
8.	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	**53.00**
9.	Divergence in provisioning(8-7)	**0.00**
10	Reported Profit before Provisions and Contingencies for the year ended March 31,2025	**3.91**
11.	Reported Net Profit after Tax (PAT) for the year ended March 31,2025	**-12.07**
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March31,2025 after considering the divergence in provisioning	**-12.07**

***March31, 2025 is the close of the reference period in respect of which divergences were assessed**

f) Disclosure of transfer of loan exposure

(Amount in Crores)

Ii) Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

	Current Year		
Particular	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	0.00	0.00	0.00
Aggregate principal outstanding of loans transferred	0.00	0.00	0.00
Weighted average residual tenor of the loans transferred	0.00	0.00	0.00
Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00
Aggregate consideration	0.00	0.00	0.00
Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00

Details of loans acquired during the year (Amounts in ₹ crore)

Particular	From SCBs,RRBs,Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	0.00	0.00
Aggregate consideration paid	0.00	0.00
Weighted average residual tenor of loans acquired	0.00	0.00

g) Non Fund Based Credit Facilities :

Sr No.	Particular	As at March 2026		Previous Year	
		Secured Portion	Un-Secured Portion	Secured Portion	Un-Secured Portion
1	Outstanding Guarantees	1.78	0.00	1.29	0.00
	i) In India	1.78	0.00	1.29	0.00
	ii) Outside India	0.00	0.00	0.00	0.00
2	Acceptances, Endorsements and Other Obligations	0.00	0.00	0.00	0.00
3	Other NFB Credit Facilities	0.00	0.00	0.00	0.00

h) Fraud accounts

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

Particulars	Current year	Previous year
Number of frauds reported	0.00	0.00
Amount involved in fraud (₹crore)	0.00	0.00
Amount of provision made for such frauds (₹crore)	0.00	0.00
Amount of Un amortized provision debited from 'other reserves' as at the end of the year (₹crore)	0.00	0.00

i) Disclosure related to Project Finance

There is no sanction to Project Finance as on 31.03.2026

j) **Disclosure under Resolution Framework for COVID-19-related Stress**
Format for disclosures to be made half yearly starting March 31, 2026

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year (A)	Of(A), Aggregate debt that slipped in to NPA during the half-year	Of(A) Amount written off during the half-year	Of(A) Amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of this half-year
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

5. Exposures

a) **Exposure to real estate sector** (Amount in ₹crore)

Category	**Current year**	**Previous Year**
i)Direct exposure		
a) Residential Mortgages–	3.02	44.81
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based(NFB)limits.		
b) Commercial Real Estate–	11.46	7.59
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multi family residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development		

and construction, etc.).Exposure would also include non-fund based(NFB)limits; c) Investments in Mortgage-Backed Securities(MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate *ii)Indirect Exposure* Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	14.48	52.40

b) **Exposure to capital market :** Bank does not have direct exposure to Capital Market

c) **Unsecured advances**

(Amount in Crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	1.74	2.10
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

d) **Factoring exposures :** Bank had not undertaken any factoring exposure during the year

e) **Unhedged foreign currency exposure :** Bank is not dealing in foreign currency exposure

f) **Loans Against Gold & Silver Collaterals :**

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

(Amount in Crore)

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. **Opening balance of the FY** [(a)+(b)]	57.60	13.29	0.01	62.03	0.38
(a) Consumption loans	54.69	12.62	0.01	62.11	0.04
of which bullet repayment loans	54.69	12.62	0.01	62.11	0.04
(b) Income generating loans	2.91	0.67	0.01	60.60	0.34
2. **New loans sanctioned and disbursed during the FY** [(c)+(d)]	137.11	29.48	0.06	61.96	NA
(c) Consumption loans	105.21	22.62	0.02	61.36	NA
of which bullet repayment loans	105.21	22.62	0.02	61.36	NA
(d) Income generating loans	31.90	6.86	0.04	66.98	NA
3. **Renewals sanctioned and disbursed during the FY**	-	-	-	-	NA
4. **Top-up loans sanctioned and disbursed during the FY**	-	-	-	-	NA
5. **Loans repaid during the FY** [(e)+(f)]	96.76	20.80	0.03	NA	NA
(e) Consumption loans	80.75	17.36	0.01	NA	NA

of which bullet repayment loans	80.75	17.36	0.01	NA	NA
(f) Income generating loans	16.01	3.44	0.04	NA	NA
6. **Non-Performing Loans recovered during the FY** [(g) + (h)]	0.30	0.06	0.06	NA	NA
(g) Consumption loans	0.03	0.01	0.02	NA	NA
of which bullet repayment loans	0.03	0.01	0.02	NA	NA
(h) Income generating loans	0.27	0.06	0.09	NA	NA
7. **Loans written off during the FY** [(i) + (j)]	-	-	-	NA	NA
(i) Consumption loans	-	-	-	NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(j) Income generating loans	-	-	-	NA	NA
8. **Closing balance at the end of FY** [(k) + (l)]	105.88	22.76	0.04	61.70	0.00
(k) Consumption loans	79.90	17.18	0.02	61.28	0.00
of which bullet repayment loans	79.90	17.18	0.02	61.28	0.00
(l) Income generating loans	25.98	5.58	0.05	65.05	0.00

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits (Amount in Crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	48.23	42.22
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.93%	6.16%

b) Concentration of advances (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	73.53	77.75
Percentage of advances to twenty largest borrowers to all advances of the bank	15.81%	17.96%

*Advances computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawl of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

c) Concentration of exposures** (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	77.38	81.02
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/Customers	16.63%	17.48%

Exposures shall be computed as per applicable RBI regulation

d) Concentration of NPAs (Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	30.76	42.34
Percentage of exposures to the twenty largest NPA exposure To total Gross NPAs.	54.30%	52.91%

7. **Derivatives:**
   Bank had not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous year.
8. **Disclosures related to secuterisation :** Not applicable to UCB
9. **Off Balance sheet SPV sponsored :** Not applicable to UCB

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

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Opening balance of amount transferred to DEA Fund	10.80	9.60
ii)	Add : Amounts of transferred to DEA fund during the year	1.01	1.32
iii)	Less : Amount reimbursed by DEA fund towards claim	0.19	0.12
iv)	Closing Balance of amounts transferred to DEA Fund	11.62	10.80

11. Disclosure of complaints

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

Sr. No		Particulars	Previous year	Current year
	Complaints received by the bank from its customers			
1.		Number of complaints pending at beginning of the year	0	0
2.		Number of complaints received during the year	0	2
3.		Number of complaints disposed during the year	0	2
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman			
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
	5.1.	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	0	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0

6.		Number of Awards unimplemented within the stipulated time(other than those appealed)	0	0
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme,2006) and covered within the ambit of the Scheme.				

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

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

As per Master List for identifying grounds of complaints as provided Appendix1 to circular CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 dated January 27, 2021 on 'Strengthening the Grievance Redress Mechanism of Banks :

1.ATM/Debit Cards	2.CreditCards	3.Internet/Mobile/ Electronic Banking	4.Accountopening/ difficulty in operation of accounts
5.Mis-selling/Para-banking	6.RecoveryAgents/ Direct Sales Agents	7.Pension and facilities for senior citizens/ differently abled	8.Loansandadvances
9.Levyofchargeswithoutpriornotice/ excessive charges/fore closure charges	10.Cheques/drafts/ bills	11.Non-observanceof Fair Practices Code	12.Exchange of coins, issuance/acceptance of small Denomination notes and coins
13.BankGuarantees/ Letter of Credit and documentary credits	14.Staffbehaviour	15.Facilitiesforcustomersvisitingthebranch/ adherencetoprescribedworkinghoursbythebranch,etc	16.Others

12. Disclosure of penalties imposed by the Reserve Bank of India

No penalty has been imposed by RBI bank during the year ended 31 March 2026.

13. Disclosures on Remuneration – Not applicable to UCB

14. Other Disclosures

a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.00%	7.27%
ii) Non-interest income as a percentage to Working Funds	0.54%	0.77%
iii) Cost of Deposits	5.22%	5.15%
iv) Net Interest Margin	4.89%	3.69%
v) Operating Profit as a percentage to Working Funds	0.98%	-1.36%
vi) Return on Assets Business(deposits plus advances)	0.35%	-1.14%
Per employee (Rs. In Crore)	4.76	4.27
vii) Profit per employee (Rs. In Crore)	1.66	

b) **Bank assurance business** (Amount in ₹ crore)

Sr No.	Particular	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Brokerage/Commission earned in respect of insurance broking, Agency and banc assurance business.	0.12	0.00

c) **Marketing and distribution** (Amount in ₹ crore)

Sr No.	Particular	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Income from Mutual Fund Business	0.72	0.00

d) **Disclosures regarding Priority Sector Lending Certificates (PSLCs)**

PSLs Category Wise	Current Year	Previous Year
	31.03.2026	31.03.2025
Agriculture and allied activity	Nil	Nil
Advances to Industrial sector eligible for Priority Sector Lending	Nil	Nil
Services	Nil	Nil
Personal Loan	Nil	Nil
Total Advances Under PSL Category	**Nil**	**Nil**

e) Provisions and contingencies (Amount in ₹crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	5.50	13.07
i) Provision made towards Income tax	0.00	0.00
ii) Other Provisions and Contingencies (with details)		
a) Prov. For Overdue Int. Receivable	0.00	0.07
b) Prov.for Receivable from Income Tax Dept.	0.00	1.50
c) Provision for Non Banking Asset	0.00	1.02

f) Payment of DICGC Insurance Premium (Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.82	0.98
ii)	Arrears in payment of DICGC premium	0.00	0.00

[g)] Disclosure of facilities granted to directors and their relatives (Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	**Advances To Directors**		
	1. Fund Based	0.20	0.01
	2. Non-Fund Based	-	-
ii)	**Advances to relatives, companies or firms in which they are interested of Directors**		
	1. Fund Based	0.89	2.26
	2. Non-Fund Based	-	-

Note : During the year 2025-26 the Fund Base facility extended to director and their relatives against the FDR only

f) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks : **NIL**

I. The liability for enhancement of family pension shall be fully recognized as per applicable accounting standards. **NIL**

I. The expenditure, if not fully charged to the Profit and Loss Account during the financial year 2025-26, be amortized over a period not exceeding five years beginning with the financial year ending March 31, 2026, subject to a minimum of 1/5th of the total amount involved being expensed every year. **NIL**

ii. Appropriate disclosure of the accounting policy followed in this regard shall be made in the 'Notes to Accounts' to the financial statements. Banks shall also disclose the amount of unamortized expenditure sand the consequential net profit if the unamortized expenditure had been fully recognized in the Profit & Loss Account. **NIL**

M/S. DESHMUKH DESHPANDE AND ASSOCIATES
Chartered Accountants, FRN No: 135622W

CA Rohit Shankar More
Partner, M.No.623944
Co-op. Empanelment No. 1014912-A1
UDIN – 26623944UPQMXV2872

Date : 17/06/2026,
Place : Parli- V

परिशिष्ट 'अ'

बँकेचे नांव : **दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परळी वैजनाथ.**
मुख्य कार्यालयाचा पत्ता : मोंढा, परळी वैजनाथ, जिल्हा बीड
नोंदणीचा क्रमांक व तारीख : बीएचआर/बीएनके/बी/१०६ दि.२४.०२.१९६६
कार्यक्षेत्र : संपुर्ण महाराष्ट्र
रिझर्व्ह बँकेच्या परवान्याचा क्रमांक व तारीख : यु.बी.डी. ३८७ पी, दि.०४.०५.१९८४

तपशिल ३१ मार्च २०२६ अखेर		रक्कम लाखांत
शाखांची संख्या (मुख्य कार्यालयासहीत)	३८	-
सभासद	: नियमीत- ४६१८१ : नाममात्र- २६३९	
वसुल भाग भांडवल		२५२०.०५
एकूण राखीव व इतर निधी		१४९७२.००
ठेवी	: बचत	१८००९.३२
	: चालू	४८३३.१५
	: मुदत व इतर ठेवी	४६७७७.५८
	: एकुण :	**६९६२०.०५**
दिलेले कर्जे	: सुरक्षित	४६३४१.२९
	: असुरक्षित	१७३.८६
	: एकूण :	**४६५१५.१५**
अग्रक्रम क्षेत्रासाठी	: ७०.३९ %	
दुर्बल घटकांसाठी	: १४.३८ %	
गुंतवणूक	: शासकीय कर्जरोखे	१६२९३.०५
	: बँका व इतर गुंतवणूक	१५३१६.९७
	: एकूण :	**३१६१०.०२**
थकबाकी टक्केवारी	३.०४ %	.
ऑडीट वर्गीकरण	**अ**	
एकूण कर्मचारी	२४४	
खेळते भांडवल		**८७१२९.६८**
निव्वळ नफा		**४०४.०१**

FINANCIAL BUDGET FOR 2026-27

(Rs. in Lakhs)

SR. No	EXPENDITURE	BUDGET 2025-2026	ACTUAL 2025-2026	DIFFERENCE 2025-2026	BUDGET 2026-2027	INCOME	BUDGET 2025-2026	ACTUAL 2025-2026	DIFFERENCE 2025-2026	BUDGET 2026-2027
01	Interest Paid on Deposits	3600.00	3447.39	-152.61	3540.00	Interest on Loans/Investments	8010.00	7024.24	-985.76	7200.00
02	Interest Paid on Borrowings	1.00	4.30	3.30	2.00	Commission	35.00	67.27	32.27	70.00
03	Salary & Allowances	1500.00	1341.08	-158.92	1380.00	Locker Rent	30.00	27.83	-2.17	75.00
04	Rent, Tax, Insurance & Lighting	350.00	296.00	-54.00	275.00	Insurance Commission	20.00	0.00	-20.00	25.00
05	Postage & Telephone	20.00	12.29	-7.71	15.00	Other Income	110.00	153.42	43.42	200.00
06	Printing and Stationary	20.00	4.73	-15.27	15.00	Processing Fees	100.00	89.68	-10.32	100.00
07	Pygmy Commission	250.00	204.88	-45.12	210.00	Profit on Sell of Securities	50.00	88.23	38.23	100.00
08	Advertisement	15.00	5.70	-9.30	15.00	ATM Charges Received	40.00	10.68	-29.32	25.00
09	Audit Fees	30.00	24.11	-5.89	40.00	Recovery in Written off A/cs	30.00	25.66	-4.34	50.00
10	Legal Charges	15.00	21.04	6.04	25.00	Profit on Sell of Assets	5.00	0.00	-5.00	5.00
11	Staff Training	5.00	1.59	-3.41	5.00	Dividend Received	0.13	0.13	0.00	0.00
12	Travelling Expenses	20.00	12.49	-7.51	20.00	Recovery Charges Received	10.00	0.00	-10.00	10.00
13	Petrol, Oil & Diesel	22.00	17.80	-4.20	20.00	CIBIL Charges Received	7.00	2.73	-4.27	10.00
14	Repair and Maintenance General	35.00	34.01	-0.99	40.00	Profit on Sell of Non-	25.00	0.13	-24.87	30.00
15	Repair and Maintenance Car	10.00	3.86	-6.14	15.00	-Banking Assets				
16	Repair and Maintenance Computer	10.00	25.37	15.37	40.00	IDR Provision Reversal	0.00	0.00	0.00	0.00
17	Misc Expenses	55.00	25.71	-29.29	50.00	Printing & Stationary Received	10.00	0.00	-10.00	10.00
18	General Body Meeting	6.00	5.41	-0.59	5.00	Pigmy Commission Received	5.00	0.00	-5.00	1.00
19	Seating Fees	4.00	1.71	-2.29	5.00	Loan Application Fees Recd.	3.00	2.07	-0.93	5.00
20	Rebate on Interest	800.00	542.75	-257.25	550.00	LOSS	0.00	0.00	0.00	0.00
21	Investment Depreciation Reserve	100.00	0.00	-100.00	100.00					
22	Depreciation on Shifting of G Sec	46.00	60.45	14.45	65.00					
23	BDDR	700.00	318.40	-381.60	300.00					
24	Group Superannuation	100.00	29.12	-70.88	50.00					
25	Staff Gratuity	25.00	72.50	47.50	75.00					
26	CGST / SGST / IGST Paid	80.00	54.09	-25.91	80.00					
27	Depreciation on Assets	100.00	63.03	-36.97	65.00					
28	Leave Travelling Concession	7.00	1.70	-5.30	7.00					
29	Leave Salary	70.00	87.13	17.13	50.00					
30	Clearing Charges	0.10	0.03	-0.07	1.00					
31	HTM Amortization	45.00	42.89	-2.11	60.00					
32	Income Tax	80.00	79.42	-0.58	50.00					
33	Branch Connectivity Charges	25.00	16.95	-8.05	25.00					
34	Recovery Charges	80.00	36.73	-43.27	50.00					
35	ATM Driving Fees & Charges	20.00	7.02	-12.98	15.00					
36	Annual Maint. Contract Charges	70.00	72.48	2.48	75.00					
37	CGST / SGST Paid on RCM	10.00	40.49	30.49	50.00					
38	Security Guard Charges Paid	15.00	7.60	-7.40	10.00					
39	Professional Fees Paid	20.00	17.21	-2.79	20.00					
40	Stamp Duty Paid On Investment	1.00	0.23	-0.77	1.00					
41	Loss On Sale Of Assets	0.00	0.00	0.00	5.00					
42	Management Fees Paid	20.00	2.73	-17.27	25.00					
43	CIBIL Charges Paid	5.00	0.00	-5.00	5.00					
44	Commission & Exchange Paid	3.00	2.15	-0.85	5.00					
45	Prov. For Overdue Int. Receivable	0.00	0.00	0.00	0.00					
46	Prov. for Receivable from IT Dept.	0.00	0.00	0.00	50.00					
47	Prov. for Non Banking Asset	0.00	0.00	0.00	0.00					
48	Election Expenses	50.00	43.47	-6.53	0.00					
49	**Net Profit**	50.03	404.01	353.98	410.00					
	TOTAL	**8490.13**	**7492.05**	**-998.08**	**7916.00**		**8490.13**	**7492.05**	**-998.08**	**7916.00**

दि वैद्यनाथ अर्बन को-ऑप.बँक लि., परळी-वैजनाथ

मुख्य कार्यालय : परळी-वैजनाथ. जि.बीड

दिनांक : २७/०९/२०२६

वार्षिक सर्वसाधारण सभा

उपस्थिती प्रमाणपत्र

(पोटनियम क्रमांक १४ (१))

प्रमाणित करण्यात येते की,

श्री/सौ. ______________________________

सभासद क्रं.______________________ रा.______________________

जिल्हा ______________ हे/या बँकेच्या ६१ व्या वार्षिक सर्वसाधारण सभा दि.२७/०९/२०२६

स्थळ : वैद्यनाथ प्रतिष्ठान, परळी-वैजनाथ येथे सभेस व्यक्तिशः उपस्थित आहेत.

सदरील प्रमाणपत्र महाराष्ट्र सहकारी संस्था अधिनियम १९६० व बँकेचे प्रचलित पोटनियम क्रं. १४(१) च्या तरतुदीच्या अधिन देण्यात आले आहे.

बँकेची मोहर

प्राधिकृत अधिकारी
नांवः
हुद्दाः

दि वैद्यनाथ अर्बन को-ऑप.बँक लि.,

मुख्य कार्यालय : मोंढा, परळी-वैजनाथ जि.बीड-४३१ ५१५

Website : www.vaidyanath.bank.in **Email** : adm@vaidyanath.bank.in

आमच्या कार्यरत शाखा

परळी वैजनाथ	अंबाजोगाई	केज	बीड	गेवराई	माजलगांव
02446-222089 9422931250 मोंढा, परळी-वैजनाथ (स्व:इमारत)	02446-247189 9923401081 नवा मोंढा, अंबाजोगाई	02445-252334 9422931235 गावकर मळा, केज (स्व:इमारत)	02442-222289 9422931236 नगर परिषद कॉम्प्लेक्स समोर, बीड (स्व:इमारत)	02447-262134 9422931237 नविन बस-स्टॅण्ड समोर, गेवराई (स्व:इमारत)	02443-234334 9422931249 गणपतीमंदीर समोर, मोंढा, माजलगांव

वडवणी	धारूर	पाटोदा	शिरूर-कासार	आष्टी	कडा
02443-257634 9422931239 छत्रपती नगर, वडवणी (स्व:इमारत)	02445-274289 9422931238 केज रोड, धारूर	02444-242589 9422931240 बस स्टॅण्डसमोर, पाटोदा	02444-259664 9422931242 मु.पो.शिरूर (कासार) (स्व:इमारत)	02441-282772 9422931243 नगर रोड, आष्टी	02441-239766 9422931244 नगर रोड, कडा

नेकनुर	पानगांव	छ.संभाजीनगर	रेणापुर	लातुर	उदगीर
02442-250658 9422931241 बीड रोड, नेकनूर	02382-236386 9422931245 गांधी चौक, पानगांव	0240-2325844 9422931246 हिरा टॉवर,त्रिमुर्ती चौक, जवाहर कॉलनी, छत्रपती संभाजीनगर	02382-233350 9923401084 मेन रोड, रेणापूर	02382-242289 9422931254 गंज गोलाई जवळ, लातूर	02385-254667 9923401085 उद्योग भवन,मेन मार्केट, बस स्टॅन्ड जवळ,उदगीर

सिल्लोड	पैठण	सोनपेठ	पांगरी	गंगाखेड	पाथरी
02430-224640 9422931248 सराफा लाईन, सिल्लोड	02431-224834 9422931247 न्यू हायस्कुल कॉम्पलेक्स, पैठण	02453-240340 9422931258 विटा रोड, सोनपेठ	02446-264424 9923401087 साखर कारखाना,पांगरी, ता.परळी	02453-223389 9923401088 न.प.कॉम्पलेक्स, गंगाखेड	02451-255202 9422931255 शिक्षक कॉलनी रोड, पाथरी

परभणी	जालना	श्रीरामपुर	अहमदपुर	तुळजापूर	सिडको
02452-220721 9422931263 मिनाताई ठाकरे मार्ग, मोंढा,परभणी	02482-232401 9923401091 डॉ.राजेंद्रप्रसाद रोड, जालना	02422-223389 8007779894 नेवासा रोड, श्रीरामपूर	02381-263389 8007779896 बसवेश्वर चौक, अहमदपूर	02471-243776 8411003565 कमान वेस, उस्मानाबाद रोड, तुळजापुर	0240-2474822 8411003566 मेन रोड,अविष्कार कॉलनी, सिडको एन- ६, छत्रपती संभाजीनगर

वाळुज	नांदेड	नाशिक	औसा रोड	पिंपरी-चिंचवड
0240-2552898 8411003567 प्लॉट नं.पी११७,बजाज नगर, MIDC एरिया, वाळूज, छत्रपती संभाजीनगर	02462-284134 8411003568 साई प्रसाद बिल्डींग, व्ही.आय.पी. रोड, नवामोंढा, नांदेड	0253-2503544 8411003569 साईनाथ नगर चौक इंदीरा नगर, वडाळा पाथर्डी रोड, नाशिक	02382-225289 8411003572 लाईफ स्टाईल बिल्डींग, दुकान नं.१६ व १७ राजीव गांधी पुतळ्या जवळ, औसा रोड, लातुर.	8446022134 8411003570 तुलसी हाईट्स, रहाटनी, तपकिर चौक, काळेवाडी, पिंपरी-चिंचवड

सोलापूर	जळगाव
0217-2300722 8411003571 विशाल नगर, भारती विद्यापीठ समोर, सोलापुर	0257-2235021 8411003573 मेन रोड, जय किसानवाडी, नवी पेठ, GS गाऊंड समोर, जळगांव

मुख्य कार्यालय : परळी वैजनाथ
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