



ऑडीट वर्ग
'अ'

इंद्रायणी को-ऑप.बँक लि.पिंपरी

रिझर्व बँक परवाना क्र.: युबीडी/एमयुएम/एमएच/००१९पी/२०००-२००१ दि. १८-११-२००० दि. ३०/०१/२००१

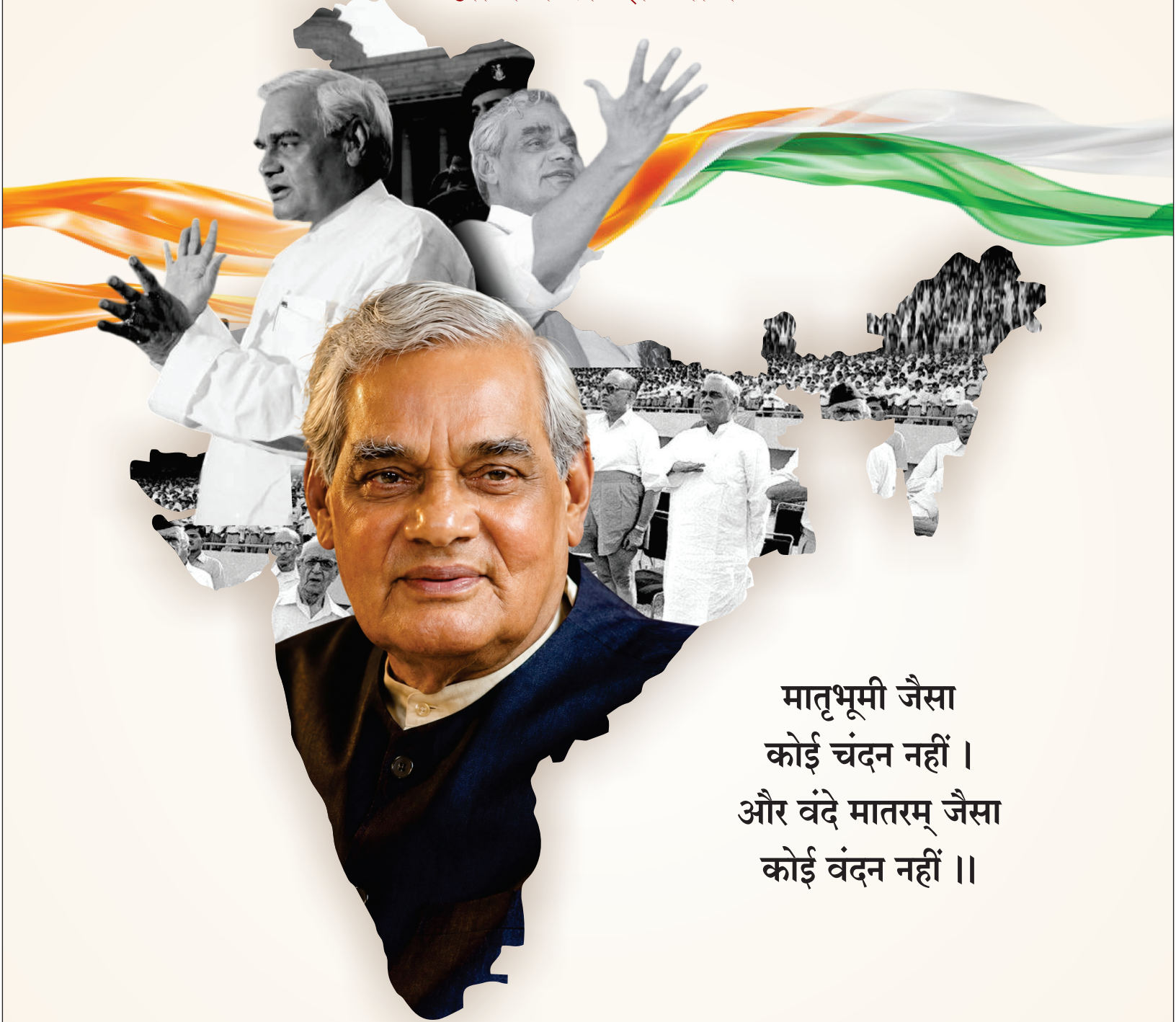
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२५ वा वार्षिक अहवाल

सन २०२५-२०२६

आमचे श्रद्धास्थान



मातृभूमी जैसा
कोई चंदन नहीं ।
और वंदे मातरम् जैसा
कोई वंदन नहीं ॥

महान युग प्रवर्तक, कवी और हमारे पथ प्रदर्शक,
भारतरत्न, पूर्व प्रधानमंत्री,

श्रद्धेय अटल बिहारी वाजपेयी



सीए. मनोजकुमार अगरवाल
अध्यक्ष



सीए. महेश चांडक
उपाध्यक्ष

विद्यमान संचालक मंडळ



श्री. सुरेश जुमानी



श्री. योपटराव पवार



श्री. गोविंद दरगड



श्री. लक्ष्मण गिरी



अॅड. एस.बी.चांडक



डॉ. गुंडाप्पा महाजन



श्री. अमरनाथ उपाध्याय



श्री. वसंतराव कुदळे



सौ. सुवर्णा झोल



सौ. वेंशाली धनवडे



सीए. पवन गोयल
संचालक/बोर्ड ऑफ मॅनेजमेंट



अॅड. रविंद्र माने
संचालक/बोर्ड ऑफ मॅनेजमेंट



सीएस. प्रमोदकुमार लड्डा
संचालक/बोर्ड ऑफ मॅनेजमेंट



श्री. अनुज बजाज
बोर्ड ऑफ मॅनेजमेंट



श्री. शंतनु दोषी
बोर्ड ऑफ मॅनेजमेंट



सीए. बालाजी वेन्सलवार
बोर्ड ऑफ मॅनेजमेंट



श्री. दिलीप जोशी
मुख्य कार्यकारी अधिकारी



श्री. विशाल लड्डा
महाव्यवस्थापक



श्री. गिरीश कुलकर्णी
उपमहाव्यवस्थापक



अध्यक्षीय मनोगत...

सन्माननीय सभासद बंधु आणि भगिनीनो, आपल्या बँकेच्या २५ व्या वार्षिक सर्व साधारण सभेमध्ये मी आपल्या सर्वांचे हार्दिक स्वागत करतो..

आपल्या बँकेच्या प्रगतीच्या वाटचालीस आज रोजी २५ वर्ष पूर्ण होऊन आपली बँक यशस्वी वाटचाल करीत आहे. याचा मला आनंद वाटत आहे. वार्षिक अहवालाच्या निमित्ताने आपल्यासमोर या वर्षातील यशस्वी घडामोडी आणि आमचे भविष्यातील उद्दिष्ट सादर करीत आहे.

सन २०२५-२६ हे आर्थिक वर्ष बँकेसाठी उल्लेखनीय ठरले आहे. बँकेच्या ठेवीमध्ये रुपये १८ कोटी २६ लाख इतकी वाढ झाली असून हेच आपल्या ग्राहकांच्या विश्वासाचे उदाहरण आहे. आज मितीस आपल्या बँकेच्या ७ शाखा कार्यरत असून बँकेच्या सेवांचा विस्तार करण्यासाठी अजून बँकेच्या शाखा उघडण्याचा मानस आहे.

सन २०२५-२६ या आर्थिक वर्षात जागतिक अनिश्चितता, वाढलेले भू-राजकीय धोके, कर आकारणी, विस्कळीत पुरवठा साखळी आणि मंदावलेला जागतिक व्यापार या घटनांमुळे बँकेसमोर एक आव्हान होते. इराण, इस्रायल व अमेरिका संघर्षामुळे जागतिक बाजार पेठेत अस्थिरता आली असून कच्च्या तेलाचे किंमतीत वाढ झाली असल्याने डॉलरचे मूल्यात वाढ होऊन शेअर बाजार/शेअर मार्केट मध्ये मोठ्या प्रमाणावर घसरण झाली आहे त्यामुळे अस्थिरता निर्देशांक या कालावधीमध्ये वाढला आहे.

सन २०२५-२६ या आर्थिक वर्षात जागतिक आव्हानास सामोरे जाऊन ही भारताची अर्थ व्यवस्था स्थिर राहिलेली आहे. भारताचा जी. डी. पी. दर हा तिसऱ्या तिमाहीत देखील जास्त पातळीवर होता तो चौथ्या तिमाहीत कमी झाला आहे. या आर्थिक वर्षात सुरवातीस किरकोळ महागाई दर शे. ३.३४ % होता तो वर्ष अखेरीस ३.४० % पर्यंत वाढला आहे.

इराण, इस्रायल व अमेरिका यांच्यातील युद्धानंतर कच्च्या तेलाचे वाढलेल्या दरामुळे आयात, निर्यात व्यापारात तूट, वित्तीय असंतुलन आणि वाढलेला आयात खर्च याचा महागाईवर परिणाम झाला आहे. त्यामुळे सर्व पायाभूत क्षेत्रात महागाई वाढली आहे.

आर्थिक वर्ष २०२५-२६ मध्ये रिझर्व्ह बँकेने एप्रिल ते डिसेंबर २०२५ रेपो दरात १० बेसिक पॉइंटची कपात व रोख राखीव प्रमाणात ४.०० % वरून ३.०० % ची कपात करूनही रोख्यावरील उत्पन्न वाढले, तरलता वाढवणे, कर्ज पुरवठा सुलभ करणे, गुंतवणुकीस प्रोत्साहन देणे हा या कपातीचा उद्देश होता. एप्रिल २०२६ मध्ये आर. बी. आय.ने रेपो दर शे. ५.२५ % वर कायम ठेवला आहे. बदलत्या परिस्थितीचा विचार करता अर्थ व्यवस्थेला स्थिर ठेवणे आणि महागाईवर नियंत्रण ठेवणे हेच सध्या मुख्य उद्दिष्ट असल्याचे आर. बी. आय. ने स्पष्ट केले आहे.

आर्थिक वर्ष २०२५-२६ मध्ये इराण, इस्रायल व अमेरिका यांच्यातील युद्धाचा परिणाम भारतीय सरकारी रोख्याचे बाजार मूल्यांवर झाला असल्याने सरकारी रोख्याचे खरेदी मूल्य व बाजार मूल्य यात मोठ्या प्रमाणात घट झाली आहे. त्यामुळे या तफावतीच्या रकमे इतकी सर्व बँकांना जास्त मोठ्या प्रमाणात गुंतवणूक घसारा निधीची तरतूद करावी लागली आहे. आपले बँकेकडे असलेले सरकारी रोखे हे खरेदी मूल्य हे मुळ किंमत (Face Value) पेक्षा कमी आहे. परंतु मार्केट मूल्य कमी झाल्यामुळे बँकांचे एकूण उत्पन्न कमी झाले व त्याचा परिणाम बँकांचे एकूण निव्वळ नफ्यावर झालेला आहे.

बदलत्या आर्थिक वातावरणात बँकिंग क्षेत्रासमोर नव नवीन आव्हाने उभी आहेत परंतु आपली बँक ही एक संधी मानून तंत्रज्ञानाच्या सहाय्याने सेवा देण्याचा प्रयत्न करीत आहे. बँकेच्या तंत्रज्ञान विषयक पायाभूत सुविधांसाठी भरीव सुधारणा करताना आम्ही ग्राहकाभिमुख आणि डिजिटल परिवर्तन हे मुख्य ध्येय ठेवलेले आहे. कोअर बँकिंग प्रणाली, QR कोड पेमेंट्स, ATM आणि ग्राहक सेवा केंद्र प्रणाली, यशस्वीपणे राबविली. यामुळे बँकेच्या सेवा अधिक वेगवान, सुरक्षित आणि पारदर्शक झाल्या आहेत.

ठेवीदारांच्या हिताचे संरक्षण ही बँकेची सर्वोच्च प्राथमिकता आहे आणि त्यामुळे ठेवीदारांमध्ये बँकेबद्दल विश्वास निर्माण झालेला आहे. आपली बँक केवळ आर्थिक संस्था नसून ती समाजाशी जोडलेली एक बांधिलकी आहे. आपली बँक सामाजिक बांधिलकीच्या दृष्टीने सक्रिय राहिलेली आहे.

पुढील वर्षात बँकेचा शाखा व व्यवसाय विस्तार, तांत्रिक प्रगती, कर्ज वितरणातील गुणवत्ता आणि कर्मचारी प्रशिक्षण यावर आमचे लक्ष केंद्रित राहील. पारदर्शकता, प्रामाणिकपणा आणि सेवा हीच आपली ओळख आहे आणि ती टिकविण्यासाठी आम्ही सदैव कटिबद्ध राहू.

प्रतिकूल जागतिक परिस्थिती असूनही या आर्थिक वर्षात आम्ही ठेवी व कर्ज यांचा समतोल राखला असून बँकेच्या एकूण व्यवसायात समाधानकारक प्रगती साधलेली आहे हे सर्व आपल्या सर्वांच्या विश्वासांमुळे तसेच बँकेचे संचालक मंडळ, बँकेचे सर्व अधिकारी व कर्मचाऱ्यांच्या कठोर परिश्रमामुळे शक्य झालेले आहे.

आपल्या बँकेची बँकिंग क्षेत्राशी तुलना करता आपली प्रगती आपल्या कक्षेतील इतर सहकारी बँका यांच्या तुलनेत समाधानकारक आहे. संत तुकाराम महाराजांच्या "जोडोनीया धन उत्तम व्यवहारे" या उक्तीला अनुसरून बँकेचा व्यवसाय रुपये ५०० कोटींचा करण्याचा संकल्प केला आहे त्या साठी आपल्या सर्वांच्या सक्रिय पाठिंब्याची तसेच सहकार्याची गरज आहे.

आमचा पुढील प्रवास विश्वासाहर्ता, नवोन्मेष आणि सेवा केंद्रित दृष्टीकोन घेऊन पुढे चालू राहील, आमचे ध्येय सर्वसामान्यांच्या सेवेतून -आत्मनिर्भरतेकडे असे राहील आणि हे ध्येय साध्य करण्यासाठी आम्ही बांधील आहोत.

मी, माझ्या सर्व सहकारी संचालक व व्यवस्थापन मंडळाचे सदस्य आणि सर्व सभासदांचे मनःपूर्वक आभार मानतो, या पुढेही असाच जिद्दाळा मिळावा अशी विनंती करतो व माझे मनोगत संपवितो.

धन्यवाद !

आपला
सी.ए. मनोजकुमार अग्रवाल
(अध्यक्ष)

* २५ व्या वार्षिक सर्वसाधारण सभेची सूचना *

(फक्त सभासदांसाठी)

इंद्रायणी को-ऑप बँक लिमिटेड, पिंपरीच्या सर्व सन्माननीय सभासदांना कळविण्यात येते की बँकेची २५ वी वार्षिक सर्वसाधारण सभा रविवार दि. ०६.०९.२०२६ रोजी सकाळी ठीक १०.३० वाजता **अग्रसेन भवन, चिंचवड स्टेशन जवळ, जुना पुणे-मुंबई रस्ता, चिंचवड, पुणे-१९**. या ठिकाणी बँकेचे माननीय अध्यक्ष **सी.ए. मनोजकुमार बाबुलालजी अंगरवाल** यांच्या अध्यक्षतेखाली खालील विषयांवर विचार विनिमय करून निर्णय घेण्यासाठी आयोजित करण्यात आली आहे.

* सभेपुढील विषय *

- मागील दिनांक २४.०८.२०२५ रोजी झालेल्या वार्षिक सर्व साधारण सभेचे कामकाजाचे इतिवृत वाचून कायम करणे.
- मा. संचालक मंडळाचा अहवाल, वैधानिक लेखा परिक्षक यांनी प्रमाणित केलेल्या दि. ३१.०३.२०२६ या वर्षाअखेरचा ताळेबंद व नफा तोटा पत्रकाचा विचार विनिमय करून तो स्विकृत करणे.
- आर्थिक वर्ष सन २०२५-२६ या वर्षामध्ये अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे व सन २०२६-२७ च्या अंदाज पत्रकास संचालक मंडळाच्या शिफारशी नुसार मान्यता देणे.
- मा. संचालक मंडळाने शिफारस केलेल्या सन २०२५-२६ च्या नफा विभागणी व लाभांशास आरबीआयच्या परवानगीस अधिन राहून मान्यता देणे.
- महाराष्ट्र सहकारी संस्था अधिनियम १९६० चे कलम ७५ (२) नुसार संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती घेणे.
- वैधानिक लेखा परिक्षक यांचे कडून आलेल्या सन २०२५-२६ या वर्षाच्या लेखा परिक्षण अहवालाची नोंद घेणे.
- वैधानिक लेखा परिक्षक यांचे कडून आलेल्या सन २०२४-२५ या वर्षाचा लेखा परिक्षणाचा दोष दुरुस्ती अहवाल स्विकृत करणे.
- बँकेने तयार केलेल्या सामोपचार कर्जपरत फेड योजने अंतर्गत अनुउत्पादीत तसेच ज्या कर्जांना व्याजात सुट देण्यात आली आहे याची नोंद घेणे.
- वैधानिक लेखा परिक्षकांनी प्रमाणित केलेल्या अनुत्पादित खात्यांपैकी वसुलीची शक्यता नाही अशी खाती बँकेचे वसुलीचे सर्व हक्क अबाधित ठेवून निर्लेखित करणे व अशा खात्यावरील नफा तोटा खात्यास न घेतलेले व्याज निर्लेखित करणे व त्यास मंजूरी देणे.
- मा. संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- सन २०२६-२७ या आर्थिक वर्षासाठी वैधानिक लेखा परिक्षणासाठी शासन मान्य नामतालिकेमधून आपल्या बँकेकरिता वैधानिक लेखापालाची नेमणूक रिझर्व बँक ऑफ इंडिया यांच्या परवानगीस अधिन राहून करणे व त्यांचा मेहनताना ठरविणे.
- सन २०२७-२८ साठी अंतर्गत लेखा परिक्षकाची नेमणूक करण्याचे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
- किमान भाग रक्कम रु. १५००/- असणे आवश्यक आहे, याबाबतच्या पुर्तता करीत नसलेल्या भागधारकांना कमी करण्याबाबत निर्णय घेणे.
- वार्षिक सर्वसाधारण सभेत अनुपस्थित असलेल्या सभासदांची रजा क्षमापित करणे.
- मा. अध्यक्षांच्या परवानगीने आयत्यावेळी आलेल्या विषयांवर चर्चा करणे.

स्थळ : पिंपरी

दिनांक : १९/०८/२०२६

मा.संचालक मंडळाच्या आज्ञेवरून
श्री. दिलीप देवीदास जोशी
मुख्य कार्यकारी अधिकारी

* सूचना *

- ज्या सभासदांना आपला भाग दाखला मिळाला नसेल त्यांनी त्वरित घेवून जावा. तसेच बँकेत बचत खाते उघडावे म्हणजे लाभांश ताबडतोब जमा करता येईल.
- दि. ३१/०३/२०२६ या वर्षाअखेरचा ताळेबंद व नफातोटा पत्रकाची प्रत बँकेच्या नोंदणीकृत मुख्य कार्यालयामध्ये उपलब्ध आहे. बँकेच्या कार्यालयीन कामकाजाच्या वेळेत सभासदांना त्याची प्रत पाहावयास मिळेल.
- गणसंख्ये अभावी सभा तहकुब झाल्यास सदर वार्षिक सर्वसाधारण सभा त्याच ठिकाणी सकाळी ११ वाजता घेण्यात येईल. त्यासाठी गणसंख्येचे बंधन राहणार नाही.
- ज्या सभासदांना वार्षिक सर्वसाधारण सभेच्या विषय पत्रिकेतील बाबीसंबंधी माहिती विचारावयाची असल्यास त्यांनी दि. २७.०८.२०२६ पुर्वी मुख्य कार्यकारी अधिकारी यांचेकडे लेखी स्वरूपात विचारणा करावी.
- ज्या सभासदांच्या राहण्याच्या ठिकाणाच्या पत्त्यामध्ये बदल झालेला असल्यास त्याची माहिती बँकेस त्वरित लेखी स्वरूपात कळविण्यात यावी त्यामुळे आपणांस सभेच्या नोटीसा, लाभांश वेळेत मिळू शकेल तसेच सभासदांनी KYC च्या कागदपत्रांची पुर्तता अद्याप केलेली नाही त्यांनी ती ताबडतोब करावी तसेच मोबाईल क्रमांक व ई-मेल आणि आईचे नांव ही सर्व माहिती बँकेत कळविणे आवश्यक आहे.
- सन २०२५-२६ चा ताळेबंद व नफा तोटा पत्रक बँकेच्या www.indrayani.bank.in या संकेतस्थळावर उपलब्ध आहे.
- दिवंगत सभासदांच्या वारसदारांनी त्याबाबत माहिती मयत दाखल्यासह बँकेत लेखी स्वरूपात कळवावी. त्यानुसार दिवंगत सभासदाचे नावे असलेली भाग रक्कम वारसास वर्ग करता येईल.

२५ वा आर्थिक वार्षिक वृत्तांत व संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधू-भगिनींनो,
सरनेह नमस्कार वि.वि.

आपल्या इंद्रायणी को-ऑप बँक लि. पिंपरी या बँकेच्या २५ व्या वार्षिक साधारण सभेमध्ये मी आपणा सर्वांचे बँकेच्या संचालक मंडळाच्या वतीने मनःपूर्वक हार्दिक स्वागत करतो. दि. ३१ मार्च २०२६ रोजीचा वैधानिक लेखापरिक्षण झालेला ताळेबंद, नफा-तोटा पत्रक व आर्थिक वर्ष २०२५-२६ चा वार्षिक अहवाल तसेच या अहवाल वर्षातील बँकेच्या कामकाजाच्या प्रगतीचा आलेख आज आपणासमोर सादर करताना मला अतिशय आनंद होत आहे.

बँकींग व्यवसाय दिवसेंदिवस तंत्रज्ञानाधिष्ठीत होत आहे. त्याद्वारे विविध सोयी ग्राहकांना उपलब्ध करून देऊन ग्राहकांना आपल्याकडे आकर्षित करून त्याद्वारे व्याजदर कमी करून व्यवसाय वृद्धिची स्पर्धा बँकामध्ये वाढली आहे. या तंत्रज्ञानासाठी खूप गुंतवणुक करावी लागत आहे. नागरी सहकारी बँका, सरकारी व खाजगी बँकांच्या समोर छोट्या असूनही हा खर्च स्पर्धेत राहण्यासाठी करावा लागत आहे. ठेवीदारांना भांडवल बाजार, म्युच्युअल फंड या सारखे मार्ग गुंतवणुकीसाठी उपलब्ध झाल्यामुळे ठेवी मिळविणेही आव्हानात्मक झाले आहे. या सर्वांचा परिणाम बँकेचे ठेवीदार, कर्जदार यांच्यावर होत आहे. या सर्व परिस्थितीत सहकारी बँका व्यवसाय वाढीचे प्रयत्न करीत आहेत. आपल्या बँकेने या बिकट परिस्थितीस तोंड देऊन व्यवहार वाढीसाठी प्रयत्न केले व ढोबळ आणि नक्त एनपीए प्रमाण आरबीआयच्या निकषात आणण्यात बँकेने यश प्राप्त केले आहे. ही आपल्या सर्वांसाठी निश्चितच आनंदाची व अभिमानाची बाब आहे.

सन २०२५-२६ या आर्थिक वर्षामध्ये बँकेने केलेल्या आर्थिक प्रगतीचा अहवाल आपणांस देताना आम्हा सर्वांना आनंद होत असून त्याचा सार्थ अभिमान वाटत आहे.

ठेवी:

सन २०२५-२६ आर्थिक वर्षामध्ये बँकेच्या ठेवीमध्ये गतवर्षापेक्षा रु. १८ कोटी २६ लाखांनी वाढ झाली असून आज एकूण ठेवी रु. २३७ कोटी ६९ लाख ४९ हजार इतक्या असून ही आनंदाची बाब आहे. बँकेने आपल्या सर्वांच्या पाठिंब्यावर पुढील वर्षामध्ये बँकेच्या ठेवींचा रु. ३२५ कोटी करण्याचा संकल्प केला आहे. यासाठी आपण सर्वांनी मौलिक सहकार्य करून हा संकल्प पूर्ण करणेसाठी सर्वांनी सहकार्य करावे असे आपणांस विनंतीपूर्वक आवाहन करीत आहे. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार दरवर्षी ठेवीमध्ये १० ते २०% वाढ असावी व एकूण ठेवीमध्ये ३०% ठेवी चे प्रमाण चालू व बचत (CASA) खात्यामधील ठेवी असणे आवश्यक आहे. सबब आपण सर्वांनी बँकेमध्ये बचत खाते सुरू करावे व बँकेच्या विविध ठेव योजनांचा व सुविधांचा लाभ घ्यावा.

कर्ज:

आपल्या बँकेच्या एकूण कर्ज वाटप मागिल वर्षी रु. १३२ कोटी १२ लाख ४७ हजार होते. बँकेने सन २०२५-२६ या आर्थिक वर्षात रु. ६५ कोटी ५३ लाखाचे कर्ज वाटप केलेले असून रु. ६२ कोटी ५७ लाखाची कर्ज वसुली होऊन त्यामध्ये या आर्थिक वर्षामध्ये रु. २ कोटी ९६ लाख वाढ झाली असून एकूण कर्ज रु. १३५ कोटी ०८ लाख १२ हजार झाली आहे.

आर्थिक वर्षाच्या शेवटच्या तिमाहीमध्ये एनपीए कर्जाची वसुली झाल्यामुळे कर्ज रकमेत वसूली केल्यामुळे कर्ज वाटप कमी झाले असले तरी चालू वर्षात बँकेच्या एकूण कर्जात वाढ झाली आहे. चालू आर्थिक वर्षामध्ये मोठ्या प्रमाणात कर्ज वाढवण्याचा बँकेचा संकल्प असून त्यामध्ये आपण सर्वांनी सहकार्य करावे. बँकेने केलेल्या कर्ज पुरवठ्यामध्ये किमान ६०% कर्ज पुरवठा हा प्राधान्यक्रम क्षेत्राला करणेबाबतचा रिझर्व्ह बँकेचा दंडक आहे. तथापि बँकेने सामाजिक बांधिलकी च्या भुमिकेतून एकूण कर्ज पुरवठ्यामध्ये ६३.८४% कर्ज प्राधान्यक्रम क्षेत्रासाठी केला असून रिझर्व्ह बँकेच्या नियमांचे पालन केलेले आहे.

सभासद व भाग भांडवल:

सन २०२५-२६ या आर्थिक वर्षामध्ये बँकेने नवीन २९८ लोकांना सभासदत्व दिले आहे व राजीनामा, मयत, हस्तांतरण या कारणांनी बँकेचे ५७ सभासद कमी झालेले आहे. सध्या बँकेचे एकूण ७१४४ सभासद आहेत. अहवाल वर्षामध्ये बँकेच्या भागभांडवलामध्ये रु. ११.१५ लाख वाढ झाली असून सध्या बँकेचे एकूण वसूल झालेले भागभांडवल रु. ३९५.१३ लाख इतके आहे.

ठेवी विमा व व्यक्तिगत विमा:

रिझर्व्ह बँकेच्या सुधारित नियमानुसार बँकेकडील रु. ५ लाख पर्यंतच्या ठेवी करीता सर्व ठेवीदारांना ठेव विमा संरक्षण योजना सुरु आहे. रिझर्व्ह बँकेच्या नियमानुसार डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरन्टी कॉर्पोरेशनकडील याबाबतचे प्रचलित असलेल्या नियमानुसार बँकेच्या रु. ५.०० लाख पर्यंतच्या सर्व ठेव खातेदारांच्या ठेवी बाबत विमा प्रिमियमचा (हप्ता) रक्कम दर सहा महिन्याला नियमितपणे पाठविला जातो. दि. ३१.०३.२०२६ च्या ठेवी नुसार पुढील ६ महिन्यांसाठी सदर ठेव विमा योजना रक्कम डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरन्टी कॉर्पोरेशनकडे पाठविली आहे.

गंगाजळी व स्वनिधी :

बँकिंग रेग्युलेशन अक्ट १९४९ मधील तसेच महाराष्ट्र सहकारी सोसायटीज अक्ट १९६० मधील तरतुदीनुसार आवश्यक असणाऱ्या निधींची रक्कम दरवर्षी त्या त्या निधीमध्ये वर्ग केल्या आहेत.

गुंतवणूक :

बँकिंग रेग्युलेशन अक्ट मधील सेक्शन १८ नुसार (CRR) ३.००% रोख स्वरूपात व सेक्शन २४ नुसार रिझर्व्ह बँकेकडे केंद्रीय सरकारी रोख्यामध्ये (SLR) गुंतवणूक करावी लागते. त्यानुसार सदर गुंतवणूक १८.००% प्रमाणे आवश्यक असणाऱ्या निधींची CRR मध्ये आणि (SLR) सरकारी रोख्यामध्ये १८% प्रमाणे नियमितपणे गुंतवणूक केलेली आहे. सदर गुंतवणूक कधीही अपुरी ठेवलेली नाही. मागील वर्षाचे तुलनेत गुंतवणूकीत रु. २३.३६ कोटीने वाढ झालेली आहे. एकूण गुंतवणूक ही १०८.५८ कोटी इतकी आहे. SLR आणि CRR मधील बँकेची गुंतवणूक या आर्थिक वर्षात कायम आवश्यक प्रमाणापेक्षा जास्त राहिली आहे.

थकबाकी व अनुत्पादक कर्जे :

सद्यस्थिती मध्ये सर्व बँकिंग क्षेत्रामध्ये सर्वच बँकांच्या कर्जांच्या थकबाकी व अनुत्पादक कर्जामध्ये (NPA) कर्जदारांची संख्या व रक्कम वाढत असल्याचे दिसून येते. तसेच भारतीय रिझर्व्ह बँकेने सर्व बँकांना दैनंदिन पध्दतीवर कर्जखात्यांचे वर्गीकरण करण्यात यावे असे निर्देश दिलेले आहेत. त्या प्रमाणे आपल्या बँकेने देखिल सदर नियमांची अंमलबजावणी केलेली आहे. मागील (सन २०२५ -२६) आर्थिक वर्षात बँकेने एन.पी.ए मध्ये रु. २५१.०० लाखाची वसूली केलेली असून ९८ कर्जखात्यांची एकूण एन.पी.ए. ची रक्कम रु. १२२२.४८ लाख इतकी आहे. रिझर्व्ह बँकेच्या प्रचलित काटेकोर नियमानुसार बँकेचे नक्त एन.पी.ए. प्रमाण ६.००% पेक्षा कमी असणे आवश्यक आहे. त्यानुसार चालू वर्षी बँकेचे नक्त एन.पी.ए (Net NPA) प्रमाण २.५८% इतके ठेवण्यात बँकेस यश आलेले आहे. ही एक आनंदाची बाब आहे. यासाठी मी सर्व थकीत कर्जदार सभासदांना नम्रपणे आवाहन करतो की, त्यांनी आपली थकबाकी / एन.पी.ए ची रक्कम त्वरीत भरणा करून बँकेस सहकार्य करावे, सदर रक्कम वसूली करीता कायदेशीर पध्दतीने कारवाई करण्याचा कटु प्रसंग टाळावा ही विनंती.

नफा विभागणी :

अहवाल वर्षामध्ये इराण, इस्राएल व अमेरिका यांच्यातील युद्धामुळे देशाच्या एकूण अर्थव्यवस्थेवर परिणाम झाला असून भारतीय सरकारी रोख्यांचे बाजारमूल्य कमी झाल्यामुळे सर्व बँकांना सरकारी रोख्यांवर गुंतवणूक घसारा निधीची तरतूद करावी लागल्यामुळे बँकांचे एकूण उत्पन्न कमी झाले असले तरी या उद्भवलेल्या कठिण परिस्थितीमध्ये सुद्धा बँकेच्या संचालक मंडळाने दुरदृष्टीपणे व व्यावसायिकतेचे धोरण स्विकारून केलेल्या कर्जमंजूरी व बँकेच्या अधिकारी, कर्मचारी वर्गाने योग्य प्रकारे त्यांची अंमलबजावणी करून बँकेच्या व्यवसायामध्ये केलेली वाढ, कर्जवसूली साठी घेतलेली मेहनत यामुळे बँकेस या आर्थिक वर्षामध्ये नफा झालेला दिसून येत आहे. या अहवाल सालामध्ये बँकेस रु. २३,६१,७०८.६६ लाख नफा झाला आहे. सदर नफ्याची विभागणी खालील प्रमाणे नमूद केलेली आहे.

नफा वाटणी	रक्कम रु.
चालू वर्षाचा नफा (२०२५ - २६)	२३,६९,७०८.६६
विभागणीसाठी एकूण नफा	२३,६९,७०८.६६
राखीव निधी (चालू वर्ष नफ्याच्या शे. २५%)	५,९०,४२७.००
शिल्लक नफा	१७,७९,२८१.६६

रिझर्व्ह बँक, वैधानिक लेखापरिक्षण व अंतर्गत लेखापरिक्षण

अहवाल सालामध्ये सन २०२५ - २६ करिता बँकेचे वैधानिक लेखापरिक्षक म्हणून M/s. BRMASS & ASSOCIATES, पुणे, सनदी लेखापाल यांची नेमणूक केली होती. त्यानुसार त्यांनी बँकेचे सन २०२५-२६ चे लेखापरिक्षण केले असून बँकेचे कामकाज बद्दल समाधान व्यक्त केलेले आहे. तसेच त्यांनी उपयुक्त सुचना करून मौलिक मार्गदर्शन ही केलेले आहे. त्यांच्या लेखापरिक्षणा मध्ये त्यांनी बँकेला सन २०२५-२६ करिता ऑडिट वर्ग 'अ' प्रदान केला आहे.

अंतर्गत लेखापरिक्षणाचे काम सी.ए.डी.एम. के. एच. अॅण्ड कंपनी पुणे यांनी केले आहे. त्यांनी ही बँकेच्या दैनंदिन कामामध्ये मौलिक सूचना व मार्गदर्शक करून बँकेस सहकार्य केलेले आहे. याशिवाय रिझर्व्ह बँकेच्या सुचना व मार्गदर्शक तत्वानुसार आपल्या बँकेचे संगणकीय कामकाज बाबतचे सन २०२५-२६ चे सिस्टीमचे ऑडीट व सायबर सुरक्षतेबाबतचे VAPT ऑडिट झालेले आहे. या सर्वांच्या मौलिक मार्गदर्शन व सहकार्याबद्दल आभार व्यक्त करत आहोत.

संचालक मंडळ व उपसमिती सभा

बँकेच्या विद्यमान संचालक मंडळामध्ये रिझर्व्ह बँकेच्या सुधारित धोरणानुसार आवश्यक त्या निकषांची पूर्तता करणारे संचालक मंडळ आहे. या संचालक मंडळामध्ये ३ चार्टर्ड अकौंटंट (सी.ए.), १ कंपनी सेक्रेटरी (सीएस), २ वकील (विधिज्ञ), उद्योजक, व्यावसायिक, सामाजिक शेती, व्यापार या क्षेत्रामध्ये काम करणारे अशा प्रकारच्या वेगवेगळ्या क्षेत्रामधील मान्यवर उच्च विद्याविभूषित व व्यावसायिक दृष्टिकोन असणारे असे संचालक मंडळ आहे. त्यामुळे बँकेच्या धोरणात्मक निर्णय प्रक्रियेमध्ये त्यांनी आपले मोलाचे योगदान देऊन बँकेच्या प्रगतीस हातभार लावत आहेत. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार व बँकेच्या कामकाजामध्ये गतिमानता येऊन बँकेचे कामकाज योग्यप्रकारे व वेळेमध्ये पूर्ण होणेसाठी माननीय संचालक मंडळाने वेगवेगळ्या उपसमित्यांची नियुक्ती केलेली आहे. यामध्ये कर्ज व कर्जवसूली उपसमिती, गुंतवणुक उपसमिती, प्रशासन उपसमिती, अधिकाऱ्यांची अल्को (ALCO) समिती यासारख्या उपसमित्यांची नियुक्ती केलेली असून बँकेच्या कामाच्या आवश्यकतेनुसार त्यांच्या सभा बोलविण्यात येतात. अहवाल सालामध्ये मा. संचालक मंडळाच्या एकूण २५ सभा झालेल्या आहेत व वेगवेगळ्या उपसमित्यांच्या एकूण ११३ सभा झालेल्या आहेत. तसेच बोर्ड ऑफ मॅनेजमेंटच्या २५ सभा झालेल्या आहेत.

संचालक मंडळ व सेवक वर्ग व सभासद प्रशिक्षण अहवाल:

बँकेसारख्या आर्थिक संस्थेमध्ये बँकेचे अधिकारी व कर्मचारी वर्ग हा अत्यंत महत्वाचा घटक आहे. बँकेच्या कामकाजातील प्रगती व व्यवसाय वृद्धी ही बँकेचे अधिकारी व कर्मचारी यांची कार्यक्षमता, बँकींग ज्ञान, विनम्र व तत्पर सेवा यावर अवलंबून असते. बँकेचे अधिकारी व कर्मचारी यांना अद्यावत डिजिटल बँकींगचे ज्ञान मिळावे यासाठी बँकेने महाराष्ट्र स्टेट को. ऑप. बँक असोसिएशन, मुंबई मार्फत वर्षभर व्ह्यूअल ट्रेनिंग ची व्यवस्था केलेली आहे. त्याचबरोबर अन्य प्रशिक्षणासाठी वेगवेगळ्या कार्यक्रमांतर्गत संचालक मंडळ सदस्य, अधिकारी व कर्मचारी यांना पुणे नागरी सहकारी बँक असोसिएशन द्वारा आयोजित प्रशिक्षणासाठी पाठविण्यात येते. तसेच बँकेचे अधिकारी, सल्लागार, हेही कर्मचारांच्यासाठी प्रशिक्षण वर्ग घेतात.

माहिती तंत्रज्ञान व संगणकीकरण:

सध्या बँकेकडील संगणकीकरणाद्वारे आधुनिक बँकींग मधील RTGS, SMS Banking, CTS Clearing, ATM, CDM, Passbook Printing या सेवा ग्राहकांना उपलब्ध करून दिलेल्या आहेत. आपल्या बँकेने Mobile Banking ची सेवा ग्राहकांसाठी उपलब्ध करून दिलेली आहे. त्यानुसार Mobile Banking द्वारा खातेदारास view द्वारा खात्यावरील व्यवहार पाहता येतील. बिल पेमेंट द्वारा लाईट बिल, महानगरपालिका कर भरणे, Income Tax भरणे, पैसे वर्ग करणे या सारख्या सर्व सुविधा बँकेच्या ॲपवरून खातेदाराला, ग्राहकांना उपलब्ध करून देण्यात आलेल्या आहेत.

विनम्र श्रद्धांजली :

अहवाल वर्षात जे ज्ञात, अज्ञात, थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, खेळाडू, साहित्यिक, देशभक्त, कवी, सामाजिक कार्यकर्ते, वकील, शहीद झालेले जवान व नागरीक बँकेचे सभासद त्यांचे नातेवाईक, बँकेचे ग्राहक दिवंगत झालेल्यांना भावपूर्ण श्रद्धांजली.

आभार व ऋणनिर्देश:

बँकेचे सभासद, खातेदार, ठेवीदार व कर्जदार हेच बँकेचे मुख्य आधारस्तंभ आहेत. त्यांच्या विश्वासामुळे व पाठिंब्यामुळे बँकेची प्रगती होत आहे. त्या सर्वांचे मी संचालक मंडळाच्या वतीने आभार मानतो, तसेच माझे सर्व विद्यमान संचालक, माजी संचालक, हितचिंतक, प्रतिष्ठित व्यक्ति आणि अधिकारी व ज्यांच्यामुळे बँकेचे कामकाज चालते त्या सर्व सेवक वर्गाचा मी आभारी आहे.

त्याचप्रमाणे पिंपरी शाखा व मुख्य कार्यालय या इमारतीचे मालक श्री. तिलोकचंद लालवानी, बँकेच्या आळंदी शाखेचे जागामालक श्री. विजय तापकीर यांचे तसेच नव्हे शाखेचे जागामालक श्री. संतोष चाकणकर, चिंचवड शाखेचे जागामालक डॉ. सुनिल लोहाडे, चाकण शाखेचे जागामालक श्री. प्रमोद धारीवाल, पुणे शाखेचे श्री. एवंत सुराणा व नारायणगांव शाखेचे जागामालक श्री. दुराफे यांचेही आभार मानतो. ज्यांच्या सहकार्याने बँकेचे कामकाजास हातभार लागतो त्या बँका पुणे जिल्हा मध्यवर्ती सहकारी बँक, टीजेएसबी, ॲक्सिस बँक, एस.बी.आय.बँक, आय.डी.बी.आय.बँक, एच.डी.एफ.सी बँक, बँक ऑफ बडोदा, आयसीआयसीआय बँक, बँक ऑफ इंडिया-नारायणगांव, यांचे अधिकारी व सेवकवर्ग यांचे संचालक मंडळाच्या वतीने मी आभार मानतो.

बँकेचे अंतर्गत लेखापरिक्षक मे. डी.एम. के. एच. ॲण्ड कंपनी व त्यांचे सर्व सहकारी तसेच वैधानिक लेखापरिक्षक मे. BRMASS & ASSOCIATES चार्टर्ड अकौंटंट व त्यांचे सर्व सहकारी यांच्या मार्गदर्शनाबद्दल आभारी आहे. तसेच रिझर्व्ह बँक ऑफ इंडिया व त्याचे अधिकारी जिल्हा उपनिबंधक सह. संस्था, महाराष्ट्र अर्बन को-ऑप बँक असोसिएशन, महाराष्ट्र स्टेट को-ऑप बँक असोसिएशन, पुणे जिल्हा नागरी सहकारी बँक असोसिएशन यांचे अध्यक्ष व पदाधिकारी, बँक कर्मचारी संघ पुणे यांचे अधिकारी व पदाधिकारी यांनी वेळोवेळी जे मार्गदर्शन, सहकार्य केले त्याबद्दल मी त्यांचा आभारी आहे. असेच सहकार्य वृद्धीगत व्हावे ज्याद्वारे बँकेच्या प्रगतीला मोलाचे सहाय्य होईल.

धन्यवाद !

सी.ए. मनोजकुमार अग्रवाल

अध्यक्ष

Annexure I
THE THIRD SCHEDULE
Form A
FORM OF BALANCE SHEET
[See Section 29]

Balance Sheet of Indrayani Co-Op Bank Limited, Pimpri as at 31.3.2026

	Sche- dule	As on 31-03-2026 (Amount in Rs)	As on 31-03-2025 (Amount in Rs)
Capital and Liabilities			
Capital	1	39,513,250.00	38,397,550.00
Reserves and Surplus	2	255,468,027.25	252,590,624.84
Deposits	3	2,378,949,373.00	2,196,366,046.03
Borrowings	4	-	-
Other liabilities and provisions	5	220,187,813.03	172,799,477.13
Total		2,894,118,463.28	2,660,153,698.00
Assets			
Cash and balances with Reserve Bank of India	6	23,121,546.00	18,184,301.00
Balance with banks and money at call and short notice	7	441,320,573.25	386,673,130.85
Investments	8	852,344,720.00	732,460,420.00
Advances	9	1,350,811,546.37	1,321,247,272.78
Fixed Assets	10	12,735,982.57	14,102,062.87
Other Assets	11	213,784,095.09	187,486,510.50
Defferal Tax Asset			
Total		2,894,118,463.28	2,660,153,698.00
Contingent liabilities	12	21,288,426.48	18,211,970.44
Bills for collection		-	-

Form B
Form of Profit and Loss account
Profit and Loss Account of Indrayani Co-Op Bank Limited, Pimpri

	Sche- dule	As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I. Income			
Interest earned	13	202,263,322.20	191,679,055.29
Other Income	14	37,642,599.00	30,361,345.46
Total		239,905,921.20	222,040,400.75
II. Expenditure			
Interest expended	15	152,048,406.00	126,743,917.86
Operating expenses	16	75,698,035.86	72,499,938.18
Provisions and contingencies	17	9,615,210.68	6,000,000.00
Total		237,361,652.54	205,243,856.04
III. Profit/Loss			
Net profit/loss (-) Before Tax for the year		2,544,268.66	16,796,544.71
Current Tax		182,560.00	4,500,000.00
Income Tax Shortfall/ (Excess) Provision		-	(997,612.00)
Profit After Tax		2,361,708.66	13,294,156.71
Profit/Loss (-) brought forward			
Total		2,361,708.66	13,294,156.71

Form of Profit and Loss account

	Sche- dule	As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
IV. Appropriations			
Reversal of IFR Provision to meet IDR		0.00	0.00
Transfer to statutory reserves		590,427.00	3,324,000.00
Transfer to other reserves		0.00	0.00
Transfer to Government /proposed dividend		0.00	0.00
Balance carried over to balance sheet		1,771,281.66	9,970,156.71
		-	-

Schedule 1 – Capital

		As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
III	For Other Banks		
	Authorised Capital	50,000,000.00	50,000,000.00
	(5,00,000 shares of Rs. 100 /-each)		
	Issued Capital	39,513,250.00	38,397,550.00
	(395132 shares of Rs. 100 each) PY 383975 Shares of Rs. 100 each		
	Subscribed Capital	39,513,250.00	38,397,550.00
	(395132 shares of Rs. 100 each) PY 383975 Shares of Rs. 100 each		
	Called-up Capital	39,513,250.00	38,397,550.00
	(395132 shares of Rs. 100 each) PY 383975 Shares of Rs. 100 each		
	Less: Calls unpaid	-	-
	Add: Forfeited shares	-	-
	Paid up Capital	39,513,250.00	38,397,550.00

Schedule 2 - Reserves and Surplus

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
a)	Statutory Reserves		
	Opening Balance	51,096,437.80	48,066,157.00
	Additions during the year	3,462,200.00	3,030,280.80
	Deductions during the year	-	-
	Closing Balance	54,558,637.80	51,096,437.80
b)	Building Fund		
	Opening Balance	33,793,395.00	33,793,395.00
	Additions during the year	1,500,000.00	-
	Deductions during the year	-	-
	Closing Balance	35,293,395.00	33,793,395.00
c)	General Reserve		
	Opening Balance	2,050,000.00	2,050,000.00
	Additions during the year	-	-
	Deductions during the year	2,050,000.00	-
	Closing Balance	-	2,050,000.00
d)	Member Welfare Fund	299,000.00	299,000.00
e)	Contingency Reserve	182,716.00	182,716.00
f)	Staff Welfare Fund	57,500.00	7,500.00
g)	Dividend Equalization Fund	-	-
h)	Provision for Non Performing Asset		
	Opening Balance	96,690,506.72	88,941,520.23
	Additions during the year		98,441,520.23
	Reduction during the year	6,967,374.93	90,692,533.74
	Closing Balance	89,723,131.79	96,690,506.72

Schedule 2 - Reserves and Surplus

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
i)	Bad & Doubtful Reserve		
	Opening Balance	-	-
	Additions during the year	6,768,351.00	-
	Reduction during the year	-	-
	Closing Balance	6,768,351.00	-
j)	Provision of Interest on Diversion Advances	-	1,700,000.00
k)	Inv. Depr. & Amortization Fund	16,380,338.00	1,564,060.00
l)	Investment Fluctuation reserve	16,727,200.00	16,077,200.00
m)	Revaluation Reserve	0.00	0.00
n)	Std. Asset Provision	6,366,109.00	5,866,109.00
o)	Provision for Non-SLR Investment	26,749,940.00	26,759,940.00
p)	Balance in Profit and Loss A/c		
	Opening Balance	16,503,760.32	4,319,603.61
	Additions during the year	2,361,708.66	13,294,156.71
	Reduction/Transfer during the year	16,503,760.32	1,110,000.00
	Last year profit brought forward	-	-
	Closing Balance	2,361,708.66	16,503,760.32
	Total	255,468,027.25	252,590,624.84

Schedule 3 - Deposits

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
AI.	Demand deposits	203,393,370.14	141,260,641.94
	(i) Individuals	4,213,764.12	6,758,015.71
	(ii) Co-operative banks	-	-
	(iii) Co-operative Society	832,590.41	1,374,894.24
	(ii) others	198,347,015.61	133,127,731.99
II.	Savings Bank Deposits	339,249,221.86	263,080,041.09
	(i) Individuals	326,665,797.00	255,574,405.06
	(ii) Co-operative banks	-	-
	(iii) Co-operative Society	1,148,167.07	581,910.39
	(ii) others	11,435,257.79	6,923,725.64
III.	Term Deposits	1,836,306,781.00	1,792,025,363.00
	(i) Individuals	1,349,585,121.00	1,301,768,272.00
	(ii) Co-operative banks	-	-
	(iii) Co-operative Society	392,383,916.00	400,616,620.00
	(ii) others	94,337,744.00	89,640,471.00
	Total (I, II and III)	2,378,949,373.00	2,196,366,046.03
B.	(i) Deposits of branches in India	2,378,949,373.00	2,196,366,046.03
	(ii) Deposits of branches outside India	---	---
	Total	2,378,949,373.00	2,196,366,046.03

Schedule 4 - Borrowings

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I.	Borrowings in India		
	(a) Reserve Bank of India	---	---
	(b) Other banks	---	---
	(c) Other institutions and agencies	---	---
II.	Borrowings outside India	---	---
	Total (I and II)	-	-
	Secured borrowings included in I and II above -Rs.	---	---
	Total of (a) and (b) should be equal		

Schedule 5 - Other Liabilities and Provisions

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
1	Interest accrued	2,166,857.00	1,718,990.00
2	Dividend Payable	3,178,852.00	801,143.00
3	Provident Fund Payable	159,614.00	126,437.08
4	Pay Slip & Bankers Cheque	24,793,152.71	561,181.71
5	Anamat Payable	693,820.25	687,749.25
6	Surcharge	450,016.00	425,307.00
7	Clearing Suspense	19,512.00	19,575.00
9	Audit Fees Payable	662,000.00	1,100,000.00
10	Stale Payorder Payable	264,502.93	264,512.93
11	Share Suspense	334,126.00	180,050.00
12	Electricity Bill Payable	17,000.00	22,500.00
13	Telephone Bill Payable	3,500.00	3,494.00
14	Tax Deducted at Source Payable	1,846,703.45	1,701,566.45
15	Professional Tax Payable	13,400.00	12,000.00
16	Stale Dividend Payable	51,482.00	51,482.00
17	Pending DD Cheque	69,607.00	69,607.00
18	Provision for Accrued exp.	189,000.00	1,721,879.00
19	Income Tax Payable	-	4,500,000.00
20	NPA Overdue Interest Reserve	172,933,082.12	146,398,242.59
21	Nominal Member Fees	153,800.00	69,900.00
22	Entrance Fees	-	78,600.00
23	Fixed Deposit Suspense	-	315,000.00
24	Unified Payment Interface	4,524,579.60	4,898,730.60
25	Issuer Product	1,226,120.05	2,518,371.31
26	E.com Adjustment	4,956.37	28,711.00
27	POSS Adjustment	36,598.97	268,066.39
28	Staff Security Deposit	39,500.00	-
29	Nominal Member Suspense	2,200.00	-
30	Contribution Bank Employee Sangh	43,900.00	-
31	Staff L.I.C. Payable	66,932.00	-
32	GST Payable	6,230,621.58	4,256,380.82
33	Staff Mediclaim Receivable	12,377.00	-
	Total	220,187,813.03	172,799,477.13

Schedule 6 - Cash and Balances with Reserve Bank of India

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I.	Cash in hand	23,121,546.00	18,184,301.00
II.	Balances with Reserve Bank of India	-	-
	(a) in Current Account		
	(b) in Other Accounts	-	-
	Total (I and II)	23,121,546.00	18,184,301.00

Schedule 7 - Balances with Banks and Money at Call and Short Notice

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I)	(i) Balances with banks	441,320,573.25	386,673,130.85
	(a) in Current Accounts	207,867,507.25	266,953,688.85
	(b) in Other Deposit Accounts	233,453,066.00	119,719,442.00
	(ii) Money at call and Short Notice	-	-
	(a) with banks	-	-
	(b) with other institutions	-	-
	Total (i and ii)	441,320,573.25	386,673,130.85
II.	Outside India		
	(i) in Current Accounts	-	-
	(ii) in Other Deposit Accounts	-	-
	(iii) Money at call and short notice	-	-
	Total (i, ii and iii)	-	-
	Grand Total	441,320,573.25	386,673,130.85

Schedule 8 - Investments

[Net of specific provisions for non-performing investments]

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
I.	Investments in India in		
	(i) Government Securities	770,232,600.00	699,002,000.00
	(ii) Other approved securities	48,653,700.00	
	(iii) Shares	33,458,420.00	33,458,420.00
	(iv) Debentures and Bonds	-	-
	(v) Subsidiaries and/or joint ventures	-	-
	(vi) Others (to be specified)	-	-
	Total	852,344,720.00	732,460,420.00
II.	Investments outside India in	---	---
	(i) Government securities (including local authorities)	---	---
	(ii) Subsidiaries and/or joint ventures abroad	---	---
	(iii) Others investments (to be specified)	---	---
	Total	---	---
	Grand Total (I and II)	852,344,720.00	732,460,420.00

Schedule 9 - Advances

[Net of specific provisions for non-performing advances]

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
A.	(i) Bills purchased and discounted	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand	345,803,539.68	308,223,791.60
	(iii) Term loans	1,005,008,006.69	1,013,023,481.18
	Total	1,350,811,546.37	1,321,247,272.78
B.	(i) Secured by tangible assets	1,296,805,864.70	1,153,553,238.00
	(ii) Covered by Bank/Government Guarantees	-	-
	(iii) Unsecured	54,005,681.67	167,694,034.78
	Total	1,350,811,546.37	1,321,247,272.78
	Total of A. and B. should be equal	-	-

Schedule 10 - Fixed Assets

(Amount in Rs.)

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I.	Premises	-	-
	At cost as on 31st March of the preceding year	-	
	Additions during the year		
	Deductions during the year		
	Depreciation to date		
II.	Other Fixed Assets (including furniture and fixtures)	12,735,982.57	14,102,062.87
	At cost as on 31st March of the preceding year	14,102,062.87	14,468,878.87
	Additions during the year	1,645,295.00	2,700,970.00
	Deductions during the year	238,900.30	483,819.00
	Depreciation to date	2,772,475.00	2,583,967.00
	Total (I and II)	12,735,982.57	14,102,062.87

Schedule 11 - Other Assets

		As on 31-03-2025 (Amount in Rs)	As on 31-03-2024 (Amount in Rs)
I.	Inter-office adjustments (net)	1,399,800.88	1,399,800.88
2	Contra (Overdue Int Receivable & Bills Payable)		-
II.	Interest accrued	17,664,002.64	13,981,237.22
III.	Tax paid in advance/tax deducted at source	1,672,250.00	3,922,250.00
IV.	Stationery and stamps	52,630.00	141,410.00
V.	Non-banking assets acquired in satisfaction of claims		-
VI.	Others *	192,995,411.57	168,041,812.40
	Total	213,784,095.09	187,486,510.50

Schedule 12 : Contingent Liabilities

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
I.	Claims against the bank not acknowledged as debts	-	-
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents	5,654,975.00	4,419,000.00
V.	Acceptances, endorsements and other obligations	-	-
VI.	Other items for which the bank is contingently liable		
	- DEAF Collected and Remitted to RBI	13,366,076.55	12,054,198.44
	- Technical Write off accounts Principal Outstanding	2,267,374.93	1,738,772.00
	Total	21,288,426.48	18,211,970.44

Schedule 13 - Interest Earned

(Amount in Rs.)

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
1	I. Interest/discount on advances/bills	135,108,042.11	140,181,790.64
2	II. Income on investments	54,465,785.09	41,577,068.65
3	III. Interest on balances with Reserve Bank of India and other inter-bank funds	12,689,495.00	9,920,196.00
4	IV. Others	-	-
	Total	202,263,322.20	191,679,055.29

Schedule 14 - Other Income

(Amount in Rs.)

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
1	Commission, exchange and brokerage	236,169.50	64,340.00
2	II. Profit on sale of land, buildings and other assets Less: Loss on sale of land, buildings and other assets	6,522.70	(327,513.00)
3	III. Profit on exchange transactions Less: Loss on exchange transactions		
4	IV. Profit on sale of investments (net) Less: Loss on sale of investments	10,023,650.00	10,020,890.00
5	V. Profit on revaluation of investments Less: Loss on revaluation of investments		
6	VI. a) Lease finance income b) Lease management fee c) Overdue charges d) Interest on lease rent receivables		
7	Dividend Income	4,921,665.40	2,290,930.65
8	Fee and commission income		-
9	Writte Off	3,801,195.77	3,008,430.38
10	Other income	18,653,395.63	15,304,267.43
	Total	37,642,599.00	30,361,345.46

Schedule 15 – Interest Expended

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
1	Interest on deposits	152,048,406.00	126,743,917.86
2	II. Interest on Reserve Bank of India/inter-bank borrowings		
3	III. Others	-	-
	Total	152,048,406.00	126,743,917.86

Schedule 16 - Operating Expenses

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
1	Payments to and provisions for employees	31,138,443.92	30,414,095.00
2	Rent, taxes and lighting	12,982,801.00	12,169,078.00
3	Printing and stationery	1,426,261.00	1,455,592.00
4	Communication Cost	337,758.68	327,847.46
5	Depreciation and Amortization	2,772,475.00	2,583,967.00
6	Directors' fees, allowances and expenses	1,640,700.00	1,610,000.00
7	Auditors' fees and expenses (including branch auditors fees and expenses)	1,180,696.00	1,562,998.00
8	Legal and professional fees	410,794.00	39,594.00
9	Repairs and maintenance	866,674.00	1,623,690.24
10	Insurance	4,253,308.06	3,857,853.00
11	Other expenditure	18,688,124.20	16,855,223.48
	Total	75,698,035.86	72,499,938.18

Schedule 17 - Provisions and Contingencies

		As on 31-03-2026 (Current Year)	As on 31-03-2025 (Previous Year)
1	NPA	(1,871,717.32)	9,500,000.00
2	Standard Asset Prov.	500,000.00	1,000,000.00
3	Investment Depreciation Reserve	14,836,928.00	(4,500,000.00)
4	Investment Fluctuation Reserve	(3,850,000.00)	-
	Total	9,615,210.68	6,000,000.00

तपासले व स्वतंत्र दिलेल्या शेन्यास पात्र राहून बरोबर आहे.

सी.ए. मनोजकुमार अगरवाल
अध्यक्ष

सी.ए. महेश चांडक
उपाध्यक्ष

श्री. दिलीप जोशी
मुख्य कार्यकारी अधिकारी

M/s. BRMASS & ASSOCIATES
वैधानिक लेखापरिक्षक

मे.डी.एम.के.एच. ऑण्ड कंपनी
अंतर्गत लेखापरिक्षक

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026

Particulars	As on 31.03.2026 (Amount in Rs)	
	Amount	Amount
Net Profit before taxation		2,544,268.66
Add Back:		
Depreciation on Fixed Assets	2,772,475.00	
Provision for BDDR	-3,071,717.32	
Net Provision for IFR / IDR	7,126,928.00	
Provision for Taxes	-182,560.00	6,645,125.68
		9,189,394.34
Interest provision reversal	-	
Appropriation of Profits from Last Year	-	
	-	
CASH GENERATED BEFORE WORKING CAPITAL CHANGES		9,189,394.34
Increase/(Decrease) in Deposit Accepted (Liability)	182,583,327.97	
(Increase)/Decrease in loans (asset)	-29,564,273.59	
(Increase)/Decrease Interest Receivable	6,932,739.26	
Increase/(Decrease) in Reserves	1,700,175.07	
Increase/(Decrease) in Interest Payable	447,867.00	
(Increase)/Decrease in Other Receivables (Asset)	-5,437,206.32	
Increase/(Decrease) in Other Current Liabilities - O/s payable	20,405,629.37	177,068,258.76
CASH GENERATED FROM OPERATIONS		186,257,653.10
Income tax Paid	-1,258,279.00	-1,258,279.00
NET CASH FLOW FROM OPERATING ACTIVITIES		184,999,374.10
(Purchase)/Sale of Investments	-233,617,924.00	
(Purchase)/Sale of Fixed Assets	-1,406,394.70	
NET CASH FLOW FROM INVESTING ACTIVITIES	-235,024,318.70	-235,024,318.70
Increase in Capital	1,115,700.00	
Dividend Distribution out of appropriation	-5,239,692.00	
NET CASH FLOW FROM FINANCING ACTIVITIES		-4,123,992.00
Net Increase in Cash & Cash Equivalent		-54,148,936.60
Cash & cash Equivalents at the beegining of the period		285,137,989.85
Cash & Cash Equivalents at the end of the Period		230,989,053.25

AS PER OUR REPORT OF EVEN DATE
For BRMASS & Associates
Chartered Accountants
Firm Reg No. 126355W

CA Sangeeta S. Agrawal
M. No. 119451
Pune
Date: 24/06/2026
UDIN: 26119451FRFXIW8948

For Indrayani Co-Op. Bank Ltd.

Dilip Joshi
Chief Executive Officer

"Annexure III

Disclosure in financial statements – 'Notes to Accounts'"

A. General

The items listed in these Directions shall be disclosed in the 'Notes to Accounts' to the financial statements. Banks shall make additional disclosures where material.

B. Presentation

In addition to the schedules to the Balance Sheet, a summary of 'Significant Accounting Policies' and 'Notes to Accounts' shall be disclosed as separate Schedules.

C. Disclosure requirements

"1.Regulatory Capital "

a) Composition of Regulatory Capital - Unaudited

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	13.85	14.18
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	13.85	14.18
iv)	Tier 2 capital	2.34	2.23
v)	Total capital (Tier 1 + Tier 2)	16.19	16.41
vi)	Total Risk Weighted Assets (RWAs)	123.59	132.24
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	11.21	10.72
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.21	10.72
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.89	1.68
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.10	12.41
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	0.11	0.02
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which:		
	Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).		
	Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-
xv)	Amount of Tier 2 capital raised during the year, of which		
	Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).		
	Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-

* Applicable for Commercial Banks. Leverage Ratio disclosure is only required by commercial banks where it is applicable.

@ Applicable for UCBs.

\$ Percentage of shareholding of State Government and Sponsor Bank is applicable only for RRBs.

Draw down from Reserves

Suitable disclosures mentioning the amount and the rationale for withdrawal shall be made regarding any draw down from reserves.

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	1 to 4 days	15 to 28 days	29 days to 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 year	Over 3 year & upto 5 year	Over 5 years	Total
Deposits	20.91	1.98	22.54	17.37	31.85	129.78	11.52	1.95	237.89
Advances(Performing)	1.72	0.35	1.41	7.02	24.86	19.7	21.65	46.13	122.84
Investments	3.05	2	7.37	7.00	3.85	6.71	5.00	73.60	108.58
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 liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

The information been provided as disclosed by the bank in OSS submitted on the last Friday of the financial year.

3. Investments

a) Composition of Investment Portfolio As at 31 March 2026

(Amount in ₹ crore)

	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	subsidiaries and/or joint ventures	Others	Total Investment outside India	Total Investment
Held to Maturity												
Gross	48.44	-	3.35	-	-	23.35	75.14	-	-	-	-	75.14
Less: Provision for non-performing investments (NPI)	-	-	2.67	-	-	-	2.67	-	-	-	-	2.67
Net	48.44	-	0.68	-	-	23.35	72.47	-	-	-	-	72.47
Available for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Gross	33.45	-	-	-	-	-	33.45	-	-	-	-	33.45
Less: Provision for depreciation and NPI	1.64	-	-	-	-	-	1.64	-	-	-	-	1.64
Net	31.81	-	-	-	-	-	31.81	-	-	-	-	31.81
Held for Trading	-	-	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	81.89	-	3.35	-	-	23.35	108.58	-	-	-	-	108.58
Less: Provision for non-performing investments	-	-	2.67	-	-	-	2.67	-	-	-	-	2.67
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	81.89	-	0.68	-	-	23.35	105.91	-	-	-	-	105.91

Previous Year figure has been regrouped

As at 31 March 2025

(Amount in ₹ crore)

	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or joint ventures	Others	Total Investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investment outside India	Total Investment
Held to Maturity												
Gross	41.88	-	3.35	-	-	11.97	57.20	-	-	-	-	57.20
Less: Provision for non-performing investments (NPI)	-	-	2.67	-	-	-	2.67	-	-	-	-	2.67
Net	41.88	-	0.68	-	-	11.97	54.53	-	-	-	-	54.53
	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Gross	28.02	-	-	-	-	-	28.02	-	-	-	-	28.02
Less: Provision for depreciation and NPI	0.01	-	-	-	-	-	0.01	-	-	-	-	0.01
Net	28.01	-	-	-	-	-	28.01	-	-	-	-	28.01
	-	-	-	-	-	-	-	-	-	-	-	-
Held for Trading	-	-	-	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	69.90	-	3.35	-	-	11.97	85.22	-	-	-	-	85.22
Less: Provision for non-performing investments	-	-	2.67	-	-	-	2.67	-	-	-	-	2.67
Less: Provision for depreciation and NPI	0.00	-	-	-	-	-	0.00	-	-	-	-	0.00
Net	69.90	-	0.68	-	-	11.97	82.55	-	-	-	-	82.55

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	0.16	3.28
	b) Add: Provisions made during the year	1.48	0.00
	c) Less: Write off / write back of excess provisions during the year	0.00	3.12
	d) Closing balance	1.64	0.16
ii)	Movement of Investment Fluctuation Reserve		
	a) Opening balance	1.61	1.61
	b) Add: Amount transferred during the year	0.45	0.00
	c) Less: Drawdown	0.39	0.00
	d) Closing balance	1.67	1.61
iii)	Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category – which requires provision for IFR (Except T- Bills)	5.00%	5.74%

c) Sale and transfers to/from HTM category -

- The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year 19/04/2025 by investment committee which was ratified by Board on 25/04/2024 HTM to AFS: Rs. 3567.24/- Lakhs and AFS to HTM: 1182.30/- Lakhs.
- Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI - **NIL**
- Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Program (GSAP). - **NIL**
- Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the BS Repurchase of Government Securities by Government of India from banks under buyback / switch operations. - **NIL**
- 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

	Particulars	Current Year 2026	Previous Year 2025
a)	Opening balance	2.67	2.67
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	2.67	2.67
e)	Total provisions held	2.67	2.67

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No. (1)	Issuer (2)	Amount (3)		Extent of Private Placement (4)		Extent of Below Invest- ment Gade Securities (5)		Extent of Unated Securities (6)		Extent of Unlisted Securities (7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	Fis	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	3.35	3.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	2.68	2.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total *	0.67	0.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note:

- a) * For Commercial Banks, the Total under column 3 shall match with the sum of total of Investments included under the following categories in Schedule 8 to the balance sheet:
- a) Investment in India in
i. Shares
ii. Debentures and Bonds
iii. Subsidiaries and/or Joint Ventures
iv. Others
- b) Investment outside India in (where applicable)
i. Government securities (including local authorities)
ii. Subsidiaries and/ or joint ventures abroad
iii. Other investments
- c) *For UCBs, the total shall match the total of non-SLR investments held by the bank.
- d) Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

e) Repo transactions (in face value terms)

(Amount in ₹ crore)

		Maximum Outstanding during the year	Daily Average Outstanding during the year	Outstanding as on March 31 2025
i)	Securities sold under repo			
a)	Government securities	NIL	NIL	NIL
b)	Corporate debt securities	NIL	NIL	NIL
c)	Any other securities	NIL	NIL	NIL

4. Asset Quality

a) Classification of advances and provisions

(Amount in ₹ Lakh)

Classifications of assets					Provision Required to be made						
	No. of A/c.	Amount Outstanding	Cap Ital. Int	Percentage of col. 3 to total loans & advances outstanding	Percentage	Amount	Total Req. Pro.	Existing Provision at the beginning of the year 31/03/2025 (including BDDR)	Provisioning made this year	Total Provisions at the end of the year (including BDDR)	Excess Provision 31/03/2026 (7)-10
1	2	3		4	5	6	7	8	9	10	11
Total Loans and advanced	1,360	13,508.12	-	100.00		956.61	956.61	967.03	-8.19	958.84	2.23
Of which											
A) STANDARD ASSETS	1262	12,285.64		90.95	0.50	61.43	61.43	58.66	5.00	63.66	2.23
B) NON-PERFORMING ASSETS											
1. Sub-Standard	19	162.40		1.20	10	16.24	16.24		10.46	16.24	
2. Doubtful											
i) Up to 1 year	7	41.32		0.31		12.28	12.28	38.39	-26.11	12.28	
a) Secured	4	36.30		0.27	20	7.26	7.26	38.39	-31.13	7.26	
b) Unsecured	3	5.02		12.15	100	5.02	5.02	0.00	5.02	5.02	
ii) Above 1 & Upto 3 years	16	217.28	-	1.61		65.18	65.18	174.08	-108.90	65.18	-
a) Secured	16	217.28		1.61	30	65.18	65.18	116.66	-51.48	65.18	
b) Unsecured	0	-		0.00	100	-	0	57.42	-57.42	0	
iii) Above 3 years	50	796.88	-	5.90		796.88	796.88	685.52	111.36	796.88	-
a) Secured	40	748.87		5.54	100	748.87	748.87	469.96	278.91	748.87	
b) Unsecured	10	48.01		0.36	100	48.01	48.01	215.56	-167.55	48.01	
a) Secured (ia+ iia+ iiaa) & 1	60	1,002.45	-	7.42	-	821.31	821.31	-	196.30	821.31	-
b) Unsecured (ib+ iib+ iibb)	13	53.03	-	12.50	-	53.03	53.03	0	-219.95	53.03	0
Total doubtful & Sub std assets	92	1217.88	-	9.02	-	890.58	890.58	897.99	-13.19	890.58	0
3. Loss assets	6	4.60		0.03	100	4.60	4.60	4.60	0.00	4.60	
Interest Capitalisation Provision											
4. Gross NPAs											
i.e. (B1 + B2 + B3)	98	1222.48	-	9.05		895.18	895.18	908.37	-13.19	895.18	0

b) Classification of advances and provisind held

(Amount in ₹ crore)

	Standard	Non-Performing				
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	119.43	0.58	12.07	0.05	12.70	132.13
Add: Additions during the year	65.53	1.62	0.41	0.00	2.03	67.56
Less: Reductions during the year*	62.10	0.58	1.93	0.00	2.51	64.61
Closing balance	122.86	1.62	10.55	0.05	12.22	135.08
*Reductions in Gross NPAs due to:						
i) Upgradation		0.16	0.00	0.00	0.16	0.16
ii) Recoveries (excluding recoveries from upgraded accounts)		0.00	1.70	0.00	1.70	1.70
iii) Technical / Prudential Write - offs		0.00	0.23	0.00	0.23	0.23
iv) Write-offs other than those under (iii) above		0.00	0.00	0.00	0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.59	0.06	9.56	0.05	9.67	10.26
Add: Fresh provisions made during the year	0.05	0.10	0.00	0.00	0.10	0.15
Less: Excess provision reversed / Write - off loans	0.00	0.00	0.80	0.00	0.80	0.80
Closing balance of provisions held	0.64	0.16	8.76	0.05	8.97	9.61
Net NPAs						
Opening Balance					3.02	
Add: Fresh additions during the year					0.23	
Less: Reductions during the year					0.00	
Closing Balance					3.25	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
(Rationale for drawdown may be explained by way of a note below the table)						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written-off accounts						
Add: Technical / Prudential write-offs during the year						
Less: Recoveries made from previously technical / prudential written-off accounts during the year						
Closing balance						

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.

Ratios (in percent) (to be caoputed as per applicable regulatory instructions)	Current Year	Previous Year
Gross NPA to Gross Advances	9.05%	9.61%
Net NPA to Net Advances	2.58%	2.47%
Provision coverage ratio	73.40%	76.20%

c) Sector-wise Advances and Gross NPAs-

(Amount in ₹ Lakh)

Sr.No	Current Year 2026			Previous Year 2025		
	Outstanding Total Advances	Gross NPA's	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	169.08	23.73	0.18	1515.25	0	-
b) Advances to industries sector eligible as priority sector lending	1412.53	135.98	1.01	1273.04	162.39	1.23
c) Services	4479.26	694.47	5.14	3334.43	779.03	5.90
d) Personal loans	20.76	2.2	0.02	27.36	2.24	0.02
e) Housing Loan	1290.47	48.25	0.36	1306.72	28.31	0.21
f) Education loans	19.38	19.38	0.14	22.3	19.38	0.15
g) other Priority Sector	1071.9	23.84	0.18	756.38	0	-
Subtotal (i)	8,463.38	947.85	7.02	8,235.48	991.35	7.50
ii) Non-priority Sector						
a) Agriculture and allied activities	0	0	0	0	0	0
b) Industry	0	0	0	0	0	0
c) Services	740.3	144.09	1.07	1060.72	154.05	1.17
d) Personal loans	383.89	25.17	0.19	315.92	10.91	0.08
e) Real Estate	2078.41	88.23	0.65	2499.63	111.46	0.84
f) All Other	1842.14	17.14	0.13	1100.72	2.11	0.02
Sub-total (ii)	5044.74	274.63	2.03	4976.99	278.53	2.11
Total (I + ii)	13,508.12	1,222.48	9.05	13,212.47	1,269.88	9.61
*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its Outstanding advances to mining separately in the format above under the 'Industry' sector.						

(d) Overseas assets, NPAs and revenue

(Amount in ₹ crore)

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

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

5. Particulars of resolution plan and restructuring -

i) Details of accounts subjected to restructuring (Applicable to LABs, RRBs and UCBs)

(Amount in ₹ crore)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (Excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub- standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Restructuring as defined as per applicable regulations.
LABs, RRBs and UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

6. i. Divergence in asset classification and provisioning

A bank shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:

(a) the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds five percent of the reported profit before provisions and contingencies for the reference period, and

Note: To determine this threshold, a bank shall add back (i) tax expense, and (ii) provisions for standard and non-performing assets (recognised as expenses in its Profit and Loss Account) to its reported net profits for the year.

(b) the additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed 15 per cent of the reported incremental Gross NPAs for the reference period.

Explanation: Reported incremental Gross NPAs refers to additions during the reference year to the Gross NPAs as disclosed in the Notes to the Financial Statements of the reference period.

Note: This threshold may be reduced progressively in a phased manner, after review.

(Amount in ₹ crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2024* as reported by the bank	14.62
2.	Gross NPAs as on March 31, 2024 as assessed by Reserve Bank of India	16.11
3.	Divergence in Gross NPAs (2-1)	1.49
4.	Net NPAs as on March 31, 2024 as reported by the bank	5.73
5.	Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India	7.22
6.	Divergence in Net NPAs (5-4)	1.49
7.	Provisions for NPAs as on March 31, 2024 as reported by the bank	8.89
8.	Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India	7.23
9.	Divergence in provisioning (8-7)	-1.66
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2024	2.41
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	0.44
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2024 after considering the divergence in provisioning	0.27

* March 31, 2024 is the close of the reference period in respect of which divergences were assessed

The disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

Note: In Inspection report the amount of Interest capitalised but not provided in previous years in addition NPA accounts of Rs 0.15 Cr deducted from reported profit and Rs.0.02 Cr for contingency provision for old bank reconciliation amount. Total of Rs 0.17 deducted from reported profit F.Y. 31.03.2024

ii. Non – Fund Based Credit Facilities

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

(Amount in ₹ crore)

	As on March 31, 2026	As on March 31, 2026	Previous Year	Previous Year
	Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I Outstanding Guarantees	56.55	0	44.19	0
i) In India	56.55	0	44.19	0
ii) Outside India	0	0	0	0
II Acceptances, Endorsements and other Obligations	0	0	0	0
III Other NFB Credit facilities	0	0	0	0
* Secured portion is as defined under the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025.				

Note: As regards NFB credit limits, the bank shall be guided by the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025, as amended from time to time. These Directions shall come into force from April 1, 2026, or from any earlier date as decided by a bank as per its internal policy ("effective date"). Extension of any new NFB facility and renewal of an existing NFB facility after the effective date, shall be governed in terms of these Directions. All existing NFB facilities extended/renewed till the effective date shall be governed by the existing instructions as applicable to the respective bank.

D. Fraud Accounts

Banks shall make disclose details on the number and number of frauds as well as the provisioning thereon as per template given below.

(Amount in ₹ crore)

Particulars	Current Year 2026	Previous Year 2025
Number of frauds reported	0	0
Amount involved in fraud (₹ crore)	0.00	0.00
Amount of provision made for such frauds (₹ crore)	0.00	0.00
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	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 – 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.	15.40	34.96
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	10.34	5.69
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.	NIL NIL	NIL NIL
Total Exposure to Real Estate Sector	25.74	40.65

d) Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ Lakh)

Particulars	Current Year 2026	Previous Year 2025
Total unsecured advances of the bank	540.06	1676.94
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	NIL	NIL
Estimated value of such intangible securities	NIL	NIL

Loans against gold & silver collateral

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

(Amount in ₹ crore)

Particulars	Loan Outstanding		Average ticket size (Rs. crore)	Average LTV ratio	Gross NPA (%)
	Rs. crore	As % of Total Loans			
1. Opening balance of the FY [(a) + (b)]	3.68	4.84	0.01	75%	-
(a) Consumption loans of which bullet repayment loans	3.60	4.81	0.01	75%	-
(b) Income generating loans	0.08	0.03	0.0042	75%	
2. New loans sanctioned and disbursed during the FY [(c) + (d)]	9.58				NA
(c) Consumption loans of which bullet repayment loans	8.34				NA NA
(d) Income generating loans	1.24				NA
3. Renewals sanctioned and disbursed during the FY					NA
4. Top-up loans sanctioned and disbursed during the FY					NA
5. Loans repaid during the FY [(e) + (f)]	5.73			NA	NA
(e) Consumption loans of which bullet repayment loans	5.58			NA NA	NA NA
(f) Income generating loans	0.15			NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]				NA	NA
(g) Consumption loans of which bullet repayment loans				NA NA	NA NA
(h) Income generating loans				NA	NA
7. Loans written off during the FY [(i) + (j)]				NA	NA
(i) Consumption loans of which bullet repayment loans				NA NA	NA NA
(j) Income generating loans				NA	NA
8. Closing balance at the end of FY [(k) + (l)]	6.36	0.02	4.74	75%	
(k) Consumption loans of which bullet repayment loans	6.35	0.02	4.70	75%	
(l) Income generating loans	0.01	0.06	0.04	75%	

Note:

- Information may be disclosed separately for loans against gold collateral and loans against silver collateral
- Average LTV ratio is Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

b) Details of gold and silver collateral and auctions

(Amount in ₹ crore)

Particulars	
(a) Unclaimed gold or silver collateral at the end of the financial year (in grams)	0.00
(b) Number of loan accounts in which auctions were conducted	0.00
(c) Total outstanding in loan accounts mentioned in (b)	0.00
(d) Gold or silver collateral acquired during the FY due to default of loans (in grams)	0.00
(e) Gold or silver collateral auctioned during the FY (in grams)	0.00
(f) Recovery made through auctions during the FY (in ₹ crore)	0.00
(g) Recovery percentage:	0.00
(h) as % of value of gold or silver collateral	0.00
(i) as % of outstanding loan	0.00

Note:

(i) The bank shall be guided by the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025, as amended from time to time.

(ii) Weight and value of collateral to be calculated in accordance with the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025 (as amended from time to time).

(iii) Unclaimed gold or silver collateral as defined under the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025 (as amended from time to time).

viii) Exposures to Related Parties

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

(Amount in ₹ crore)

Particulars	Previous Year	Current Year
A. Contracts and Arrangements involving Related Parties		
Aggregate value of contracts and arrangements awarded to related parties during the year	NIL	NIL
Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	NIL	NIL

2. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year 2026	Previous Year 2025
Total deposits of the twenty largest depositors	53.27	60.61
Percentage of deposits of twenty largest depositors to total deposits of the bank	22.39%	27.60%

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year 2026	Previous Year 2025
Total advances to the twenty largest borrowers	37.74	30.50
Percentage of advances to twenty largest borrowers to total advances of the bank	27.94%	23.09%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal 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 2026	Previous Year 2025
Total exposure to the twenty largest borrowers/customers	29.08	26.35
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	21.53%	19.94%

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

c) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year 2026	Previous Year 2025
Total Exposure to the top twenty NPA accounts (Principle O/s)	9.70	8.98
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	79.34%	70.76%

3. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Particulars	Current Year 2026	Previous Year 2025
i) Opening balance of amounts transferred to DEA Fund	1.2060	0.9590
ii) Add: Amounts transferred to DEA Fund during the year	0.1346	0.2750
iii) Less: Amounts reimbursed by DEA Fund towards claims	0.0034	0.0280
iv) Closing balance of amounts transferred to DEA Fund	1.3366	1.2060

4. Disclosure of complaints

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

Sr. No.	Particulars	Current year	Previous year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	NIL	NIL
2.	Number of complaints received during the year	NIL	NIL
3.	Number of complaints disposed during the year	NIL	NIL
3.1	Of which, number of complaints rejected by the bank	NIL	NIL
4.	Number of complaints pending at the end of the year	NIL	NIL
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	NIL	NIL
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	NIL	NIL
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	NIL	NIL
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NIL	NIL
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL

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 grounds³² of complaints received by the bank from customers

(Amount in ₹ crore)

Grounds complaints (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	%increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
ATM related	NIL	NIL	NIL	NIL	NIL
SMS for debit in account without issuing cheque	NIL	NIL	NIL	NIL	NIL
Issuance of Cheque related	NIL	NIL	NIL	NIL	NIL
Amount debited from account – Fast tag	NIL	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL
Previous Year					
ATM related	NIL	NIL	NIL	NIL	NIL
SMS for debit in account without issuing cheque	NIL	NIL	NIL	NIL	NIL
Issuance of Cheque related	NIL	NIL	NIL	NIL	NIL
Amount debited from account – Fasttag	NIL	NIL	NIL	NIL	NIL
Others	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL

5. Disclosure of penalties imposed by the Reserve Bank of India -

No penalties imposed by RBI during the year.

Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next balance sheet for its Indian operations.

Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed.

The defaulting participant in a reverse repo transaction shall make appropriate disclosure on the number of instances of default as well as the quantum of penalty paid to the Reserve Bank of India during the financial year.

6. Other Disclosures

a) Business ratios –

Particulars	Current Year 2026	Previous Year 2025
i) Interest Income as a percentage to Working Funds	7.43%	7.86%
ii) Non-interest income as a percentage to Working Funds	1.24%	1.21%
iii) Cost of Deposits	6.66%	6.35%
iv) Net Interest Margin	2.24%	3.34%
v) Operating Profit as a percentage to Working Funds	0.76%	1.20%
vi) Return on Assets	8.91%	9.72%
vii) Business (deposits plus advances) per employee (in ₹ Cr.)	4.49	4.95
viii) Profit per employee (in ₹ Lacs)	0.002	0.02

b) Bank assurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bank assurance business undertaken by them shall be disclosed for both the current year and previous year.

c) Marketing and distribution

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bank assurance business) undertaken by them.

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year were NIL.

e) Provisions and contingencies

(Amount in ₹ Lakh)

Provision debited to Profit and Loss Account	Current Year 2026	Previous Year 2025
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	28.28	95.00
iii) Provision made towards Income tax	0.00	45.00
i) Other Provisions and Contingencies (with details)		
(Provision for Standard Asset)	153.36	27.00

f) Payment of DICGC Insurance Premium -

(Amount in ₹ Lakh)

Particular	Current Year 2026	Previous Year 2025
i) Payment of DICGC Insurance Premium (Inclusive of GST)	32.41	27.01
ii) Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

(Applicable for UCBs)

We have observed the loans to the directors of the bank as per OSS reporting made by the bank was as follows :

(Amount in ₹ 000)

Name of the Director	Name of Relative Company / Firm	Name of interest of Director / S. Manager	Loan Type	Sanction Date	Sanction Amount	Amount Outstanding (Credit Balance)	Asset Classification
Mr. Suresh Dwarkadas Jumani	Shiv Associates	Prop.	2/LNFDOD/6	12/08/2025	9815.00	4716.54	STD
CA Manojkumar Babulal Agarwal	Yash Consultancy	Relative	2/LNFDOD/24	08/08/2025	250.00	(5.68)	STD
CA Manojkumar Babulal Agarwal	Krishna Enterprises	Relative	2/LNFDOD/50	03/02/2026	18.50	(10.10)	STD
CA Manojkumar Babulal Agarwal	Yash Business Advisory pvt.ltd.	Relative	2/LNFDOD/52	08/08/2025	18.00	(0.41)	STD
CA Manojkumar Babulal Agarwal	M B Agarwal HUF	Karta	2/LNFDOD/115	03/02/2026	255.00	(2.48)	STD
CA Manojkumar Babulal Agarwal	Agarwal Babulaji M	Father	2/LNFDOD/117	02/06/2025	745.00	306.54	STD
CA Manojkumar Babulal Agarwal	Agarwal Balkrishna Jagdishprasad	Relative	2/LNFDOD/178	02/01/2026	940.00	2.96	STD
Mr. Amarnath Shrinet Upadhyay	Amaranth Shrinet Upadhyay	Self	3/LNFDOD/55	27/03/2026	2840.00	2843.77	STD
Mr. Popatrao Umrao Pawar	Popatrao Umrao Pawar	Self	2/LNFDL/1823	30/06/2025	150.00	48.00	STD
Govind Ramsukh Dargad	Govind Ramsukh Dargad HUF	Karta	2/LNFDOD/215	30/03/2026	1600	1600.86	STD
Mrs. Manju Govind Dargad	Shree Traders	Wife	2/LNFDOD/216	30/03/2026	3200.00	3201.71	STD

All loans /Overdraft are given against bank's own deposit with Stipulates margins

For BRMASS & Associates
Chartered Accountants
FRN:-126355W

For Indrayani Co Op Bank Limited, Pimpri

CA Sangeeta S Agrawal
Partner
M. No.119451
Place: Pune
Date: 24/06/2026
UDIN: 26119451FRFXIW8948

Dilip D. Joshi
Chief Executive Officer



Sangeeta S. Agrawal

M. Com, FCA, DISA, CISA, DIRM (ICAI)

Partner

BRMASS & Associates
Chartered Accountants

Regd. Office : Off. No. 5, 3rd Floor, Palak Heights, Opp. Deccan Z Bridge, Kelkar Road, Narayan Peth, Pune 411030
Mob.: 9420423560
E mail : ca.sangeetaagrawal@gmail.com

INDEPENDENT AUDITOR'S REPORT ON FINANCIAL STATEMENTS

The Members,
Indrayani Co-op Bank Ltd, Pimpri.

Report on the Financial Statements

Opinion:

1. We have audited the accompanying Standalone Financial statements of Indrayani Co-op Bank Limited, Pimpri, which comprise the Balance Sheet as at 31st March 2026, the statement of Profit and Loss Account and Cash Flow Statement for the year ended and notes to the financial statements, including the summary of the significant accounting policies and explanatory information annexed thereto **in which are incorporated the returns of 7 branches audited by us.**
2. In our opinion and to the best of our information and according to the explanation given to us, the aforesaid financial statements give the information required the Co-operative Societies Act, 1960 and Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking regulation (Amendment) Act, 2020. the guidelines issued by the reserve Bank of India ("RBI") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India,
 - a. In the case of the balance sheet, of the state of affairs of the Company as at 31 March 2026;
 - b. In the case of the statement of profit and loss, of the profit for the year ended on that date;
 - c. in the case of the Cash Flow statement, of the cash flows for the year ended on that date



Basis of Opinion:

1. We have conducted audit in accordance with the Standards on Auditing (SAs) specified issued by the institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent to 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 Act, and Rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that audit evidence, that we have obtained are sufficient and appropriate to provide a basis for our opinion.

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

1. The Bank's Board of Directors is responsible for the preparation of other information. The Other information comprises the information included in the Main Reports, ABC Audit Reports, namely Financial Performance, Minutes Books including Annexures to the Management Representations etc.; but does not include the financial statements and our auditor's report thereon and any information which is expected to be made available to us after the date of this auditor's report.
2. Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit report of the financial statements, our responsibility is to read the other information identified above when it becomes available and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Management's Responsibility for the Financial Statements

The Bank's Board of Directors is responsible for the preparation of these Standalone financial statements that give a true and fair view of the financial position & financial performance of the bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, the provisions of the Banking regulation Act, 1949 (as applicable to Co-operative societies) as amended by the Banking regulation (Amendment) Act, 2020 made there under, the guidelines issued by the RBI and the Registrar of State Coop Society. This responsibility also includes the maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of 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 misstatement, whether due to fraud or error.



Going Concern:

1. In preparing the financial statements, management and Board of Directors are responsible for assessing the Bank's ability to continue as going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either to liquidate the bank or to cease operations, or has no realistic alternative but to do so.
2. Bank's Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

1. Our objective is to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it is not a guarantee that an audit is 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.
2. As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:
3. 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.
4. Materiality is the magnitude of the misstatements in the financial statements that, the individually or in aggregate, makes it probable that the economic decisions of the users of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and evaluating the results of our work and (ii) to evaluate the effect of any identified misstatements in the financial statements.
5. 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.
6. 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.



7. During the year Reserve bank of India have issued relaxation measures for revenue recognition and prudential NPA norms which are considered for revenue recognition which is not in consistence with the accounting standard issued by ICAI i.e. AS- 9.

Other Matter

The financial statements of the Bank for the previous year ended March 31, 2025 were audited by AGH & Associates, Chartered Accountants, as a statutory auditors and had expressed an unmodified opinion vide their report dated June 27, 2025 on such financial statements. this report has been relied upon by auditor for the purpose of the audit of the financial statements

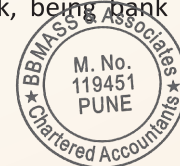
Report on Other Legal and Regulatory Requirements:

Balance Sheet and Profit & Loss Account have been drawn up in Forms A Form B respectively of the Third Schedule of Banking Regulation Act, 1949 (as applicable to Co-operative Societies) and are in conformity with the guidelines issued by the RBI.

1. We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. In our opinion, the bank has maintained proper books of accounts as required by the law, so far as it appears from our examination of the books of accounts and records maintained.
3. No separate audit of the branches is required to be conducted under the Maharashtra State Cooperative societies Act, and therefore no other auditor's report has been received by us
4. As required by section 30(3) of the Banking regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank
5. The Balance Sheet and profit and loss are in agreement to the books of accounts and are drawn in conformity therewith.
6. The returns received from the bank branch offices have been found adequate for the purpose of this audit.
7. To the best our information & explanations given to us, the transactions of the bank which have come to our notice have been within the competence of the bank and are in accordance with RBI guidelines.

We have not come across: -

- i. any material impropriety and irregularity in the expenditure or in the realization of money due to the bank, contrary to the provisions of the act, rules or the bye-laws of the bank, and
- ii. Any money which is bad and doubtful of recovery, except the non-performing assets worked out in the accounts annexed
- iii. Accounting Standard 6 and AS 10, for Property Plant and equipment and its Depreciation accounting is not generally followed by the Bank, being bank is



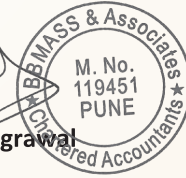
Charging depreciation at as per co-operative societies act, subject to guidelines by RBI.

- iv. Accounting Standard 22 (AS 22) – Accounting for Taxes on Income – is not generally followed by the Bank in respect of recognition, measurement and disclosure of deferred tax assets and liabilities. In accordance with AS 22, deferred tax should be recognised for all timing differences between accounting income and taxable income, subject to the consideration of prudence in respect of deferred tax assets. Deferred tax assets and liabilities should be disclosed under a separate heading in the balance sheet, separately from current assets and current liabilities.
 - v. As per the information provided to us and to the best of our knowledge, the Bank has not given loans to the members of the Board except as stated in Note – 10(g) – “Disclosure to financial statements”.
8. For the accounting year 2025-26 audit class “A” is awarded to the Bank.
 9. The transactions of the bank which has come to our notice have been within the competence of the bank.
 10. During the year under audit, the Bank was subject to the Reserve Bank of India’s Supervisory Action Framework. Subsequent to the period under review, the Reserve Bank’s Supervisory Department withdrew the restriction by way of its letter dated 2 July 2025. Management has represented that there were no further material supervisory restrictions imposed on the Bank as at the date of these financial statements.

PLACE: -PUNE
DATE: - 24/06/2026
UDIN: - 26119451FRFXIW8948

For BRMASS & Associates.
Chartered Accountants
FRN: - 126355W

CA Sangeeta S. Agrawal
Partner
M. No.119451



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

I. SIGNIFICANT ACCOUNTING POLICIES

1. ACCOUNTING CONVENTION

1.1. The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Co-operative Banks in India except otherwise stated.

2. REVENUE RECOGNITION (AS-9)

2.1 Income and expenditure are generally accounted for on accrual basis except as stated below:

- 1) Interest on Advances classified as Sub-standard, Doubtful or Loss Assets is recognized on its actual realization. The unrealized interest & charges already debited to borrower accounts in these cases, are accounted for as "overdue interest receivable" till they are not recovered.
- 2) Dividend on investment in shares, locker rent are accounted for on cash basis.

3. ADVANCES

3.1 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.

3.2 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.

The Provision on Standard Assets is now been automated in the CBS during the period under audit and now the total standard advances, are provided with the provision @ 0.25% on agricultural advances, @ 1%/0.75% on Commercial Real estate/ Residential housing real estate and @ 0.40% on the other standard advances as required.

4. VALUATION OF STATIONERY STOCK

4.1 Stationery stock in hand has been valued at cost.

5. PROPERTY PLANT AND EQUIPMENT & DEPRECIATION

5.1 Land and Building are recognized on Revaluation model i.e. whose fair value can be measured reliably should be carried at a revalued amount less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Increase in value of Property credited directly to revaluation reserves of the bank.

5.2 All other Plant and Equipment's are stated at written down value. Cost includes incidental expenses incurred on the acquisition of fixed assets.

5.3 Depreciation on Fixed Assets is provided for on the W.D.V. at the rates prescribed by the management as under:

a) Building	-	5%
b) Locker	-	5%
c) Vehicles	-	10%
d) Office Machineries & Equipment's	-	10%
e) Computer and related Asset	-	33.33%

- | | | |
|----------------------|---|-----|
| f) Computer Software | - | 25% |
| g) All other assets | - | 10% |

6. ACCOUNTING FOR INVESTMENTS

6.1 Investments are being classified in the following categories for calculation purpose, as required by the R.B.I. guidelines:

- a) Held to maturity (HTM),
- b) Available for sale (AFS)
- c) Held for trading (HFT).

Bank decides the category of each investment at the time of acquisition and classifies the same accordingly. It also shifts investments to/ from HTM & AFS category, with the approval of Board of Directors once in a year. Transfer of script from one category to other is required to be done at lower of acquisition cost/ face value/ book value. Consequently, any depreciation in value, arising on such transfer is fully provided for, by way of charge to Profit & Loss A/c as per the RBI guidelines.

In the Balance Sheet the disclosure and presentation is as per the R.B.I. guidelines in the following categories: -

- a) Government Securities.
- b) Other Approved Securities
- c) Fixed Deposits
- d) Shares

6.2 The cost of investment is arrived at after adding/ deducting, brokerage, commissions and incidental expenses if any. Broken period interest in respect of investments in Government securities is charged to the Interest Income from Government Securities.

6.3.1 Investments in “Available for Sale” / “Held for Trading” are valued category wise and script wise at lower of book value (cost), face value or market value and depreciation, if any, in each category is provided for. Net appreciation, if any, is ignored. The market value for the purpose of valuation of investments included in the “Available for Sale” & the “Held for Trading” categories is the market price of the scrip as available from the trades / quotes on the stock exchanges, SGL account, FIMMDA, or Bloomberg.

6.3.2 In the case of Investments classified under “Held to Maturity” category, the premium amount, being the difference between the book value (cost) & face value is being amortised in equal installments within the period remaining to maturity. If the security purchase is at a discount to the face value, the difference is being booked as profit only at the time of maturity of the security.

6.4 On the disposal of investments under the “Available for Sale” category, the difference between the carrying amount and the net disposal proceeds, if it is a loss, should be first charged to the Investment Depreciation Reserve created for the same & the balance amount is charged to the Profit & Loss Account. Profit, if any is credited to the Profit & Loss A/c. The Bank is not following these guidelines strictly.

6.5 Interest income from all the investments is duly recognized on accrual basis.

6.6 The investment held in “Unity SFB Ltd. PNCPS” have been categorized as non-performing investment as per the RBI Norms and the required provisions have been made as per RBI guidelines issued .

7. ACCOUNTING FOR RETIREMENT BENEFITS

- 7.1 Liability towards gratuity is assessed on actuarial valuation. The Bank is contributing to a separate Employees' Group Gratuity Fund maintained with L.I.C. The premium paid is debited to Profit and Loss Account.
- 7.2 The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the Fund.

8. EVENTS OCCURRING AFTER THE BALANCE SHEET DATE

- 8.1 While classifying accounts under additional NPA, due regard is given to the events occurring after the Balance Sheet date, like closure of an NPA A/c, renewal of accounts or substantial recovery in the account, which has the effect of altering the status of the account. Other than this, there is no event after the Balance Sheet date which may be deemed to have any material impact on the financial statements.

9. SEGMENT REPORTING

- 9.1 The Bank has identified the following classes of business level reporting segments for the purpose of compliance with the "Accounting Standard – 17" Segment Reporting and thereby presented the Cash Flow Statement.
- Treasury Operations
 - Retail Banking Business
 - Other Banking Business (Ancillary Activities)

10. RELATED PARTY DISCLOSURES

- 10.1 The Related party Transaction are been duly disclosed in the Disclosure to the financial Statements annexed herewith to the Notes to accounts.

11. IMPAIRMENT OF ASSETS

- 11.1 In view of Accounting Standard 28 on Impairment of Assets, issued by The Institute of Chartered Accountants of India, impairment if any in the assets is provided for as and when required.

12. CASH FLOW STATEMENT

- 12.1 The Cash flow method is prepared by the indirect method set out in Accounting Standard 3 on Cash Flow Statements and presents cash flow by Operating, Investing and Financing activities of the Bank.

13. TREATMENT OF TAXES

- 13.1 The bank provides for current year income tax based on its assessment of the tax payable as per prevailing provisions of the Income Tax Act 1961. Any difference in the provision and the actual tax liability is charged to the revenue of the subsequent period.
- 13.2 Deferred tax is recognized on timing differences between the accounting income and the taxable income for the year, and quantified using the tax rates and laws enacted or substantively enacted as on the balance sheet date. The deferred tax in respect of timing differences, which originate during the tax holiday period and also reverse during the tax holiday period, has not been recognized. Deferred tax assets are recognized and carried forward to the extent there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

II NOTES ON ACCOUNTS**1. C.R.R. & S.L.R. RATIOS**

As per the Banking Regulation Act, 1949, under Section 18 & 24, the bank is required to maintain S.L.R. at 18 % & C.R.R. at 3.0%. The bank is maintaining C.R.R. & S.L.R. well above the prescribed limits.

2. HOUSE KEEPING

- (a) Confirmation / reconciliation of balances with other banks have generally been obtained / carried out.
- (b) Reconciliation of the entries as on 31.03.2026, in the inter branch & H.O. accounts have been completed.

3. NPA, UNREALISED INTEREST AND PROVISIONS THEREON

- a) In terms of the guidelines of R.B.I., advances are classified as “Performing” and “Non- Performing Assets” based on income recognition and provisioning norms for loans & advances. Non-Performing assets are further classified as Sub-standard, Doubtful & Loss Assets for the purpose of working out provisions thereon.
- b) Advances shown in the Balance Sheet are gross. In respect of “Non-Performing advances” the corresponding unrealized interest & charges on these advances is shown separately under the head “Interest Receivable on Suit file & NPA.”
- c) Provision on NPA is included in the Bad & Doubtful Debts Reserve.

4. FIXED DEPOSITS MATURED BUT NOT PAID / RENEWED

The bank is not having auto renewal of FD policy, Total Fixed deposit and Recurring Deposit matured but not closed as on 31.03.2026 as Rs.3,17,11,900.00/- on which interest provision @2.5% p.a. would work out to Rs.7,97,072/-, the bank has made provision of Rs.8,89,972/- on FD matured but not renewed, Which is in excess of Rs.92,900/-.

5. The previous year's figures have been suitably regrouped and reclassified wherever required.

PLACE: -PUNE
DATE: -24/06/2026
UDIN: - 26119451FRFXIW8948

For BRMASS & Associates.
Chartered Accountants
FRN: - 126355W

CA Sangeeta S. Agrawal
Partner
M. No.119451

* दृष्टीक्षेप *

बँकेचे नाव	: इंद्रायणी को-ऑप बँक लि. पिंपरी
मुख्य कार्यालय	: प्लॉट नं. १०९ बी.सी.टी.एस. क्र. १४८० जमतानी चौक, साधू वासवाणी उद्यानाजवळ पिंपरी, पुणे. ४११०१७.
नोंदणी क. व दिनांक	: पीएनए/बीएनके/१२६/२०००/दि. १४.०६.२०००
रिझर्व्ह बँक परवाना क	: युबीडी / एमयुएम/एमएच /००१९पी/२०००-२००१/दि. १८.११.२०००
बँकेचे कार्यक्षेत्र	: पुणे जिल्हा व लगतचे जिल्हे ठाणे, रायगड, सोलापूर, सातारा, अहमदनगर.
सरकारी रोखे गुंतवणूक	: रु. ८१,८८,६६,३००.००
निव्वळ अनुसादक कर्ज	: रु. ३,२५,२५,०००.००
वैधानिक लेखापरिक्षण	: 'अ' वर्ग

तपशिल	प्रकार	३१.०३.२०२६ अखेरची माहिती
सभासद	सर्वसाधारण	७१४४
	नाममात्र	१५३३
भागभांडवल	अधिकृत	५,००,००,०००.००
	वसूल	३,९५,१३,२५०.००
एकूण निधी		२३,६०,८६,८६४.००
ठेवी	बचत ठेवी	३३,९२,४९,२२९.८६
	चालू ठेवी	२०,३३,९३,३७०.१४
	मुदत ठेवी	१,८३,६३,०६,७८९.००
	एकूण ठेवी	२,३७,८९,४९,३७३.००
कर्जे	अल्प मुदत	४१,०९,६८,९६३.८२
	मध्यम मुदत	५१,३५,५१,७१०.६८
	दीर्घ मुदत	४२,७०,९१,६७९.८७
	एकूण कर्ज	१,३५,०८,११,५४६.३७
देणी	पुणे जिल्हा मध्य. सह. बँक लि.	-
	इतर बँका	-
गुंतवणूक		१,०८,५७,९७,७८६.००
	पुणे जिल्हा मध्य. सह. बँक लि.	८,०४,२०,४३८.००
	सरकारी कर्जरोख्यातील गुंतवणूक	८१,८८,६६,३००.००
भाग गुंतवणूक	पी. डी. सी. सी. बँक MSC Bank	२१,०००.००
	इतर गुंतवणूक	१८,६४,७०,०४८.००

अंदाजपत्रक २०२६-२७ वर्षाकरिता

खर्चाचा तपशील	रुपये	उत्पन्नाचा तपशील	रुपये
ठेवीवरील व्याज	१५,२२,५०,०००	कर्जावरील व्याज	१६,००,००,०००
देणगी खर्च व कायदे विषयक खर्च	५,००,०००	गुंतवणुकीवरील व्याज	७,६५,००,०००
सामान्य विमा व DICGC	४३,००,०००	कमिशन	१,००,०००
वेतन कर्मचारी भ.नि.नि. बोनस व इतर खर्च	३,९१,००,०००	इतर उत्पन्न	२,०२,००,०००
संचालक सभा भत्ता	१७,००,०००		
समारंभ व सर्वसाधारण सभा खर्च	८,५०,०००		
कार्यालयीन भाडे, वीज व कर	१,३९,००,०००		
छपाई स्टेशनरी, जाहिरात	१२,००,०००		
टपाल तार दूरध्वनी	३,५०,०००		
प्रवास खर्च व वाहतूक खर्च	९,७५,०००		
संगणक दुरुस्ती देखभाल व इतर खर्च	३५,००,०००		
घसारा	३०,००,०००		
लेखापरीक्षण फी	१८,५०,०००		
कार्यालयीन व इतर खर्च	४२,५७,०००		
पिम्मी कमिशन	१०,००,०००		
बँक शुल्क व कमिशन	३,१०,०००		
सल्लागार खर्च	१५,००,०००		
इतर तरतुदी	९५,००,०००		
एटीएम व डिजीटल चॅनेल खर्च	३५,००,०००		
आयकर तरतूद	६०,००,०००		
नफा	७२,५८,०००		
एकूण	२५,६८,००,०००	एकूण	२५,६८,००,०००

महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम १७/२ नुसार दयावयाची माहिती.
संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेली कर्जे दि. ३१.०३.२०२६ अखेरची स्थिती

क्र.	तपशिल	खाते संख्या	३१.०३.२०२६ अखेर कर्ज येणे बाकी रु. (आकडे लाखात)	३१.०३.२०२६ अखेर थकबाकी रु.	एकूण कर्जाशी टक्केवारी
१.	संचालक मंडळ सदस्य (मुदत ठेव तारण)	५	९२.०७	काही नाही	००.६८%
२.	संचालकाचे नातेवाईक	६	३४.९५	काही नाही	००.२६%

वरील सर्व कर्जे ही त्यांच्या मुदत ठेवीसमोर देण्यात आली आहेत.
भारतीय रिझर्व्ह बँकेच्या नियमानुसार सदर कर्जे दिलेली आहेत.

पोटनियम दुरुस्ती

अ.नं. Sr.No.	प्रचलित पोटनियम अ.नं. Sr.No. of Existing Bye-Law	सध्याच्या पोटनियमाची शब्द रचना Text of Present Bye-Law	दुरुस्ती नंतर पोटनियमाची शब्दयोजना Text of the Bye-Law after Amendment	दुरुस्तीची कारणे Reason for carrying the Amendment Bye-Law								
1	3	<u>Area of Operation</u> The area of operation of the Bank shall be confined to Pune District & adjoining district Thane, Raigad, Solapur, Satara, Ahilyanagar. (If there will any change shall be made with the prior approval of RBI & Registering authority).	<u>Area of Operation</u> The area of operation of the Bank shall be confined to Pune District & adjoining district Thane, Raigad, Solapur, Satara, Ahilyanagar & Additionally, Nashik, Latur and Beed. (If there will any change shall be made with the prior approval of RBI & Registering authority).	Expansion of the Business								
	40	<u>Eligibility of Board of Directors</u> To contest the election of Board of Directors, the active member should comply following criteria. <table><tr><td>Minimum Shares</td><td>Minimum deposit (Amount in RS)</td></tr><tr><td>510 (Five hundred ten shares)</td><td>Rs.2,00,000/-</td></tr></table> Provided that each shares of Rs. 100/- The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category	Minimum Shares	Minimum deposit (Amount in RS)	510 (Five hundred ten shares)	Rs.2,00,000/-	<u>Eligibility of Board of Directors</u> A) To contest the election of Board of Directors, the member should comply following criteria. <table><tr><td>Minimum Shares</td><td>Minimum deposit (Amount in RS)</td></tr><tr><td>510 (Five hundred ten shares)</td><td>Rs.2,00,000/-</td></tr></table> Provided that each shares of Rs. 100/- The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category. B) The members who has taken any benefit or concession under any scheme, like OTS, Compromise Settlement scheme or any such type of scheme will be ineligible to contest the election for the post of bank's director for further Five years.	Minimum Shares	Minimum deposit (Amount in RS)	510 (Five hundred ten shares)	Rs.2,00,000/-	Addition for Eligibility of Board of Directors.
Minimum Shares	Minimum deposit (Amount in RS)											
510 (Five hundred ten shares)	Rs.2,00,000/-											
Minimum Shares	Minimum deposit (Amount in RS)											
510 (Five hundred ten shares)	Rs.2,00,000/-											

भावपूर्ण श्रद्धांजली

असा जन्म लाभवा,
देहाचा चंदन व्हावा ।



गंध संपला तरी,
सुगंध दरबळत राहावा ॥



कै. विजय रामचंद्र कुलकर्णी

(माजी असि. जनरल मॅनेजर)
मृत्यू दिनांक : २३ मे २०२६



कन्सल्टंट

श्री. अनिल दोशी अॅड.श्री. रामहरी कसबे

व्यवस्थापक

श्री. संजय चुंबळकर
शाखा व्यवस्थापक, पिंपरी

श्री. नंदकुमार निकम
शाखा व्यवस्थापक, चिंचवड

श्री. सतिश कसार
शाखा व्यवस्थापक, चाकण

श्री. नवनाथ जगताप
प्रभारी शाखा व्यवस्थापक, आळंदी

श्री. अनिल पवार
प्रभारी शाखा व्यवस्थापक, नन्हे

सौ. स्वाती शिंदे
शाखा व्यवस्थापक, पुणे

श्री. सचिन डेरे
प्रभारी शाखा व्यवस्थापक, नारायणगांव

श्री. वसंत हडवळे
वसुली अधिकारी

श्री. निलेश जाधव
आयटी अधिकारी

गुणवंत विद्यार्थी सत्कार यादी २०२५-२६

१० वी (एस.एस.सी.)

कु. अमन अरविंद उपाध्याय ८०.२० %

१२ वी (एच.एस.सी.)

कु. प्राची संदेश करमळकर ७९.८३ %

बँकेचा शाखा विस्तार

पिंपरी शाखा

प्लॉट नं. १०९/बी, सी.टी.एस. क्र. १४८०, साधू वासवानी उद्यानाजवळ,
जमतानी चौक, पिंपरी, पुणे- ४११०१७.
फोन नं. ०२०-२७४१५८३९, ८९५६०७२८३३

चिंचवड शाखा

सर्व्हे नं. २०२, राका गॅस सर्व्हिस शेजारी,
चिंचवड स्टेशन, पुणे - ४११०३३.
फोन नं. ८९५६०७२८३४

चाकण शाखा

गट नं. ६५, तळ मजला, बीजा कॉम्प्लेस,
एस.टी. स्टॅण्डजवळ, चाकण, पुणे- ४१०५०९.
फोन नं. ८९५६०७२८३५

नन्हे शाखा

गणेश प्लाझा सर्व्हे नं. ५०/२४-२८,
नन्हे, पुणे - ४११०४९.
फोन नं. ९५११९१३२५७.

आळंदी शाखा

घर क्र. २४४३, तापकीर बिल्डिंग
एम.आय.टी. कॉलेजसमोर, आळंदी
देहू रोड, आळंदी, पुणे - ४१२१०५.
फोन नं. ८९५६०७२८३६.

पुणे शाखा

१५ ऑगस्ट चौक, न्यु गणेश कॉम्प्लेस,
शॉप नं. ५, ६, ७ व ८, लडकत पेट्रोल
पंपाजवळ, न्यु मंगळवार पेठ, पुणे-४११०११.
फोन नं. ८९५६०७२८३८.

नारायणगाव शाखा

शॉप नं. ५, ६, १०, १२, 'स्वामीरत्न' बिल्डिंग,
परेरा पेट्रोल पंपासमोर, पुणे-नाशिक हायवे,
नारायणगांव, ता. जुन्नर, जि. पुणे. ४१०५०४.
फोन नं.: ८९५६०७२८३९.

* कामाच्या वेळा *

सोमवार ते शनिवार वेळ : सकाळी १०.०० ते २.०० व दुपारी ३.०० ते ६.०० वा.
दुसरा आणि चौथा शनिवार तसेच प्रत्येक रविवार सुट्टी राहिल.







विविध कर्ज योजना

वाहन कर्ज-व्यक्तीगत | व्यावसायिक कर्ज
सोने तारण कर्ज | लहुउद्योग कर्ज | गृहकर्ज
भाडे उत्पन्नावर कर्ज | व्यक्तिगत कर्ज | स्थावर मिळकतीवर कर्ज

बँकेची ठळक वैशिष्ट्ये

- कोअर बँकींग
- सतत ऑडीट वर्ग 'अ'
- जेष्ठ नागरिक, सह. संस्था यांना ठेवीवर ज्यादा व्याजदर
- आर.टी.जी.एस. / एन.इ.एफ.टी. / आय.एम.पी.एस. / टॅक्स पेमेंट सुविधा
- प्रशिक्षित कर्मचारी वर्ग
- सेफ डिपॉझिट लॉकर्स सुविधा
- संचालक मंडळात २ विधिज्ञ (वकील), ३ सनदी लेखाकार (सीए) व १ सनदी सेक्रेटरी (सीएस)
- संपूर्ण संगणकीकृत सर्व शाखा
- मोबाईल बँकींग सुविधा

बुक पोस्ट



इंद्रायणी को-ऑप. बँक लि. पिंपरी

रिझर्व्ह बँक परवाना क्र.: युबीडी / एमयुएम/एमएएच / ००१९पी/ २०००-२००१। दि. १८/११/२००० दि. ३०/०१/२००१
मुख्य कार्यालय : प्लॉट नं. १०९/बी, सी.टी.एस. नं. १४८०, साधु वासवानी गार्डन जवळ, काळेवाडी पुलाशेजारी, पिंपरी, पुणे ४११०१७.
फोन: ८९५६०७२८३३ / ०२०-२७४१४८२२/०२०-२७४१५८३९