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दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लि., महाड

● नोंदणी क्रमांक : नं. 6942 दि. 3/1/1931 ●

प्रशासकीय कार्यालय : प्रशासकीय इमारत, दुसरा मजला, तांबट आळी, महाड, जि. रायगड, पिन : 402 301

● Website : www.asbmahad.bank.in ● E-mail : mahadbank@asbmahad.bank.in



सहकाराची आणि
समृद्धीची
सभासदांच्या वृद्धीची..
तुमची आमची बँक..!



95 वा
वार्षिक अहवाल
2025-2026

ऑडिट वर्ग 'अ'

आपली बँक..
आपली माणसं..

ऐतिहासिक कामगिरी



दादासाहेब सावंत
सहकार भवनमध्ये
आगमन



चॅट बँकींग
सुरुवात



२४ शाखांचे
भक्कम नेटवर्क



एकूण व्यवसाय
११०० कोटींकडे
वाढचाल



दि अण्णासाहेब सावंत
को-ऑपरेटिव्ह अर्बन बँक महाड लिमिटेड

महाड : रायगड, जि. रायगड
www.asbmahad.bank.in

दादासाहेब सावंत सहकार भवन



UPI
Payments



Mobile
Banking



ATM
Network



QR
Payments



NEFT/
RTGS

दि अण्णासाहेब सावंत को-ऑप.अर्बन बँक महाड लि.,महाड

संचालक मंडळ

सन २०२३ ते २०२८



श्रीमती शोभा सुधाकर सावंत
चेअरपर्सन



अॅड.मानसी आ.मराठे
व्हाईस चेअरपर्सन



श्री.जगदीश म.कुळकर्णी
मॅनेजिंग डायरेक्टर



श्री. रमेश ब.वैष्णव (काका)
संचालक



श्री.महम्मदअली म.पल्लवकर
संचालक



सौ.नीता सुभाष शेट
संचालिका



अॅड.निलिमा स.वर्तक
संचालिका



श्री.समीर व.सावंत
संचालक



अॅड.स्वाती वि.पाटील
संचालक



श्री.संदिप वसंत जाधव
संचालक



श्री.शिवराज सुहास सावंत
संचालक



श्री.उदय शाम बहुलेकर
संचालक



अॅड.राकेश रविंद्र साळुंखे
संचालक



श्री.समीर वसंत मेहता
संचालक



श्री.रोशन दिनेश मिरगल
संचालक



सी.ए.स्वप्निल माधव मुंदडा
तज्ञ संचालक



अॅड.हेमंत शंकर चांदलेकर
तज्ञ संचालक

कर्मचारी प्रतिनिधी



श्री.यशवंत जयवंत शेलार



श्री.लियाकत जैनुद्दीन नाटुसकर



★ श्रद्धास्थान ★

आपली शिस्त,
आपले मोलाचे मार्गदर्शन
आपली वर्तणूक, आपली वाटचाल
आपला करारीपणा
आम्हांस सदैव जाणवतो आहे..
त्याच वाटेवर चालायचा
आमचा प्रयत्न सुरु आहे.
आपली बँक...आपली माणसं...!
जपायची आहेत..
संभाळायची आहेत..

★ 95 वर्षांचा 'अर्थ' पूर्ण प्रवास... ★

असाच प्रगतीपथावर पुढे न्यायचा आहे..!

बोर्ड ऑफ मॅनेजमेंट (Board Of Management)

● संचालक सदस्य ●



श्री.महम्मदअली महामुद पल्लवकर



अॅड.मानसी आशीर्वाद मराठे



श्री.शिवराज सुहास सावंत



श्री.जगदीश म.कुळकर्णी
मॅनेजिंग डायरेक्टर

● सदस्य ●



श्री.सजित सुरेश गांधी



श्री.शहाजी नारायण देशमुख



श्री.संदीप रामलाल शेठ

व्यवस्थापन



सौ.सुप्रिती संजय पवार
डेप्युटी जनरल मॅनेजर



श्री.विजय बाळकृष्ण सावंत
डेप्युटी जनरल मॅनेजर



श्री.मारुती यल्लप्पा शेडबाळकर
डेप्युटी जनरल मॅनेजर



श्री.विश्वजित धर्मा केंदकी
डेप्युटी जनरल मॅनेजर



दि. ४ जुलै २०२६ रोजी बँकेच्या चेअरपर्सन **श्रीमती शोभाताई सावंत** यांना महाराष्ट्र राज्य सहकारी संघ व सहकारी महाराष्ट्र आयोजित आंतरराष्ट्रीय सहकार दिनानिमित्त **‘महिला सहकार शक्ति पुरस्कार’** महाराष्ट्र राज्याचे मुख्यमंत्री **मा.श्री.देवेंद्रजी फडणवीस** यांचे हस्ते प्रदान करण्यात आला. या प्रसंगी उपस्थित आयोजक **आमदार मा.श्री.प्रविणजी दरेकर** (अध्यक्ष, महाराष्ट्र राज्य सहकारी संघ, पुणे गटनेते, महाराष्ट्र विधान परिषद, अध्यक्ष-मुंबई जिल्हा सहकारी बँक, अध्यक्ष-महाराष्ट्र गृहनिर्माण स्वयं/समूह पुनर्विकास प्राधिकरण, संपादक - सहकारी महाराष्ट्र) **मा.श्री.राहुल नावेंकर** (अध्यक्ष, महाराष्ट्र विधानसभा) बँकेच्या व्हाईस चेअरपर्सन **अॅड .मानसी मराठे** व संचालक **श्री.शिवराज सावंत**



बँकेचे संचालक **श्री.शिवराज सावंत** यांना स्नो-ग्लोबल उद्योग समुदाय, पुणे यांचे वतीने 'स्नो-ग्लोबल विकसित भारत पुरस्कार' पुणे विद्यापीठाचे कुलगुरु **डॉ.पराग कालकर**, स्नो ग्लोबल उद्योग समुहाचे संस्थापक **डॉ.तौशनीवाल** व पुणे बिझनेस स्कूलचे संचालक **गणेश राव** यांचे उपस्थितीत प्रदान करण्यात आला.



जागतिक सहकार वर्ष २०२५ निमित्त बँकेला भरीव कामगिरीबद्दल ग्रीन वर्ल्ड, लीड जीडब्ल्यू फाऊंडेशन व कॉसमॉस को-ऑप बँक लि., पुणे यांचे वतीने 'ग्रीन वर्ल्ड को-प्राईड पुरस्कार' प्रदान करण्यात आला. पुरस्कार स्वीकारताना बँकेचे मॅनेजिंग डायरेक्टर **श्री.जगदीश कुळकर्णी** व मॅनेजर **श्री.राजेश सकपाळ**



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

95 व्या वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांसाठी)

दि अण्णासाहेब सावंत को-ऑपरेटिव्ह अर्बन बँक महाड लि. महाडच्या सर्व भागधारक सभासदांना कळविण्यांत येते की, बँकेची '95 वी वार्षिक सर्वसाधारण सभा' रविवार, दि. 16 ऑगस्ट 2026 रोजी सायं. 5.00 वाजता प्रशासकीय कार्यालय, तांबट आळी, महाड, जि. रायगड येथे खालील विषयांवर विचार करून निर्णय घेणेसाठी होणार आहे. सदर सभेस सर्व सभासदांनी उपस्थित रहावे, ही विनंती.

सभेपुढील कामे

1. रविवार, दि. 24 ऑगस्ट 2025 रोजी झालेल्या 94 व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून ते कायम करणे.
2. संचालक मंडळाने तयार केलेला दि. 31 मार्च 2026 अखेरचा ताळेबंद, नफा-तोटा पत्रक, वैधानिक लेखा परीक्षक यांचे सर्टिफिकेटसह वाचून स्विकृत करणे व सन 2025-2026 चा संचालक मंडळाच्या कामकाजाचा अहवाल स्विकृत करणे.
3. बँकेच्या सन 2025-2026 च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे व बँकेच्या सन 2024-25 च्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालाची नोंद घेऊन स्विकृत करणे.
4. सन 2025-26 सालच्या नफा विभागणीस मान्यता देणे.
5. संचालक मंडळ सदस्य व त्यांचे नातेवाईकांना दिलेल्या कर्जाची माहिती घेणे.
6. सन 2026-27 च्या आर्थिक वर्षासाठी वैधानिक लेखापरिक्षक मे. भावे अण्ड भावे असोसिएटस् यांचे नेमणूकीकरीता रिझर्व्ह बँक ऑफ इंडियाने मान्यता दिलेली आहे त्याची नोंद घेणे.
7. सन 2026-27 च्या आर्थिक वर्षासाठी कंकरंट ऑडीटर, सिस्टीम ऑडीटर, इन्व्हेस्टमेंट ऑडीटर व टॅक्स ऑडीटर यांची नियुक्ती संचालक मंडळाने केली आहे, त्याची नोंद घेणे.
8. रिझर्व्ह बँक परिपत्रकानुसार Compromise Settlements and Technical Write-offs योजनेअंतर्गत लेखा व्यवहार झालेल्या कर्जखात्यांची नोंद घेणे.
9. संचालक मंडळाने सन 2025-26 मध्ये व्याजात दिलेल्या व वैधानिक लेखा परिक्षकांनी प्रमाणीत केलेल्या व्याजातील सुटीस मान्यता देणे.
10. सन 2026-2027 चे अंदाजपत्रक व सन 2025-26 चे अंदाजपत्रकातील तफावतीस मंजूरी देणे.
11. इमारत बांधकाम, घसारा, टॅक्स व मेडीक्लेम इन्शुरन्स इ. ची नोंद घेणे.
12. संचालक मंडळाने सुचित केलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
13. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वास अधीन राहून कर्जखाती निलेखित करण्याचा अधिकार व सहकार खात्याच्या व रिझर्व्ह बँकेच्या मार्गदर्शक तत्वास अधीन राहून एक रकमी कर्ज परतफेड योजना अंमलात आणणे तसेच प्रत्यक्ष निलेखन करण्याचा अधिकार संचालक मंडळास देणे.
14. संचालक मंडळाने सुचित केलेल्या स्टाफींग पॅटर्नला मान्यता देणे.
15. या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांची अनुपस्थिती क्षमापित (Condone) करणे.
16. मा. अध्यक्ष, यांच्या परवानगीने सभेपुढे आयत्या वेळी येणाऱ्या विषयांची चर्चा करणे.

संचालक मंडळाचे अनुज्ञेने

(श्री. जगदीश मधुकर कुळकर्णी)

मॅनेजिंग डायरेक्टर

स्थळ : महाड

दिनांक : 01/08/2026

● सभेबाबत सूचना ●

१. गणसंख्येअभावी ही सभा तहकुब झाल्यास सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी अर्ध्या तासानंतर त्याच ठिकाणी घेण्यांत येईल व अशा सभेला गणसंख्येची अट राहणार नाही.
२. बँकेची वेबसाईट www.asbmahad.bank.in वर 95 व्या वार्षिक सर्वसाधारण सभेची नोटीस, संचालक मंडळाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक प्रसिद्ध केले आहे.
३. सभासदांच्या काही सूचना असतील तर त्यांनी दि. 10 ऑगस्ट 2026 दुपारी 2.00 वाजेपर्यंत मुख्य कार्यालयात लेखी कळवाव्यात. आयत्या वेळी आलेल्या सूचना स्वीकारणे बंधनकारक राहणार नाही.



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

सन्माननीय सभासद बंधू आणि भगिनी,
सस्नेह नमस्कार,

95 व्या वार्षिक सर्वसाधारण सभेच्या निमित्ताने उपस्थित सर्व सभासदांचे मी मनःपूर्वक स्वागत करीत आहे. दि. 31/03/2026 रोजी संपणाऱ्या आर्थिक वर्षाचा ताळेबंद, नफा-तोटा पत्रक व त्याबाबतचा वैधानिक लेखापरिक्षक यांनी दिलेला अहवाल आपणांपुढे सादर करताना मला आनंद होत आहे.

आंतरराष्ट्रीय व राष्ट्रीय पातळीवर बँकींग क्षेत्रात सातत्याने बदल होत आहेत. सर्व सहकारी बँकांना तांत्रिक व आर्थिक स्पर्धेला तोंड द्यावे लागत आहे. भारतीय बँकींग क्षेत्रात वाढलेले एन.पी.ए. कर्जाचे चिंताजनक प्रमाण व त्यामुळे नफा क्षमतेवर झालेला अनिष्ट परिणाम या सर्व पार्श्वभूमीवरही आपल्या बँकेने प्रगतीची भरारी घेतली आहे. अशा आव्हानात्मक आर्थिक वर्षात व आंतरराष्ट्रीय सहकार वर्षात बँकेने केलेली प्रगती आपणांपुढे ठेवत आहे. या प्रगतीच्या मार्गावरून वाटचाल करताना सर्व सभासद, खातेदार, ग्राहक व हितचिंतकांचे अनमोल सहकार्य लाभले आहे.

अहवाल सालातील बँकेची सांपत्तिक स्थिती खालीलप्रमाणे

(आकडे लाखांत)

अ.नं.	तपशील	सन 2023-24	सन 2024-25	सन 2025-26
1.	सभासद संख्या	77447	79201	81170
2.	भागभांडवल	2235.17	2372.46	2543.06
3.	राखीव व इतर निधी	5019.46	5425.14	5244.10
4.	ठेवी	54858.69	56758.97	63289.98
5.	कर्ज	38123.01	39512.11	42680.99
6.	गुंतवणूक	20938.07	22149.08	24663.15
7.	बाहेरील कर्ज	-----	-----	-----
8.	खेळते भांडवल	63682.98	66559.83	71085.28
9.	नफा / तोटा	+346.41	273.83	283.61
10.	संचित तोटा/नफा	+346.55	274.44	283.91
11.	एन.पी.ए. %	3.54%	3.68%	2.69%
12.	CRAR	16.70%	17.25%	16.07%

संचालक मंडळ

संचालक मंडळाचे नातेवाईक यांना त्यांचे नावाने असलेल्या ठेवीचे तारणावर दिलेल्या कर्जाचा तपशील व अहवाल सालात अखेर येणे असलेली रक्कम खालील प्रमाणे दर्शविली आहे.

(रक्कम लाखात)

अ.नं.	तपशील	वर्षाच्या सुरुवातीस येणे रक्कम	सह.वर्षात कर्जाऊ दिलेली रक्कम	सह.वर्षात व्याज व इतर नावे पडलेल्या रक्कमा	सह.वर्षात फेड केलेली रक्कम	सह. वर्षाअखेर येणे रक्कम	येणे रकमेपैकी थकीत रक्कम
1.	संचालकांना दिलेली कर्जे	-----	-----	-----	-----	-----	-----
2.	संचालकांच्या नातेवाईकांना दिलेली कर्जे	-----	45.00	133.65	152.29	26.36	-----
	एकूण	-----	45.00	133.65	152.29	26.36	-----



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

शाखानिहाय ठेवी व कर्जे व नफा यांची माहिती

31.03.2026

(आकडे लाखांत)

अ.नं.	शाखा	ठेवी	कर्जे	नफा/तोटा
1.	महाड	14143.94	6235.89	+ 111.58
2.	श्रीवर्धन	3016.93	2612.84	+ 97.61
3.	मुरुड	4622.57	1258.95	+ 20.92
4.	पोलादपूर	1875.54	1265.25	+ 48.11
5.	म्हसळा	3919.74	2175.53	+ 66.54
6.	बिरवाडी	4867.09	5116.62	+ 209.76
7.	पाली	3528.37	2805.43	+ 117.12
8.	पनवेल	4378.58	1033.09	+ 18.70
9.	मोहोपाडा	721.25	710.01	+ 5.81
10.	खोपोली	2741.17	2129.25	+ 71.44
11.	माणगांव	2369.75	1669.00	+ 42.37
12.	नेरळ	1184.88	960.43	+ 3.25
13.	पेण	1449.04	826.46	+ 1.33
14.	अलिबाग	3043.29	831.96	+ 3.13
15.	उरण	972.29	1335.96	+ 23.38
16.	रोहा	1986.95	1853.06	+ 56.61
17.	कर्जत	1579.57	1452.05	+ 10.89
18.	तुडील	1066.53	891.18	+ 16.06
19.	निजामपूर	749.09	951.86	+ 18.56
20.	बोर्लीपंचतन	1268.05	1583.09	+ 44.90
21.	मंडणगड	727.38	1226.71	+ 35.03
22.	पिरंगुट	621.21	595.93	+ 2.19
23.	तळा	378.93	687.74	+ 8.24
24.	नवेनगर	2077.86	2472.75	+ 77.15
25.	मुख्य कार्यालय	-----	-----	- 827.07
	एकूण	63289.98	42,680.99	+ 283.61

थकबाकी

(आकडे लाखांत)

तपशील	संख्या	रक्कम
१. दिनांक 31 मार्च 2025 अखेर शिल्लक निवाडे	682	1634.95
२. 01/04/2025 ते 31/03/2026 अखेर नवीन मिळालेले निवाडे	313	683.13
३. एकूण	995	2318.08
४. वसुल तपशील	231	635.02
01/04/2025 ते 31/03/2026 पूर्ण बंद झालेले निवाडे व त्यातून वसूल	231	455.96
अंशतः झालेली वसुली		179.06
निवाड्यातील एकूण वसुली	231	635.02
५. दिनांक 31 मार्च 2026 अखेर शिल्लक निवाडे	764	1683.06
६. 5 वर्षावरील शिल्लक निवाडे	281	459.56
७. दिनांक 31 मार्च 2026 अखेर एकूण कर्जवाटप	19253	42680.99



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

बँकींग रेग्युलेशन ॲक्ट १९४९ कलम १८ व २४ मधील तरतुदीस अधीन राहून तरती रोकड व जिंदगी अहवाल सालात अखेर पूर्णतः राखली असून रिझर्व्ह बँकेने सुचित केलेल्या मार्गदर्शक तत्वानुसार सरकारी रोख्यांमध्ये आवश्यक इतकी गुंतवणूक केलेली आहे. गतसाली रु. **२२१.४९** कोटी इतकी गुंतवणूक केली होती. अहवाल सालात रु. **२४६.६३** कोटी गुंतवणूक झालेली आहे. एकूण ठेवींच्या रकमेशी सदरचे प्रमाण **३८.९७** % पडते. या गुंतवणूकीचा तपशील खालीलप्रमाणे.

(रक्कम रु.)

३१.०३.२०२५	तपशील	३१.०३.२०२६
६,४०,०००.००	१. सहकारी संस्थांचे भाग	६,४०,०००.००
	२. बँक मुदत ठेवी	
४,५५,६१,०७८.००	i. दि एम्.एस्.सी.बँक, मुंबई	२,४२,४५,५८३.००
१४,६५,६८,३९१.००	ii. दि रायगड जिल्हा मध्य.सह.बँक	१३,६६,१९,२९९.००
११,५२,००,०००.००	iii. आय.डी.बी.आय.बँक	१०,४८,००,०००.००
९,५९,५०,८७३.००	iv. एच.डी.एफ.सी.बँक	१०,३७,०६,९८७.००
७,३५,३९,४२२.००	v. आय.सी.आय.सी.आय.बँक	१०,३८,७२,४९३.००
५,१४,६१,२३३.००	vi. शामराव विठ्ठल को-ऑप. बँक	४,६३,३९,९४७.००
२०,१५,६६,२४८.००	vii. सारस्वत को-ऑप बँक लि.	११,९६,५५,०९३.००
४,८४,८५,६३२.००	viii. दि रत्नागिरी जिल्हा मध्य.सह.बँक लि.	४,१३,१२,७८१.००
-----	ix. बँक ऑफ इंडिया	३,०१,००,०००.००
१,४३,५९,३४,८०५.००	३. सरकारी रोखे	१,७५,५०,२२,३९१.००
२,२१,४९,०७,६८२.००	एकूण	२,४६,६३,१४,५७४.००

अहवाल सालात निव्वळ नफा काढण्यापूर्वी खालीलप्रमाणे आवश्यक त्या तरतूदी करण्यांत आलेल्या आहेत.

अ.नं.	तरतूदी	रक्कम रु.
१.	बोनस तरतूद	१५,००,०००.००
२.	बुडीत व संशयास्पद निधी	४,१०,६६,९०७.६१
३.	स्टॅण्डर्ड ॲसेट प्रोव्हिजन	१०,००,०००.००
४.	लिव्ह एनकॅशमेंट तरतूद	१,१०,००,०००.००
५.	प्रोव्हिजन फॉर टॅक्सेशन	१,३३,००,०००.००
	एकूण	७,६७,७८,९०७.६१

अहवाल सालात रु. **६३२.९०** कोटी इतक्या ठेवी झाल्या आहेत व रु. **४२६.८१** कोटीचे कर्जवाटप झाले आहे. झालेल्या कर्जवाटपामध्ये रु. **२८.३१** कोटी इतके कर्ज एन्.पी.ए.असल्यामुळे सदरच्या कर्जावरील व्याज बँकेच्या उत्पन्नात धरलेले नाही. याशिवाय रिझर्व्ह बँक मार्गदर्शक तत्वानुसार बुडीत संशयास्पद निधी तरतूद केलेली आहे.



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

नफा तोटा खाते

वर्ष अखेरीस निव्वळ नफा रु. **283.62** लाख झाला आहे व मागील वर्षाचा शिल्लक नफा रु **0.29** लाख असा एकूण नफा रु **283.91** लाख इतका आहे.

नफा विभागणी

S.No.	Particulars	Amount
1.	Reserve Fund @ 25%	71,00,000.00
2.	Building Fund @ 5%	14,18,100.00
3.	Investment Fluctuation Fund	39,50,000.00
4.	Dividend 6%	1,45,00,000.00
5.	Education Fund @5%	14,18,100.00
6.	Balance Carried Forward to Next Year	4439.34
		2,83,90,639.34

बोर्ड ऑफ मॅनेजमेंट (BoM)

रिझर्व्ह बँक परिपत्रक DoR (PCB)BPD.Cir.No.8/12.05.002/2019-20 दि 31 डिसेंबर 2019 नुसार बोर्ड ऑफ मॅनेजमेंट गठीत करण्यांत आली असून ज्यामध्ये संचालक मंडळातील ३ सदस्य तसेच विशेष प्राविण्य व व्यवसायातील अनुभवी नामनिर्देशित ३ सदस्य असून तसा अहवाल रिझर्व्ह बँक ऑफ इंडियाला पाठविण्यात आला आहे. व्यवस्थापन मंडळाचा कालावधी २०२३ ते २०२८ असा आहे. सन्माननीय सदस्यांची नावे पुढीलप्रमाणे -

संचालक मंडळातील सदस्य

श्री.महंमदअली महामुद पल्लवकर (अध्यक्ष)
 अॅड.मानसी आशिर्वाद मराठे
 श्री.शिवराज सुहास सावंत
 श्री.जगदिश मधुकर कुळकर्णी (मॅनेजिंग डायरेक्टर)

नामनिर्देशित सदस्य

श्री.सजित सुरेश गांधी
 श्री.शहाजी नारायण देशमुख
 श्री.संदीप रामलाल शेट

रिझर्व्ह बँक इन्स्पेक्शन

बँकेच्या दि.1 एप्रिल 2024 ते 31 मार्च 2025 या कालावधीची रिझर्व्ह बँकेकडून तपासणी करणेत आली असून बँकेचे कामकाजाबाबत तपासणी अधिकारी यांनी समाधान व्यक्त केले आहे.

वैधानिक लेखा परिक्षण

सन 2025-2026 सालचे वैधानिक लेखापरिक्षण करणेसाठी M/s. Bhave and Bhave Associates या शासनमान्य चार्टर्ड अकॉउंटंट फर्मची नेमणूक करणेकामी रिझर्व्ह बँक ऑफ इंडिया यांचे मान्यतेने करणेत आली असून त्यांनी लेखापरिक्षण अहवाल सादर केलेला आहे व बँकेच्या कामकाजाबाबत समाधान व्यक्त केले आहे.

रिझर्व्ह बँक पत्र दि. 8 जुलै 2026 नुसार सन 2026-27 या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण करणेकरीता M/s.Bhave & Bhave Associates, Pune यांचे नेमणूकीस मान्यता आलेली आहे.त्याची या सभेने नोंद घ्यावी, ही विनंती.



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

कंकरंट ऑडीट, टॅक्स ऑडीट, गुंतवणूक ऑडीट व सिस्टम ऑडीट

बँकेचे सन 2025-26 चे कंकरंट ऑडीट श्री.रविंद्र नागेश नाईक, चार्टर्ड अकौंटंट मुंबई, गुंतवणूक ऑडीट श्री.कमलेश एल.दोशी, चार्टर्ड अकौंटंट ठाणे व सिस्टम ऑडीट Associated IT Consultancy Pvt Ltd. Kolhapur यांनी केले असून सन 2024-25 चे टॅक्स ऑडीट श्री.रविंद्र ना.नाईक चार्टर्ड अकौंटंट मुंबई यांनी केले आहे.

ठेवींचा विमा

ठेवीदारांच्या सुरक्षिततेसाठी डिपॉझिट इन्श्युरन्स अँड क्रेडिट कॉर्पोरेशन परिपत्रक क्र. **DICGC No. 2677/02.01.006/2019-20** दि. 5 फेब्रुवारी 2020 नुसार दि. 4 फेब्रुवारी 2020 पासून ठेव विमा मर्यादा रु. 5 लाख इतकी करण्यात आलेली आहे. बँक दरसाल सप्टेंबर व मार्च या सहामाही कालावधी अखेर डिपॉझिट इन्श्युरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन या रिझर्व्ह बँकेच्या ठेव विमा विभागास प्रिमियमची रक्कम पाठवित असते. बँक विम्याचे हप्ते वेळेवर भरत असल्याची खात्री करून घेण्यासाठी आपल्याला सदर विभागाचा पत्ता, फोन नंबर, फॅक्स नंबरही माहितीसाठी देत आहोत. अहवाल वर्षात बँकेने खालीलप्रमाणे विम्याचे हप्ते पाठविले आहेत.

विमा संरक्षण आकारणी पात्र ठेवी रु. (Deposit Assessable)	विमा हप्त्याची रक्कम ₹ (With Service Tax, GST)	रक्कम भरणा केल्याचा दिनांक
5,79,78,00,000.00	41,04,842.40	08.05.2025
6,13,97,00,000.00	43,46,099.75	04.11.2025
6,34,89,17,790.00	41,20,447.64	05.05.2026

सभासद, ठेवीदारांचे माहितीसाठी सदर विभागाचा पत्ता व फोन नंबर

डिपॉझिट इन्श्युरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन

रिझर्व्ह बँक बिल्डिंग, दुसरा मजला, मुंबई सेंट्रल, रेल्वे स्टेशनसमोर, भायखळा, मुंबई 8
दूरध्वनी (022) 23084121 फॅक्स नं. (022) 23018165 ईमेल : dicgc@rbi.org वेबसाईट : www.dicgc.org.in

प्रशिक्षण

संचालक, अधिकारी, कर्मचारी व ग्राहक यांना बँकींग विषयक अद्ययावत माहिती मिळावी यादृष्टीने बँक वेळावेळी विविध शैक्षणिक संस्थांचे, तज्ञांचे प्रशिक्षण आयोजित करीत असते. अहवाल सालात पुढील प्रशिक्षण संस्थांमार्फत प्रशिक्षण आयोजित करण्यात आले. ● रिझर्व्ह बँकेचे कृषी बँकींग महाविद्यालय ● वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंध संस्था, पुणे ● डॉ.व्ही.व्ही.पाटील सहकारी प्रबंध संस्था, पुणे ● महाराष्ट्र राज्य सहकारी संघ, पुणे, ● पुणे जिल्हा नागरी सहकारी बँक असो.पुणे ● महाराष्ट्र अर्बन को-ऑप बँकस् फेडरेशन,मुंबई ● महाराष्ट्र को-ऑप.बँकस् असो.विभाग, मुंबई ● दि कराड बँक ट्रेनिंग रिसर्च सेंटर,कराड ● एन.सी.पी.आय.मुंबई ● कोकण नागरी सहकारी बँकस् असोसिएशन, कल्याण

बँकेच्या चेअरपर्सन, मॅनेजिंग डायरेक्टर, संचालक, अधिकारी व लेखनिक, शिपाई यांनी ट्रेनिंग सेंटरमध्ये तसेच वेबिनारमध्ये सहभाग घेतला असून त्याचा फायदा दैनंदिन कामकाजामध्ये मोठ्या प्रमाणात होत आहे.

प्रशासकीय इमारत

बँकेच्या अद्ययावत प्रशासकीय इमारतीचा दि. २२ जानेवारी २०२६ रोजी लोकार्पण सोहळा संपन्न झाला. 'दादासाहेब सावंत सहकार भवन' असे अनावरण झाले. प्रशासकीय इमारतीमध्ये बँकेचे मुख्य कार्यालय व महाड शाखा कार्यरत आहे.

श्रद्धांजली

अहवाल सालात आपल्या बँकेच्या ज्या सभासदांचे, माजी संचालक व निवृत्त कर्मचाऱ्यांचे दुःखद निधन झाले त्यांच्या कुटूंबियांचे दुःखात संचालक मंडळ सहभागी आहे.



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

आभार व ऋणनिर्देश

खालील मान्यवरांचे बँकेस वेळोवेळी उत्तम सहकार्य लाभले आहे. त्यांचे सहकार्याबद्दल धन्यवाद व्यक्त करीत आहे.

- रिझर्व्ह बँक ऑफ इंडिया - अधिकारी वर्ग व कर्मचारी
- मा. सहकार आयुक्त व निबंधक सह.संस्था महाराष्ट्र राज्य पुणे व त्यांचे सहकारी
- मा. विभागीय सह.निबंधक सहकारी संस्था, कोकण भुवन, नवी मुंबई व त्यांचे सहकारी
- मा. जिल्हा उपनिबंधक, सहकारी संस्था, रायगड-अलिबाग व त्यांचे सहकारी
- बँकेच्या कार्यक्षेत्रातील सर्व सहाय्यक निबंधक, सहकारी संस्था व त्यांचे सहकारी
- महाराष्ट्र राज्य सहकारी बँक लि., मुंबई ■ नॅशनल फेडरेशन ऑफ अर्बन बँक्स
- अण्ड क्रेडिट सोसायटीज, नवी दिल्ली ■ रायगड जिल्हा मध्यवर्ती सहकारी बँक लि., अलिबाग
- दि महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई
- कोकण नागरी सहकारी बँक्स असोसिएशन, कल्याण ■ पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन, पुणे
- दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि., मुंबई ■ भारतीय रिझर्व्ह बँकेचे कॉलेज ऑफ अॅग्रीकल्चरल बँकिंग, पुणे
- वैकुंठ मेहता नॅशनल इन्स्टिट्यूट ऑफ को-ऑप. मॅनेजमेंट, पुणे ■ प्रिन्सिपल, दि कराड अर्बन बँक ट्रेनिंग सेंटर, कराड
- डॉ.व्ही.व्ही.पाटील इन्स्टिट्यूट ऑफ को-ऑप.मॅनेजमेंट, पुणे ■ यशदा, पुणे
- वैधानिक लेखापरिक्षक **BHAVE AND BHAVE ASSOCIATES** चार्टर्ड अकाउंटंट, पुणे
- स्कोअरटेक कन्सल्टिंग सोल्युशन, मुंबई ■ इन्व्हेस्टमेंट ऑडिटर श्री.के.एल.दोसी, चार्टर्ड अकाउंटंट, ठाणे
- सिस्टम ऑडिटर - असोसिएटेड आय.टी.कन्सल्टन्सी प्रा.लि.कोल्हापूर ■ कंकरंट ऑडिटर सी.ए.रविंद्र नाईक
- मा.जिल्हाधिकारी, रायगड व जिल्ह्यातील सर्व तहसिलदार
- व महसुल कर्मचारी ■ मा. जिल्हा पोलीस अधिक्षक व जिल्ह्यातील सर्व पोलीस अधिकारी व कर्मचारी
- बँकेचे कामकाज पहात असताना वेळोवेळी कायदेशीर व योग्य तो सल्ला घ्यावा लागतो. याबाबत अॅड. जयंत आपटे व बँकेच्या अॅडव्होकेट पॅनलवरील सर्व विधिज्ञांचे आभार.
- बँकेचे सर्व सन्माननीय सभासद, ठेवीदार, कर्जदार व ग्राहकांनी संचालक मंडळावर विश्वास ठेवून जे अपूर्व सहकार्य केले आहे आणि करीत आहेत, त्याबद्दल संचालक मंडळ आपले मनःपूर्वक आभार मानीत आहे.
- माझे सर्व सहकारी संचालक/संचालिका, बोर्ड ऑफ मॅनेजमेंट सदस्य, मॅनेजिंग डायरेक्टर, अधिकारी व कर्मचारी वर्ग, स्वल्पबचत क्लेक्शन एजंट यांनी बँकेचा कारभार उत्तमरित्या चालविण्यासाठी निष्ठापूर्वक दिलेल्या सहकार्याबद्दल मी त्यांचे आभार मानते आणि असेच सहकार्य, मार्गदर्शन त्यांचेकडून भविष्यातही मिळेल अशी खात्री बाळगून 95 वा वार्षिक अहवाल मंजूरीसाठी आपणांस सविनय सादर करते.

धन्यवाद !

जय हिंद ! जय महाराष्ट्र ! जय सहकार !!

आपली नम्र

श्रीमती शोभा सुधाकर सावंत
अध्यक्षा



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड



M/S. BHAVE AND BHAVE ASSOCIATES CHARTERED ACCOUNTANTS

Head Office : 799, Sadashiv Peth, Swamikrupa Apartment, Br. Gagdil Stree, Pune - 411 030

Ref.

Date :

INDEPENDENT AUDITOR'S REPORT

To,

The Chairperson,

The Annasaheb Savant Co-operative Urban Bank Mahad Limited, Mahad

Report on the Financial Statements :

We have audited the accompanying Financial Statements of The Annasaheb Sawant Co-operative Urban Bank Mahad Limited, Mahad which comprise the Balance Sheet as at 31st March 2026, Profit and Loss Account, Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory notes and information. The returns of head office and 24 branches are audited by us are incorporated in these financial statements.

Opinion :

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of matter described in the comments incorporated in LFAR and detailed Statutory Audit Report, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2026;
- (b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- (c) In the case of the Cash Flow Statement, of the receipts and payments for the year ended on that date.

Basis for Opinion :

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Auditing and Assurance Standard Board (AASB) under the council of ICAI and to the extent applicable. Our responsibilities under those Standards are further described in the Auditors'

Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the relevant Act and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics.

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

Management's Responsibility for the Financial Statements :

The Bank's Board of Directors is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and Cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the



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financial statements that are free from material misstatement, whether due to fraud or error. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the above stated Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

The management is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility :

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

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate, but not for the purpose of expressing an opinion on the effectiveness of the entities internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to

continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal & Regulatory Requirements :

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961. Subject to the limitations of the audit indicated above and subject to our observations in our detailed Statutory Audit Report and Branch Audit Reports and to the best of our knowledge and according to the information and explanation given to us and as shown by the books of the bank and read together with the notes to the accounts we report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to banks except the Net profit/loss for the period, prior period item and change in accounting policy (AS-5), Segment Reporting (AS 17) Accounting for Taxes on Income (AS 22).

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

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

For. **M/S. Bhav and Bhav Associates**

Chartered Accountants

Firm Registration No. : **118631W**

CA Swapnil S. Todkar (Partner)

Membership No. **154061**

Place : **Mahad**

Date : **June 24th, 2026**

UDIN :- **26154061PILZJL8651**





दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

वार्षिक अहवाल व ताळेबंद 2025-2026

परिशिष्ट 'अ'

- बँकेचे नांव : दि अण्णासाहेब सावंत को-ऑप.अर्बन बँक महाड लि., महाड
- मुख्य कार्यालयाचा पत्ता : प्रशासकीय इमारत, दुसरा मजला, तांबट आळी, मु.पो.महाड, जि. रायगड 402301
- नोंदणी क्रमांक व दिनांक : नं. 6942 दि. 03/01/1931
- आर.बी.आय.लायसेन्स नंबर : एम्.एच. 418 दि. 10/1/1985
- कार्यक्षेत्र : रायगड जिल्हा व त्यालगतचे ठाणे, पुणे, सातारा, रत्नागिरी जिल्हे व नवी मुंबई म्युनिसिपल कॉर्पोरेशन हद्द यापुरते मर्यादित राहिल.

(रकमेचे आकडे लाखांत)

तपशील		31 मार्च 2026 ची स्थिती
शाखा (मुख्य कार्यालयासह)		मुख्यालय + 24
सभासद	नियमित	81170
	अनियमित	1194
वसूल झालेले भाग भांडवल		2543.06
एकूण राखीव व इतर निधी		5244.10
ठेवी	बचत ठेवी	12865.71
	करंट ठेवी	2074.45
	मुदत ठेवी	48349.82
दिलेली कर्जे	सुरक्षित	38458.80
	असुरक्षित	4222.19
	अग्रक्रम क्षेत्रातील दिलेल्या कर्जाचे शेकडा प्रमाण	87.28%
	दुर्बल धटकांस दिलेल्या कर्जाचे शेकडा प्रमाण	31.85%
बँकेने अन्य बँकांकडून घेतलेले कर्ज	महाराष्ट्र राज्य सहकारी बँक लि., मुंबई	-----
	रायगड जिल्हा मध्यवर्ती सहकारी बँक लि., अलिबाग	-----
गुंतवणूक		24663.15
थकबाकीचे शेकडा प्रमाण		8.28%
ऑडिट वर्ग	(2025-26)	अ
नफा		+ 283.61
एकूण कर्मचारी	इतर कर्मचारी	127
	चतुर्थश्रेणी कर्मचारी	43
खेळते भांडवल		71085.28



For M/S.BHAVE & BHAVE ASSOCIATES
Chartered Accountants
FRN No. 118531W

Signature

CA. Swapnil Todkar (Partner)
Membership No. 154061
UDIN :- 26154061PILZJL8651

- Place : Mahad
- Date : 24th June 2026



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

Annexure I
Form A : Form of Balance Sheet
Balancesheet of THE ANNASAHAB SAVANT CO-OPERATIVE URBAN BANK MAHAD LTD.
MAHAD
Balance as on 31st March 2026

CAPITAL AND LIABILITIES

(Amount in Rs.)

Particulars	Schedule	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Capital	1	25,43,06,125.00	23,72,45,875.00
Reserves and Surplus	2	55,28,01,061.77	56,99,58,130.34
Deposits	3	6,32,89,97,946.26	5,67,58,97,195.96
Borrowings	4	----	----
Other Liabilities and Provisions	5	35,36,67,440.56	43,93,94,672.88
TOTAL		7,48,97,72,573.59	6,92,24,95,874.18

ASSETS

Particulars	Schedule	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Cash and Balances with Reserve bank of India	6	10,68,39,862.00	11,80,44,815.00
Balance with Banks and money at call and Short Notice	7	17,51,75,289.00	21,20,54,,745.79
Investments	8	2,46,63,14,574.00	2,21,49,07,682.00
Advances	9	4,26,80,99,314.24	3,95,12,11,370.23
Fixed Assets	10	10,32,04,095.30	10,46,14,510.01
Other Assets	11	37,01,39,439.05	32,16,62,751.15
TOTAL		7,48,97,72,573.59	6,92,24,95,874.18
Contingent liabilities	12	6,59,12,583.14	6,41,09,493.43

The schedules referred to above form an integral part of the Balance Sheet. As per our Report of even date.

**For The Annasaheb Savant Co-Operative Urban
Bank Mahad Limited, Mahad**

For. **M/S. Bhawe and Bhawe Associates**

Chartered Accountants

Firm Registration No. : 118631W

[Signature]



CA Swapnil S. Todkar (Partner)

Membership No. 154061

Place : Mahad

Date : June 24th, 2026

UDIN :- 26154061PILZJL8651

Place : Mahad

[Signature]
Vishwajit Kendaki
(Dy. General Manager)

[Signature]
Jagdish Kulkarni
(Managing Director)

[Signature]
(Director)

[Signature]
DIRECTOR

[Signature]
Smt. Shobha S.Savant
(Chairperson)



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Annexure I

Form B

Balancesheet of THE ANNASAHAB SAVANT CO-OPERATIVE URBAN BANK MAHAD LTD. MAHAD

Profit and Loss Account for the year ended on 31st March, 2026

(Amount in Rs.)

Particulars	Schedule	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
1. INCOME			
Interest Earned	13	61,19,20,798.93	60,46,21,152.74
Other Income	14	7,13,45,433.22	3,94,73,754.62
TOTAL		68,32,66,232.15	64,40,94,907.36
2. EXPENDITURE			
Interest Expended	15	39,36,29,822.56	35,22,07,082.02
Operating Expenses	16	18,38,46,246.87	17,86,44,895.48
Provisions and Contingencies		6,34,78,907.61	7,20,00,000.00
TOTAL		64,09,54,977.04	60,28,51,977.50
3. PROFIT / LOSS			
Profit Before Tax		4,23,11,255.11	4,12,42,929.86
Income Tax Expenses		1,39,50,000.00	1,38,60,050.00
Net Profit / Loss (-) for the year		2,83,61,255.11	2,73,82,879.86
Profit / Loss (-) brought forward		29,384.23	61,504.37
TOTAL		2,83,90,639.34	2,74,44,384.23
4. APPROPRIATIONS / TRANSFERES			
Transfer to Statutory Reserves		----	,68,65,000.00
Transfer to Other Reserves		----	65,50,000.00
Proposed Divident		----	1,40,00,000.00
Balance carried over to balance sheet		----	29,384.23
TOTAL		----	2,74,44,384.23

The schedules referred to above form an integral part of the Balance Sheet. As per our Report of even date.

For The Annasaheb Savant Co-Operative Urban
Bank Mahad Limited, Mahad

For. M/S. Bhawe and Bhawe Associates

Chartered Accountants

Firm Registration No. : 118631W

Signature of CA Swapnil S. Todkar



CA Swapnil S. Todkar (Partner)

Membership No. 154061

Place : Mahad

Date : June 24th, 2026

UDIN :- 26154061PILZJL8651

Place : Mahad

Signature of Vishwajit Kendaki
Vishwajit Kendaki
(Dy. General Manager)

Signature of Jagdish Kulkarni
Jagdish Kulkarni
(Managing Director)

Signature of Smt. Shobha S. Savant
(Director)

Signature of Smt. Shobha S. Savant
DIRECTOR

Signature of Smt. Shobha S. Savant
Smt. Shobha S. Savant
(Chairperson)



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Schedule 1- Capital

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
Authorised Capital		
(3,00,00,000 equity shares of Rs.1000 each)	30,00,00,000.00	30,00,00,000.00
Equity Share Capital		
Issued, Subscribed and Paid-up Capital		
Individuals	25,31,28,375.00	23,60,42,125.00
Other Entities	11,77,750.00	12,03,750.00
TOTAL CAPITAL	25,43,06,125.00	23,72,45,875.00

Schedule 2- RESERVES AND SURPLUS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
STATUTORY RESERVES	---	---
Opening Balance	20,23,42,151.33	18,35,12,011.33
Additions During the Year	71,88,200.00	1,88,30,140.00
Utilisation During the year	---	---
Closing Balance	20,95,30,351.33	20,23,42,151.33
CAPITAL RESERVES -		
BUILDING FUND		
Opening Balance	5,03,57,452.00	4,03,19,632.00
Additions During the Year	13,75,000.00	1,00,37,820.00
Utilisation During the year	---	---
Closing Balance	5,17,32,452.00	5,03,57,452.00
OTHER RESERVES AND SURPLUS		
INVESTMENT FLUCTUATION RESERVE		
Opening Balance	1,40,00,000.00	1,34,06,521.00
Additions During the Year	5,00,000.00	5,93,479.00
Utilisation During the year	---	---
Closing Balance	1,45,00,000.00	1,40,00,000.00
STANDARD ASSET PROVISION FUND		
Opening Balance	1,70,00,000.00	1,70,00,000.00
Additions During the Year	10,00,000.00	---
Utilisation During the year	---	---
Closing Balance	1,80,00,000.00	1,70,00,000.00
BAD DEBTS RESERVE FUND		
Opening Balance	18,00,00,000.00	19,00,00,000.00
Additions During the Year	4,10,66,907.61	3,68,00,000.00
Utilisation During the year	6,96,66,907.61	4,68,00,000.00
Closing Balance	15,14,00,000.00	18,00,00,000.00



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Schedule 2- RESERVES AND SURPLUS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
INVESTMENT DEPRECIATION FUND	---	---
Opening Balance	2,35,00,000.00	2,35,00,000.00
Additions During the Year	89,12,000.00	----
Utilisation During the year	----	----
Closing Balance	3,24,12,000.00	2,35,00,000.00
SPECIAL BAD DEBTS RESERVE FUND		
Opening Balance	2,90,00,000.00	2,90,00,000.00
Additions During the Year	-----	-----
Utilisation During the year	85,00,000.00	----
Closing Balance	2,05,00,000.00	2,90,00,000.00
DIVIDEND EQUILISATION FUND		
Opening Balance	-----	29,63,900.00
Additions During the Year	-----	1,00,000.00
Utilisation During the year	-----	30,63,900.00
Closing Balance	-----	-----
BDDR 2024		
Opening Balance	2,16,00,000.00	----
Additions During the Year	----	2,16,00,000.00
Utilisation During the year	----	----
Closing Balance	2,16,00,000.00	2,16,00,000.00
CHARITY FUND		
Opening Balance	1,67,698.78	1,67,698.78
Additions During the Year	-----	----
Deductions During the year	-----	----
Closing Balance	1,67,698.78	1,67,698.78
GENERAL WELFARE FUND		
Opening Balance	1,47,523.00	1,47,523.00
Additions During the Year	-----	-----
Utilisation During the year	-----	-----
Closing Balance	1,47,523.00	1,47,523.00
BUSINESS DEVELOPMENT FUND		
Opening Balance	34,91,400.80	10,85,122.80
Additions During the Year	-----	30,00,000.00
Utilisation During the year	7,38,660.00	5,93,722.00
Closing Balance	27,52,740.80	34,91,400.80
EDUCATION FUND		
Opening Balance	9,07,520.20	8,43,944.92
Additions During the Year	13,85,738.00	17,00,000.00
Utilisation During the year	6,25,601.68	16,36,424.72
Closing Balance	16,67,656.52	9,07,520.20
BALANCE TO PROFIT & LOSS AC		
Last Year Balance Profit	29,384.23	61,504.37
Addition During the Year	2,83,61,255.11	2,73,82,879.86
Closing Balance	2,83,90,639.34	2,74,44,384.23
Total Reserve and Surplus	55,28,01,061.77	56,99,58,130.34



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Schedule 3 - DEPOSITS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
A I. DEMAND DEPOSITS	----	----
(i) From Banks	----	----
(ii) From Others	20,74,44,983.83	16,43,95,332.95
II. SAVING BANK DEPOSITS	1,28,65,70,676.77	1,29,62,79,673.42
III. TERM DEPOSITS	----	----
(i) From Banks	-----	-----
(ii) From Others	4,83,49,82,285.66	4,21,52,22,189.59
TOTAL (I, II, and III)	6,32,89,97,946.26	5,67,58,97,195.96
B. (i) Deposits of branches in India	6,32,89,97,946.26	5,67,58,97,195.96
(ii) Deposits of branches outside India	-----	-----
TOTAL	6,32,89,97,946.26	5,67,58,97,195.96

Schedule 4- BORROWINGS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. BORROWINGS - Borrowings in India	-----	-----
(i) Reserve Bank of India	-----	-----
(ii) Other Banks	-----	-----
(iii) Financial Institutions	-----	-----
(iv) Borrowings in the form of bonds and debentures (excluding subordinated debt)	-----	-----
(v) Capital Instruments	-----	-----
TOTAL BORROWINGS IN INDIA	-----	-----
BORROWINGS OUTSIDE INDIA	-----	-----
(i) Bonds and notes	-----	-----
II. (ii) other borrowings	-----	-----
TOTAL BORROWINGS OUTSIDE INDIA	-----	-----
TOTAL BORROWINGS	-----	-----

Schedule 5 - OTHER LIABILITIES & PROVISIONS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. Bills Payable	16,55,359.00	49,93,684.00
II. Income Tax Payable	42,00,000.00	1,30,00,000.00
III. Interest Accrued	32,17,545.00	12,18,56,164.00
IV. Contra Items*	32,56,76,395.43	26,65,12,712.08
v. Differed Tax Liabilities (net)	---	---
vi. Others Payable	-----	-----
Anamat Payable	35,61,177.52	35,48,721.79
Gratuity Fund Payable	-----	75,00,000.00
Leave Encashment Fund Payable	-----	80,63,333.00
Unpaid Divident	95,96,314.00	56,69,313.00
Audit Fee Payable	19,29,216.52	20,83,364.30
DD Payable	5,06,121.00	9,04,290.00
Others	33,25,312.09	52,63,090.71
TOTAL OTHER LIABILITIES AND PROVISIONS	35,36,67,440.56	43,93,94,672.88



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Schedule 6 - CASH & BALANCES WITH RESERVE BANK INDIA

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. Cash in Hand (Including Foreign Currency Notes)	10,68,39,862.00	11,80,44,815.00
II. Balances with Reserve Bank of India	-----	-----
(a) in Current Accounts	-----	-----
(b) In Other Accounts	-----	-----
	10,68,39,862.00	11,80,44,815.00

Schedule 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. IN INDIA	-----	-----
(i) Balances with Banks	-----	-----
(a) In Current Accounts	17,51,75,289.00	21,20,54,745.79
(b) In Other Deposit Accounts	---	---
(ii) Money at Call and Short Notice	-----	-----
(a) with Banks	---	---
(b) with Other Institutions	---	---
TOTAL (i and ii)	17,51,75,289.00	21,20,54,745.79
II. OUTSIDE INDIA	-----	-----
(i) In Current Accounts	-----	-----
(ii) In Other Deposit Accounts	-----	-----
(iii) Money at Call and Short Notice	-----	-----
TOTAL (i,ii and iii)	-----	-----
GRAND TOTAL (I and II)	17,51,75,289.00	21,20,54,745.79



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Schedule 8 - INVESTMENTS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. INVESTMENTS IN INDIA IN (Net of Provision)		
(i) Government Securities	1,27,80,98,891.00	1,37,68,64,805.00
(ii) Treasury Bills	47,69,23,500.00	5,90,70,000.00
(iii) Shares	6,40,000.00	6,40,000.00
(iv) Debentures and Bonds	-----	-----
(v) Subsidiaries and/or joint ventures	-----	-----
(vi) Others	71,06,52,183.00	77,83,32,877.000
TOTAL INVESTMENTS IN INDIA	2,46,63,14,574.00	2,21,49,07,682.00
II. INVESTMENTS OUTSIDE INDIA (Net of Provision)	-----	-----
(i) Government Securities	-----	-----
(ii) Subsidiaries and / or joint ventures abroad	-----	-----
(iii) others		
TOTAL INVESTMENT OUTSIDE INDIA		
TOTAL INVESTMENTS	2,46,63,14,574.00	2,21,49,07,682.00
A. Investments in India		
Gross Value of investments	2,46,63,14,574.00	2,21,49,07,682.00
Less : Aggregate of provision / (appreciation)	-----	-----
Net Investment	2,46,63,14,574.00	2,21,49,07,682.00
(B) Investment outside India	-----	-----
Gross value of investments	-----	-----
Less : Aggregate of provisionn/(appreciation)	-----	-----
Net Investment	-----	-----
TOTAL INVESTMENTS	2,46,63,14,574.00	2,21,49,07,682.00

Schedule 9 - ADVANCES

(Amount in Rs.)

Particulars	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	1,10,84,01,382.94	1,20,06,74,601.70
(iii) Term Loans	3,15,96,97,931.30	2,75,05,36,768.53
TOTAL	4,26,80,99,314.24	3,95,12,11,370.23
B. (i) Secured by Tangible Assets	3,82,88,68,427.59	3,42,06,86,200.11
(ii) Covered by Bank/Government Guarantees		-----
(iii) Unsecured	43,92,30,886.65	53,05,25,170.12
II. TOTAL	4,26,80,99,314.24	3,95,12,11,370.23



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Schedule 9 - ADVANCES

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
ADVANCES IN INDIA		
(i) Priority Sectors	3,44,84,19,971.48	3,23,44,36,741.26
(ii) Public Sector	----	----
(iii) Banks	----	----
(iv) Others	81,96,79,342.76	71,67,74,628.97
TOTAL	4,26,80,99,314.24	3,95,12,11,370.23
ADVANCES OUTSIDE INDIA		
(i) Due from Banks	----	----
(ii) Due from Others	----	----
(a) Bills Purchased and Discounted		
(b) Syndicated Loans		
(c) Others		
TOTAL		
GRAND TOTAL (C.I and II)	4,26,80,99,314.24	3,95,12,11,370.23

Schedule 10 - FIXED ASSETS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
PREMISES	----	----
GROSS BLOCK		
At cost as on 31st March, of the Preceding Year	4,61,05,632.74	61,10,516.00
Additions during the year	16,05,874.00	4,27,21,796.74
Deductions during the year		18,40,024.00
Depreciation till date	44,80,963.00	8,86,656.00
Net Block	4,32,30,543.74	4,61,05,632.74
OTHER FIXED ASSETS		
GROSS BLOCK		
(Including Furniture & Fixtures)		
At cost as on 31st March, of the Preceding Year	62,35,741.00	60,30,455.00
Additions during the year	27,20,917.80	31,05,875.42
Deductions during the year	10,50,250.00	1,85,828.00
Depreciation till date	23,69,188.80	27,14,761.42
Net Block	55,37,220.00	62,35,741.00
ELECTRONIC EQUIPMENT		
GROSS BLOCK		
At cost as on 31st March, of the Preceding Year	1,11,91,902.05	12,35,220.78
Additions during the year	13,30,774.90	1,26,12,367.53
Deductions during the year	1,09,968.74	29,500.00
Depreciation till date	56,16,251.56	26,26,186.26
Net Block	67,96,456.65	1,11,91,902.05



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(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. FURNITURE AND FIXTURES	-----	-----
GROSS BLOCK		
At cost as on 31st March, of the Preceding Year	3,84,61,423.31	2,20,70,983.14
Additions during the year	63,52,573.50	1,90,01,214.32
Deductions during the year	4,75,214.81	2,56,096.00
Depreciation till date	39,22,515.00	23,54,678.15
II. Net Block	4,04,16,267.00	3,84,61,423.31
VEHICLES		
GROSS BLOCK		
At cost as on 31st March, of the Preceding Year	25,41,050.00	29,89,469.00
Additions during the year	60,35,135.00	-----
Deductions during the year	9,00,999.00	-----
Depreciation till date	5,80,987.00	4,48,419.00
Net Block	70,94,199.00	25,41,050.00
OTHERS		
GROSS BLOCK		
At cost as on 31st March, of the Preceding Year	78,760.91	1,00,622.91
Additions during the year	92,800.00	12,700.00
Deductions during the year	36,818.00	11,040.00
Depreciation till date	5,334.00	23,522.00
Net Block	1,29,408.91	78,760.91
	10,32,04,095.30	10,46,14,510.01

Schedule 11 - OTHER ASSETS

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. Inter-Office Adjustments (net)	-----	-----
II. Interest Accrued	3,86,05,745.99	4,19,78,713.66
III. Tax paid in Advance/Tax deducted at Source	69,023.00	-----
IV. Current Tax Assets (Net)	-----	----
V. Non-banking Assets acquired in satisfaction of claims	-----	-----
VI. Contra items*	32,56,76,395.43	26,65,12,712.08
VII. Others	57,88,274.63	1,31,71,325.41
TOTAL	37,01,39,439.05	32,16,62,751.15



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Schedule 12- CONTINGENT LIABILITIES

(Amount in Rs.)

Particulars	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. Guarantees given on behalf of consultants contracts		
(a) In India	10,00,000.00	16,40,000.00
(b) Outside India		
IV. Acceptances, endorsements and other obligations		
Other items for which the bank is contingently liable*		
DEAF Amount transferred to RBI	6,46,37,566.00	6,15,24,913.00
V. Income Tax Demand FY 2018-19	----	4,90,500.00
VI. TDS demands (For Various Years)	2,75,017.14	4,54,080.43
TOTAL	6,59,12,583.14	6,41,09,493.43

Schedule 13- INTEREST EARNED

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. Interest/Discount on advances / bills	46,27,23,366.61	46,28,30,220.89
II. Income on investments	14,91,97,432.32	14,17,90,931.85
III. Interest on balances with Reserve Bank of India and other inter-bank funds		-----
IV. Other Interest and Discount Earned		-----
TOTAL	61,19,20,798.93	60,46,21,152.74

Schedule 14- OTHER INCOME

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. Divident Received on Investments	77,750.00	77,750.00
II. Profit on Sale of Investments (Net)	95,41,858.00	38,02,000.00
III. Trade Certificate Charges	64,924.00	38,246.00
IV. Profit on Sale of Fixed Assets (Net)	(3,95,238.55)	(20,38,079.00)
V. Other Income		
Excess BDRR & Special BDRR	4,09,00,000.00	2,52,00,000.00
Service Charges	63,64,904.21	40,66,319.30
Locker Rent	15,10,375.98	23,64,097.00
Recovery from Bad Debts written off	49,15,345.80	3,44,757.00
Fees and Commission Income	29,60,093.60	32,06,118.23
Sundry Receipts	54,05,420.18	24,12,546.09
TOTAL OTHER INCOME	7,13,45,433.22	3,94,73,754.62



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Schedule 15- INTEREST EXPENDED

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. Interest on deposits	39,36,29,822.56	35,22,07,082.02
II. Interest on Reserve Bank of India/inter-bank borrowings	-----	-----
III. Other Interest Expenses	-----	-----
TOTAL INTEREST EXPENDED	39,36,29,822.56	35,22,07,082.02

Schedule 16- OPERATING EXPESNES

(Amount in Rs.)

Particulars	As On 31-03-2026 (Current Year)	As On 31-03-2025 (Previous Year)
I. Payment to and provisions for employees	,10,71,25,691.04	10,32,21,393.78
II. Rent, taxes and lighting	1,49,50,337.84	1,48,72,777.59
III. Printing and Stationery	18,55,887.61	17,22,796.07
iv. Advertisement and Communication Costs	9,19,141.92	10,68,615.15
v. Depreciation on Bank's Property	1,69,75,239.36	90,54,222.83
vi. Director's fees, allowances and expenses	80,370.00	1,20,663.00
vii. Auditor's fees and expenses	17,00,000.00	16,00,000.00
viii. Legal and Professional Charges	17,67,748.50	19,27,635.00
ix. Travelling Expenses	12,83,079.12	12,26,020.54
x. Repairs and maintenance	44,37,631.88	31,91,113.38
xi. Insurance	93,36,787.88	83,68,852.37
xii. Fees and Commission Expenses	9,39,242.68	6,25,738.28
xiii. Other Expenditure		
GST Paid	39,82,784.08	57,53,267.88
Bank Charges	6,33,245.34	6,53,108.51
Recovery Expenses	3,05,423.62	3,70,704.41
Core Banking System Expenses	1,07,81,566.52	68,38,749.00
AGM Expenses	3,07,194.76	2,92,029.55
Amortization of investment Premium	5,48,772.00	10,09,891.00
Sundry Expenses	59,16,102.72	1,67,27,317.14
TOTAL OPERATING EXPENSES	18,38,46,246.87	17,86,44,895.48



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पोटनियम दुरुस्ती

पोटनियम क्र.	सध्याच्या पोटनियमाची शब्दरचना	पोटनियम क्र.	दुरुस्तीनंतरची शब्दरचना	दुरुस्तीची कारणे
२	नोंदणीकृत कार्यालय :- १. बँकेचे मुख्य व नोंदणीकृत कार्यालय इमारत क्र. १ (सिटी सर्व्हे नं. १२७७, १२७८, १२७९, १२८१ व १२८२), दुसरा मजला तांबट आळी, ता. महाड, जि. रायगड, महाराष्ट्र (पिन : ४०२ ३०१) या पत्त्यावर राहिल. २. वरील पत्त्यामध्ये कोणताही बदल करावयाचा झाल्यास सदर पोटनियमाची महाराष्ट्र सहकारी संस्था अधिनियम १९६० मध्ये दिलेल्या पद्धतीनुसार दुरुस्ती करावी लागेल व त्यास रिझर्व्ह बँक ऑफ इंडियाची पूर्व परवानगी घ्यावी लागेल.	२	नोंदणीकृत कार्यालय :- १. बँकेचे मुख्य व नोंदणीकृत कार्यालय प्रशासकीय इमारत, दादासाहेब सावंत सहकार भवन, दुसरा मजला तांबट आळी, ता. महाड, जि. रायगड, महाराष्ट्र (पिन : ४०२ ३०१) या पत्त्यावर राहिल. २. वरील पत्त्यामध्ये कोणताही बदल करावयाचा झाल्यास सदर पोटनियमाची महाराष्ट्र सहकारी संस्था अधिनियम १९६० मध्ये दिलेल्या पद्धतीनुसार दुरुस्ती करावी लागेल व त्यास रिझर्व्ह बँक ऑफ इंडियाची पूर्व परवानगी घ्यावी लागेल.	बँकेची प्रशासकीय इमारत परीपूर्ण झाली असून पत्रव्यवहार पत्ता बदलणेकरीता.

बदलत्या बँकींगनुसार आमच्या विविध व आकर्षक ग्राहक सेवा

१. We Connect (ग्राहक संपर्क कक्ष)
२. ठेवीवर जास्तीत जास्त व्याज
३. कमीत कमी व्याजदराने कर्ज उपलब्ध
४. २५ लाख रुपयेपर्यंत त्वरीत कर्ज उपलब्ध
५. जलद कॅशसेवेसाठी IMPS from Branch तसेच RTGS/NEFT सेवा उपलब्ध
६. १ लाखापर्यंत विनामुल्य NEFT सेवा* (अटी व शर्ती लागू)
७. अल्प व्याजदराने सोनेतारण कर्ज
८. मोबाईल बँकींग सेवा
९. INTER BANK / OTHER BANK FUNDS TRANSFER सुविधा उपलब्ध
१०. SMS सुविधा उपलब्ध
११. QR Code (with Sound Box)
१२. पंतप्रधान जीवन सुरक्षा विमा योजना



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Part A: Business segments

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Revenue	15.87	14.56	0	0	46.76	46.31	5.75	3.74	68.38	64.61
Result									4.23	4.04
Unallocated expenses										
Operating profit									4.23	4.04
Income tax									1.4	1.3
Extraordinary profit / loss									0	0
Net profit									2.83	2.74
Other information									0	0
Segment assets	250.49	224.96	0	0	440.16	415.04	47.72	52.24	738.37	692.24
Unallocated assets									0	0
Total assets									738.37	692.24
Segment liabilities	4.69	3.75			34.5	23.06	696.35	662.69	735.54	689.5
Unallocated liabilities									2.83	2.74
Total liabilities									738.37	692.24



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Annexure III Disclosure in financial statements – 'Notes to Accounts'

1. (A) Regulatory Capital

a) Composition of Regulatory Capital

(Amount in crores)

Sr. No.	Particulars	Previous Year	Current Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves (net of deductions, if any)	23.73	25.43
ii)	Additional Tier 1 capital*/ Other Tier 1 capital	26.14	27.52
iii)	Tier 1 capital (i + ii)	49.87	52.95
iv)	Tier 2 capital	5.41	3.72
v)	Total capital (Tier 1+Tier 2)	55.28	56.67
vi)	Total Risk Weighted Assets (RWAs)	320.38	352.70
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	7.41	7.21
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.57	15.01
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.69	1.05
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	17.25	16.07
xi)	Percentage of the shareholding of a) Government of India	0	0
xii)	Amount of paid-up equity capital raised during the year	1.37	1.70
xiii)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL
xiv)	Amount of Tier 2 capital raised during the year, of which: Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL

B) Draw down from Reserves

There is no draw down from reserves during the current financial year.



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2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 31.03.2026 (Structural Liquidity Statement-Last day of the month)

(Amount in crore)

	0 to 14 days	15 to 28 Days	29 days to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	29.08	9.69	28.42	26.06	35.51	193.88	2.46	307.80	632.90
Advances	8.33	4.20	19.88	28.47	52.51	155.76	102.68	37.68	409.51
Investments	21.35	20.14	44.64	27.41	17.90	56.04	0.44	55.47	243.59
Borrowings	-----	-----	-----	-----	-----	-----	-----	-----	-----

b) Maturity pattern of certain items of assets and liabilities as on 21.03.2025 (Structural Liquidity Statement-Last Reported Friday)

(Amount in crore)

	0 to 14 days	15 to 28 Days	29 days to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	18.90	4.98	24.07	16.33	36.91	171.93	5.13	275.52	553.77
Advances	4.82	3.03	13.45	17.73	41.25	159.43	101.92	48.35	389.98
Investments	80.10	4.04	16.77	14.56	22.74	30.95	0.92	49.66	219.74
Borrowings	-----	-----	-----	-----	-----	-----	-----	-----	-----

3. Investments

a) Composition of Investment Portfolio

As on 31. March 2026...(current year balance sheet date)

(Amount in crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	75.40	-----	0.06	-----	-----	-----	75.46
Less: Provision for non-performing investments (NPI)							
Net	75.40	-----	0.06	-----	-----	-----	75.46
Available for Sale							
Gross (Gsec+Treasury Bill)	100.10	-----	-----	-----	-----	-----	100.10
Less: Provision for depreciation and NPI							
Net	100.10	-----	-----	-----	-----	-----	100.10

to be continued...



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(Amount in crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held for Trading							
Gross	0						0
Less: Provision for depreciation and NPI							
Net	-		-	-	-	-	-
Total Investments	175.50		0.06				175.56
Less: Provision for non-performing investments	-	-	-	-	-	-	0
Less: Provision for depreciation and NPI	-	-	-	-	-		0
Net	175.50	-	0.06				175.56
As on 31. March 2025...(Previous year balance sheet date)							
Held to Maturity							
Gross	123.35	-	0.06	-	-	-	123.41
Less: Provision for non-performing investments (NPI)							
Net	123.35		0.06				123.41
Available for Sale							
Gross	16.22		-				16.22
Less: Provision for depreciation and NPI							
Net	16.22		-				16.22
Held for Trading							
Gross	4.02		-				4.02
Less: Provision for depreciation and NPI							
Net	0						0
Total Investments	143.59		0.06				143.65
Less: Provision for non-performing investments	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0
Net	143.59		0.06				143.65



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b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in crore)

Particulars	Previous Year 31.03.2025	Current Year 31.03.2026
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	2.35	2.35
b) Add: Provisions made during the year	0.00	0.89
c) Less: Write off / write back of excess provisions during the year	---	---
d) Closing balance	2.35	3.24
ii) Movement of Investment Fluctuation Reserve	---	---
a) Opening balance	1.34	1.40
b) Add: Amount transferred during the year	0.06	0.05
c) Less: Drawdown	---	---
d) Closing balance	1.40	1.45
iii) Closing balance in IFR as a percentage of closing balance of investments in in AFS and HFT/Current category	6.92%	1.45%

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.
- No Direct sales from HTM category during the Year.

d) Non-SLR investment portfolio

- Non-performing non-SLR investments

(Amount in crore)

Sr. No.	Particulars	Previous Year 31.03.2025	Current Year 31.03.2026
a)	Opening balance		
b)	Additions during the year since 1 st April		
c)	Reductions during the above period		
d)	Closing balance		
e)	Total provisions held		



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ii) Issuer composition of non-SLR investments

(Amount in crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	0	0	0	0	0	0	0	0	0	0
b)	FIs	0	0	0	0	0	0	0	0	0	0
c)	Banks	71.07	77.83	0	0	0	0	0	0	0	0
d)	Private	0	0	0	0	0	0	0	0	0	0
e)	Corporates Subsidiaries/ Joint Ventures	0	0	0	0	0	0	0	0	0	0
f)	Others	0	0	0	0	0	0	0	0	0	0
g)	Provision held towards depreciation	0	0	0	0	0	0	0	0	0	0
	Total *	71.07	77.83	0	0	0	0	0	0	0	0

i) Government securities (including local authorities)

Repo transactions (in face value and market value terms)

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



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

As on 31. March 2026... (current year balance sheet date)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions					
Securities borrowed through GSL transactions		NIL			
Securities placed as collateral under GSL transactions					
Securities received as collateral under GSL Transactions					

As on 31. March 2025... (previous year balance sheet date)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions					
Securities borrowed through GSL transactions		NIL			
Securities placed as collateral under GSL transactions					
Securities received as collateral under GSL Transactions					



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4. Asset quality

a) Classification of advances and provisions held as on 31.03.2026

(Amount Rs in crores)

Particulars	Standard		Non-Performing			Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	361.18	11.93	21.65	0.36	33.94	395.12
Add: Additions during the year					9.85	
Less: Reductions during the year*					15.48	
Closing balance	398.50	10.01	18.27	0.03	28.31	426.81
*Reductions in Gross NPAs due to:						
i) Upgradation						-
ii) Recoveries (excluding recoveries from upgraded accounts)					11.75	
iii) Technical/ Prudential ¹⁶ Write-offs					3.73	-
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.70	1.19	14.36	0.36	15.91	17.61
Add: Fresh provisions made during the year					1.39	1.49
Less: Excess provision reversed/ Write-off loans						-
Closing balance of provisions held	1.80	4.82	12.45	0.03	17.30	19.10
Net NPAs¹⁷						
Opening Balance						
Add: Fresh additions during the year					13.78	
Less: Reductions during the year						
Closing Balance					11.01	



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4. Asset quality

a) Classification of advances and Provision held as on 31/03/2025

Particulars	Standard Total Standard Advances	Non-Performing			Total
		Sub- standard	Doubtful	Loss	
Gross Standard Advances and NPAs					
Opening Balance	349.42	10.76	20.69	0.36	381.23
Add: Additions during the year					
Less: Reductions during the year*					
Closing balance	361.18	11.93	21.65	0.36	395.12
*Reductions in Gross NPAs due to:					
i) Upgradation					
ii) Recoveries (excluding recoveries from upgraded accounts)					
iii) Technical/ Prudential ¹⁶ Write-offs					
iv) Write-offs other than those under (iii) above					
Provisions (excluding Floating Provisions)					
Opening balance of provisions held	1.70	1.08	13.99	0.36	17.13
Add: Fresh provisions made during the year					
Less: Excess provision reversed/ Write-off loans					
Closing balance of provisions held	1.70	1.19	14.36	0.36	17.61
Net NPAs¹⁷					
Opening Balance					
Add: Fresh additions during the year					
Less: Reductions during the year					
Closing Balance					



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Particulars	Standard	Non-Performing			Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances
Floating Provisions					
Opening Balance					
Add: Additional provisions made during the year					
Less: Amount drawn down ¹⁸ during the year					
Closing balance of floating provisions					
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts					
Add: Technical/ Prudential write-offs during the year					3.73
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					0.34
Closing balance					3.39

Ratios ¹⁹ (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	6.63%	8.59%
Net NPA to Net Advances	2.69%	3.68%
Provision coverage ratio	61.11	59.39



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(Amounts in ₹ crore)

b) Sector-wise Advances and Gross NPAs		Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i) Priority Sector							
a) Agriculture and allied activities		33.25	1.97	0.46	35.34	1.89	0.48
b) Advances to industries sector eligible as priority sector lending		23.34	1.06	0.25	25.86	1.87	0.47
c) Services		191.25	14.51	3.39	183.87	19.41	4.91
d) Personal loans		97.00	5.20	1.22	78.37	6.41	1.63
Subtotal (i)		344.84	22.74	5.32	323.44	29.58	7.49
ii) Non-priority Sector							
a) Agriculture and allied activities		-	-	-	-	-	-
b) Industry		-	-	-	-	-	-
c) Services		-	-	-	-	-	-
d) Personal loans		81.97	5.57	1.31	71.68	4.36	1.10
Sub-total (ii)		81.97	5.57	1.31	71.68	4.36	1.10
Total (i + ii)		426.81	28.31	6.63	395.12	33.94	8.59



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c) Particulars of resolution plan and restructuring
i) Details of accounts subjected to restructuring (Applicable to UCBs) (Amount Rs. In Crores)

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



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Non – Fund Based Credit Facilities

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	i) In India	0.10	0	0.16	0
	ii) Outside India				
II	Acceptances, Endorsements and other Obligations (₹ crore)				
III	Other NFB Credit facilities (₹ crore)				

Details of stressed loans transferred during the year

PARTICULARS	2025-26	2024-25
Details of stressed loans transferred during the year	NIL	NIL

Disclosures related to Project Finance

PARTICULARS	2025-26	2024-25
Disclosures related to Project Finance	NIL	NIL

Exposure to Capital Market

PARTICULARS	2025-26	2024-25
Total exposure to Capital Market	NIL	NIL

Risk Category-wise Country Exposure

PARTICULARS	2025-26	2024-25
Total risk Category-wise Country Exposure	NIL	NIL

Disclosure on Factoring

PARTICULARS	2025-26	2024-25
Factoring	NIL	NIL

Intra Group Exposure

PARTICULARS	2025-26	2024-25
Intra Group Exposure	NIL	NIL

Disclosure on Unhedged Foreign Currency

PARTICULARS	2025-26	2024-25
Unhedged Foreign Currency	NIL	NIL

Disclosure on Bancassurance Business

PARTICULARS	2025-26	2024-25
Commission from selling of Non-Life Insurance Policies	0	0
Commission from selling of Life Insurance Policies	0	0
Commission from selling of Pradhan Mantri Insurance Scheme	0.001	0.001

Disclosure on Marketing and Distribution

PARTICULARS	2025-26	2024-25
Disclosure on Marketing and Distribution	Nil	Nil

Disclosure Regarding Priority Sector Lending Certificates (PSLCs)

PARTICULARS	2025-26	2024-25
Purchase of PSLCs	Nil	Nil
Sale of PSLCs	Nil	Nil



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d) Fraud accounts

Disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

Particulars	Current year	Previous year
Number of frauds reported	-	-
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited from 'other	-	-

E) Disclosures related to Project Finance

Disclosures related to Project Finance Nil

e) Disclosure under Resolution Framework for COVID-19-related stress

A special window under the Prudential Framework was extended vide circular DOR. No. BP. BC/3/ 21.04.048 / 2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half- year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

Format for disclosures to be made half yearly starting September 30, 2025

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half- year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	43.54	4.09	-	3.24	36.21
Corporate persons*	-	-	-	-	-
Of which MSMEs	31.36	2.83	-	2.41	26.12
Others	12.18	1.26	-	0.83	10.09
Total	43.54	4.09	-	3.24	36.21

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



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Format for disclosures to be made half year ending 31.03.2026

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	36.21	1.20	-	5.49	29.52
Corporate persons*	-	-	-	-	-
Of which MSMEs	26.12	-	-	4.78	21.34
Others	10.09	1.20	-	0.71	8.18
Total	36.21	1.20	-	5.49	29.52

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

B. Disclosure with respect to Resolution Framework - 2.0 Resolution of Covid-19 related stress of individuals

Businesses as per RBI Circular No. DOR. STR. REC. 11/21.04.048/ 2021-22 May 5, 2021.
Quarters ending March 2026

(Amounts in Crore)

Sl. No	Description	Individual Borrowers	
		Personal Loans	Business Loans
(A)	Number of requests received for invoking resolution process under Part A		
(B)	Number of accounts where resolution plan has been implemented under this window		
(C)	Exposure to accounts mentioned at (B) before implementation of the plan		NIL
(D)	Of (C), aggregate amount of debt that was converted into other securities		
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation		
(F)	Increase in provisions on account of the implementation of the resolution plan		



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5. Exposures

a) Exposure to real estate sector

(Amount in Rs. crore)

Category	Current year	Previous year
i) Direct exposure		
a) Residential Mortgages -		
i) Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	42.64	34.49
ii) Of which, Individual housing loans eligible for inclusion in priority sector advances	21.90	17.14
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;	8.70	7.60
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
i. Residential	Nil	Nil
ii. Commercial Real Estate	Nil	Nil
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	51.34	42.09

Unsecured advances

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	43.92	52.88
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0



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Part A-Details of loans extended against eligible gold and silver collateral

Particular	rs.cr	Loan outstanding As a % of total loan	Average ticket size	Average LTV Ratio	Gross NPA%
1. Opening balance of FY(a)+(b)	65.32	16.53%	0.01	56.11	0.09%
(a) Consumption Loan	3.89	0.98%	0	0	0
(b) Income generating loan	61.43	15.55%	0	0	0.09%
2. New Loans sanctioned and disbursed during FY(c)+(d)	82.73	19.38%	0.01	55.67	0
(c) Consumption loans	10.99	2.57%	0	0	
of which bullet repayment loans	5.77	1.35%	0	0	
(d) Income generating loans	71.74	16.81%	0	0	
3. Renewals sanctioned and disbursed during FY	0	0	0	0	
4. top-up loans sanctioned and disbursed during the FY	0	0	0	0	
5. Loans repaid during the FY(e)+(f)	60.95	14.28%	0		
€ Consumption Loans	3.89	0.91%	0		
of which bullet repayment loans	0	0.00%	0		
(f) Income generating loans	57.06	13.37%	0		
6. Non-performing loans recovered during FY(g)+(h)	0.33	0.07%	0		
(g) Consumptions loans	0	0.00%	0		
of which bullet repayment loans	0	0	0		
(h) Income generating loans	0.33	0.07%	0		
7. Loans written off during the FY(i)+(j)	0.01	0.00%	0		
(i) Consumption LOANS	0	0	0		
of which bullet repayment loans	0	0	0		
(j) Income generating loans	0.01	0.00%	0		
8. Closing balance at the end of FY(k)+(l)	86.76	20.33%	0.01	55.77	0
(k) Consumption loans	10.99	2.57%	0	0	0
of which bullet repayment loans	5.85	1.37%	0	0	0
(l) Income generating loans	75.77	17.75%	0	0	0



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I Gold collateral and auctions

Sr.No	Particulars	Value
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	433gm
(b)	Number of loan accounts in which auctions were conducted	15
(c)	Total outstanding in loan accounts mentioned in (b)	0.08
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	8.900gm
(e)	Gold or silver collateral auctioned during the FY (in grams)	151.10gm
(f)	Recovery made through auctions during the FY (in ₹ crore)	0.16
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	133.33%
(i)	as % of outstanding loan	200.00%

I) RBI has mandated urban Co-operative Banks vide circular No. DOR(PCB).BPD. Cir. No. 10/13.05.000/2019-20 dated March 13,2020 16.01.2024 & 24.02.2025 to have at least 50% of their aggregate loans* & advances (as per para 2.2.1 of the above circular) comprising loans of not more than Rs.25 Lakh or .40% of their Tier I capital, whichever is higher, subject to maximum of Rs. 3.00 Crore per borrower/ party in phased manner up to 31st March, 2025. The Bank's present status is as below:

Sr.No.	Particulars	2025-26	2024-25
a.	Aggregate of loans and advances(as per para 2.2.1 of above circular) Comprising loans of not more than Rs.25 Laks or 0.40% of their Tier I Capital, Whichever is Higher, subject to maximum of Rs.3.00 Crore per borrower/Party.	325.26	310.40
b.	Aggregate loans and advances (as per para 2.2.1 of the above circular) as per audited financial statement	395.12	381.23
c.	Percentage of lending as per above (a/b)	82.32	88.47

Exposures to Related Parties

Sr. No.	Particulars	Previous Year	Current Year
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	0	0.95
2	Aggregate value of outstanding loans to related parties as on 31st March	1.07	1.27
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in %)	0.27	0.30
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	0	0
	(ii) Non-Performing Assets as on 31st March	0	0
5	Amount of provisions held in respect of loans to related parties as on 31st March	0	0
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	0	0
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	0	0



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6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)		
Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	60.41	58.82
Percentage of deposits of twenty largest depositors to total deposits of the bank	9.54	10.36

b) Concentration of advances*

(Amount in ₹ crore)		
Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	20.71	16.90
Percentage of advances to twenty largest borrowers to total advances of the bank	4.85	4.28

*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	Previous Year
Total exposure to the twenty largest borrowers/customers	20.71	16.90
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	4.85	4.28

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

d) Concentration of NPAs

(Amount in ₹ crore)		
Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	7.05	7.96
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	25.73	24.30



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i) Forward rate agreement / Interest rate swap

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	The notional principal of swap agreements		
ii)	Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	NIL	
iii)	Collateral required by the bank upon entering into swaps		
iv)	Concentration of credit risk arising from the swaps (for example, exposures to particular industries, or swaps with highly geared companies.)		
v)	The fair value of the swap book		

(Note - If the swaps are linked to specific assets, liabilities, or commitments, the fair value shall be the estimated amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date. For a trading swap the fair value shall be its mark to market value)

(ii) Exchange traded interest rate derivatives

Sr. No.	Particulars	Current Year	Previous Year
i)	Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)		
ii)	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31st March(instrument wise)	NIL	
iii)	Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		
iv)	Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)		

Quantitative disclosures

Sr. No	Particular	Current Year		Previous Year	
		Currency Derivatives	Interest rate derivatives	Currency Derivatives	Interest rate derivatives
a)	Derivatives (Notional Principal Amount)				
	i) For hedging				
	ii) For trading				
b)	Marked to Market Positions [1]				
	i) Asset (+)	NIL			
	ii) Liability (-)				
c)	Credit Exposure				
d)	Likely impact of one percentage change in interest rate (100*PV01				
	i) on hedging derivatives				
	ii) on trading derivatives				
e)	Maximum and Minimum of 100*PV01 observed during the year				
	i) on hedging				
	ii) on trading				



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8. Disclosure of complaints a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman³²

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

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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

Grounds of complaints, (i.e. complaints relating to	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints Pending at the end of the year	of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year 2025-2026					
Ground - 1 (ATM)					
Ground - 2 (Online Charges)		-----			
Ground - 3 (Charges)		-----			
Ground - 4 (in Person)		-----			
Ground - 5 (Loan & Advances)	-----	-----		-----	-----
Others					
Total					
Previous Year 2024 -2025					
Ground - 1 (ATM)					
Ground - 2 (Online Charges)					
Ground - 3 (Charges)					
Ground - 4 (in Person)					
Ground - 5 (Loan & Advances)					
Others					
Total					



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

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.

Particulars	2025-26	2024-25
Penalties imposed by RBI	0.00	0.00

10. Other Disclosures

a) Business ratios

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.61	9.08
ii) Non-interest income as a percentage to Working Funds	1.00	0.62
iii) Cost of Deposits	6.55	6.31
iv) Net Interest Margin	3.36	3.87
v) Operating Profit as a percentage to Working Funds	1.49	1.72
vi) Return on Assets	0.41	0.42
vii) Business (deposits plus advances) per employee (in ₹ crore)	6.23	5.94
viii) Profit per employee (in ₹ crore)	1.67	0.02

b) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Payment of DICGC Insurance Premium	0.85	0.81
Arrears in payment of DICGC premium	-	-
Date of Payment	04/11/2025 & 05/05/2026	07/11/2024 & 08/05/2025



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c) Provisions and Contingencies

(Amount in Rs. crore)

Provision debited to Profit and Loss Account	Current year	Previous year
i) Provisions for NPI	-	-
ii) Provision towards NPA	4.11	3.68
iii) Provision made towards Income tax	1.39	1.30
iv) Other Provisions and Contingencies	2.24	3.52
Details of other Provision		
1. NPA Provision for mortorium A/C	-	-
2. Special BDDR	-	-
3. Bonus Provision	0.15	0.07
4. Investment Depreciation	0.89	-
5. Leave encashment	1.10	2.25
6. Gratuity Provision	-	1.05
7. Salary Arrears Provision	-	-
8. Standarded Assets Provision	0.10	-
9. Education Fund Provision	-	-
10. Business Development Fund Provision	-	0.15
	7.74	8.50

7. Transfers to Depositor Education and Awareness Fund (DEAF)

(Amount in ₹ crore)

Sr.	Particulars	Current Year	Previous Year
i)	Opening balance of	6.15	5.63
ii)	Add: Amounts	0.47	0.71
iii)	Less: Amounts	0.16	0.19
iv)	Closing balance of	6.46	6.15



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CASH FLOW STATEMENT FOR THE YEAR ENDED 31st March, 2026

Particulars	Schedule	(Rs. In Lakhs)	(Rs. In Lakhs)
		31st March 2026	31st March 2025
Cash Flow from/(used in) Operating Activities :			
Profit /(Loss) before taxes		283.61	273.83
Add :			
Depreciation and amortisation on Assets		169.75	90.54
Provision for Bad and Doubtful Debts		410.67	368.00
Amortisation of premium on securities		5.49	10.10
Write off Accounts		(372.67)	---
Dividend Received		(0.78)	(0.78)
Income from Sale of Securities		(95.42)	(38.02)
BDDR and Bad Debts written Back		(409.00)	(252.00)
Payment from Reserve Account (Edu. Fund and Bus)		(13.64)	(22.30)
Payment from Reserve Account (Ex Gracia)		(40.00)	
Fixed Assets Written off		5.69	
Deffered Tax Amount		(0.62)	
	(i)	(56.92)	429.37
Adjustment for :			
(Increase)/decrease in Funds		(3200.00)	(1,389.10)
(Increase)/decrease in advances		6531.01	1,900.28
Increase/(Decrease in deposits		106.87	388.46
(Increase)/decrease in other assets		(1448.91)	500.74
Increase/(Decrease in other liabilities	(ii)	1988.97	1,400.38
Refund / (payment) of direct taxes	(iii)		8.60
Net Cash Flow from/ (used in) operating activities (i)+(ii)+(iii)		1932.05	1,821.15
Cash Flow from / (used in) Investing activities			
Purchase of Fixed Assets		(180.17)	(772.89)
Sale of Investments		20.04	1.19
Decrease in Bank Deposits		676.81	---
Purchase in Investments		(18,839.57)	(14,357.90)
Redeemed Investments		9,584.65	2,180.33
Sale of Investments		6,153.97	10,994.48
Net Cash Flow from/ (used in) investing activities		(2,584.27)	(1,954.78)



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CASH FLOW STATEMENT FOR THE YEAR ENDED 31st March, 2026

Sr. No.	Particulars	Schedule	(Rs. In Lakhs)	(Rs. In Lakhs)
			31st March 2026	31st March 2025
	Cash Flow from/(used in) Financing Activities :			
	Share Capital issued/ (forfeited/surrendered)		170.60	137.29
	Divident Received		0.78	0.78
	Net Cash Flow from/(used in) financing activities	(c)	171.38	138.06
	Net Increase / (decrease) in cash and cash equivalents (A) + (B) + (C)		(480.84)	4.43
	Cash and Cash equivalents			
	- At the beginning of the Year		3,300.99	3,296.56
	- At the end of the Year		2,820.15	3,300.99

For The Annasaheb Savant Co-Operative Urban
Bank Mahad Limited, Mahad

For. **M/S. Bhav and Bhav Associates**
Chartered Accountants
Firm Registration No. : **118631W**

Signature of CA Swapnil S. Todkar



CA Swapnil S. Todkar (Partner)
Membership No. **154061**
Place : **Mahad**
Date : **June 24th, 2026**
UDIN :- **26154061PILZJL8651**
Place : Mahad

Signature of Vishwajit Kendaki
Vishwajit Kendaki
(Dy. General Manager)

Signature of Jagdish Kulkarni
Jagdish Kulkarni
(Managing Director)

Signature of Director
(Director)

Signature of Director
DIRECTOR

Signature of Smt. Shobha S. Savant
Smt. Shobha S. Savant
(Chairperson)



DISCLOSURE IN FINANCIAL STATEMENTS OVERVIEW

1. Background

The Annasaheb Savant Co-operative Mahad Bank Ltd was incorporated in 1931 and provides a complete suite of banking and financial services. The Bank is primarily governed by the Banking Regulation Act, 1949. The Banks area of operation is Raigad, Pune, Thane, Ratnagiri and Navi Mumbai Municipal corporation district, Satara with all its 24 Branches and Head Office located in Mahad.

2. Basis of preparation

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act, 1949, The circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. Use of estimates

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



SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention

The financial statements are drawn in accordance with the historical cost convention under accrual system of accounting and on "Going Concern" basis.

2. Investments

2.1 Categorization of investments

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- i) 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- ii) 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
- iii) 'Available for Sale' - Securities which do not fall within the above two categories are classified as 'Available for Sale'.

2.2 Classification of Investments

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows:

Government Securities, Other Trustee Securities, Shares of co-operative institutions,

2.3 Valuation of Investments

- i) 'Held to Maturity' - These investments are carried at their Book Value. Any premium on acquisition is amortised over the period remaining to maturity.
- ii) "Available for Sale" - Category are valued scrip-wise at lower of Cost or Market Value. Net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.
- iii) Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by financial benchmarks India private Ltd. Appreciation/Depreciation are aggregated for each class of securities and net depreciation in aggregate for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored.

3. Advances

3.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time till date.

3.2 The unrealized interest in respect of advances classified as Non-performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.

3.3 In respect of advances restricted under the COVID-19 Regulatory Package, adequate provisioning has been made in accordance with RBI guidelines issued from time to time.

4. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5)

The net profit or loss for the period comprises the following components, each of which is disclosed on the face of the profit and loss account statement

- (a) profit or loss from ordinary activities; and
- (b) extraordinary items.

Extraordinary Items

Extraordinary items are disclosed in the Profit & Loss account statement as a part of net profit/loss for the period. The nature and the amount of each extraordinary item is separately disclosed in the notes to account & Profit & Loss statement in a manner that its impact on current profit/loss can be perceived.



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Prior Period Items

The nature and amount of prior period items is separately disclosed in the profit and loss account statement in a manner that their impact on the current profit or loss can be perceived.

Changes in Accounting Estimates

As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation process involves judgments based on the latest information available. Estimates may be required, for example, of bad debts, inventory obsolescence or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability.

Changes in Accounting Policies

Any change in an accounting policy which has a material effect is disclosed in the Notes to accounts. The impact of, and the adjustments resulting from, such change, if material, have been disclosed in the financial statements of the period in which such change is made, to reflect the effect of such change. Where the effect of such change is not ascertainable, wholly or in part, the fact is appropriately indicated in the notes to accounts. If a change is made in the accounting policies which has no material effect on the financial statements for the current period, but which is reasonably expected to have a material effect in later periods, the fact of such change is appropriately disclosed in the period in which the change is adopted.

5. Revenue Recognition (AS 9)

- 5.1 Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.
- 5.2 Income from Bank Guarantee Commission and Dividends received from shares of co-operative institutions are accounted on receipt basis.

6. Property, Plant and Equipment (AS 10)

- 6.1 Freehold Property is stated at Cost.
- 6.2 Cost includes incidental expenses incurred on acquisition of assets.
- 6.3 Depreciation Rates

Depreciation on assets reclassified to appropriate class of assets during the year is calculated prospectively. Fixed Assets are depreciated on written down value basis at the rates considered appropriate by the Management as under

a) Furniture & Fixture	10%
b) Computer Equipment	30%
c) Library	10%
d) Vehicle	15%
e) Premises	10%
f) Electronics & Other Equipment	
Original cost up to Rs. 10,000/-	100%
Rs 10,001/- to Rs. 50,000/-	50%
Above Rs. 50,000/-	33.33%

- 6.4 The additions to the Fixed Assets are net of GST Input Tax Credit to the extent availed by the Bank.



7. Employee Benefits (AS 15)

7.1 Gratuity

The Bank provides gratuity to all employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The Bank makes contributions to funds administered by Payment to Gratuity Fund is accounted for in the books of the Banks.

Employees are covered under Payment of Bonus Act, 1965 and adequate provision is made in the books of the bank.

The Bank has opted a Group Gratuity Scheme from LIC and Annual contribution is made and accounted for accordingly.

7.2 Provident fund

Payment of Provident Fund is made to the Commissioner for Provident Fund at rates prescribed in the Employees Provident Fund and Miscellaneous Provisions Act, 1952 and is accounted for on accrual basis.

Ex-Gratia is accounted on cash basis in the books of the Bank.

7.3 Leave Encashment

The Bank has obtained LIC's New Group Leave Encashment plan for Leave Encashment and the Annual Contribution is duly made and accounted for accordingly

8. Segment Reporting (AS 17)

Till the previous financial year, the Bank had not adopted segment-wise reporting of its banking operations. With effect from the current financial year, the Bank has adopted segment reporting and has classified its operations into the following business segments:

Treasury

Corporate Banking

Wholesale / Retail Banking

Other Banking Business

The change has been made to enhance the quality of financial disclosures and to align the presentation of financial information with the applicable RBI guidelines and industry practices. Income, expenditure, assets and liabilities are allocated to the respective segments on a reasonable and consistent basis. The accounting policies adopted for segment reporting are consistent with those followed in the preparation of the financial statements of the Bank.

9. Related Party Disclosures (AS 18)

The Bank is a co-operative society under the Maharashtra Co-operative Societies Act, 1960 and there are no Related Parties requiring a disclosure under Accounting Standard 18 issued by the Institute of Chartered Accountants of India other than one Key Management Personal, viz. Mr. Yashvant C. Ojale (Up to 22/06/2025) and Mr. Jagdish M. Kulkarni (From 23/06/2025) the Managing Director of the Bank. In terms of RBI circular dated March 29, 2003, he is a single party coming under the category. No further detail thereon needs to be disclosed. The bank has disclosed material particulars of loans to directors relatives (against their own fixed Deposit) outstanding as on 31.03.2026.



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10. Operating Leases (AS 19)

Lease rental obligations in respect of assets taken on operating lease are charged to Profit/Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit & Loss account.

11. Income-Tax (AS 22)

During the year Bank has made provision for income tax on appropriate basis and the same is subject to working of tax liability on finalization of tax audit under income tax act 1961. Deferred Tax : As required by accounting standard AS 22 Taxes On Income issued by The Institute of chartered Accountants of India , the bank has also recognized deferred tax during the current year.

12. Impairment of Assets (AS 28)

There is no material impairment of any of assets in the opinion of the Bank and as such no provision under AS 28 issued by ICAI is required.

13. Provisions, Contingent Liabilities and Contingent Assets (AS 29)

A provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation on the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

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

Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

14. Cash Flow Statement

The Bank has prepared and presented the Cash Flow Statement using the indirect method in accordance with Accounting Standard (AS) 3 – Cash Flow Statements, as issued by the Institute of Chartered Accountants of India (ICAI).

15. Previous year's figures are regrouped or rearranged wherever necessary to confirm to the presentation of the current year.

For The Annasaheb Savant Co-operative Urban Bank Mahad Limited,

Vishwajit D. Kendaki
Dy. General Manager

Jagdish M. Kulkarni
Managing Director

Date :- 24/06/2026



CHANGE IN ACCOUNTING POLICY

1. Broken Period Interest on Investments:

Till the previous financial year, Broken Period Interest paid on the purchase of investments was accounted for as an asset and disclosed under "Interest Receivable" in the Balance Sheet. During the current year, the Bank has revised its accounting policy and has accounted for Broken Period Interest in accordance with the applicable RBI guidelines governing the accounting of investments by co-operative Banks.

Accordingly, Broken Period Interest paid is charged to the Profit and Loss Account at the time of payment and recognised as interest income upon receipt. The change has been made to align the Bank's accounting policy with the RBI guidelines and has been applied prospectively from the current financial year.

2. Interest on Statutory Reserve (Earmarked Investments):

Till the previous financial year, the interest earned on investments earmarked against the Statutory Reserve Fund was appropriated by debiting the Profit and Loss Account and crediting the Statutory Reserve Fund. With effect from the current financial year, the Bank has revised its accounting policy and discontinued such appropriation.

The change has been made as there is no requirement under the applicable Act, Rules, or regulatory guidelines to transfer the interest earned on such investments to the Statutory Reserve Fund. Accordingly, the said interest is recognised as income in the Profit and Loss Account. This change has been made to present the financial results of the Bank more appropriately and to reflect the true and fair profit for the year.

3. Recognition of Locker Rent Income:

Till the previous financial year, locker rent income was recognised on a receipt basis. With effect from the current financial year, the Bank has revised its accounting policy and has started recognising locker rent income on an accrual basis.

The change has been made to comply with the accrual concept of accounting and to ensure a more appropriate and consistent recognition of income in the period to which it relates. Accordingly, locker rent income is recognised in the Profit and Loss Account on an accrual basis, resulting in a more accurate presentation of the Bank's financial performance for the year.

4. Accounting of Voluntary Retirement Scheme (VRS) Expenditure:

Till the previous financial year, expenditure incurred under the Voluntary Retirement Scheme (VRS) was deferred and amortised over the remaining period of service of the concerned employees. With effect from the current financial year, the Bank has revised its accounting policy and recognises the entire VRS expenditure in the Profit and Loss Account in the year in which the liability is incurred and paid.

The change has been made in accordance with the accrual and prudence principles of accounting to ensure appropriate recognition of expenditure in the period to which it relates. Consequently, VRS expenditure amounting to Rs. 30,89,490.00 has been charged to the Profit and Loss Account during the current financial year which was related to earlier years. The change has resulted in an decrease in the profit for the year by Rs. 30,89,490.00.



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5 Accounting of Nominal Members' Fees:

Till the previous financial year, the fees received from nominal members were transferred to the Reserve Fund Account in the year of receipt. With effect from the current financial year, the Bank has revised its accounting policy and shall transfer the nominal members' fees to the Reserve Fund Account only in the year in which the concerned member ceases to be a nominal member.

The change has been made to appropriately recognise the liability associated with the nominal membership during its tenure and to ensure proper matching of the related amount with the period in which the membership ceases. Accordingly, nominal members' fees received during the year shall remain accounted for as a liability until such time as they are eligible for transfer to the Reserve Fund Account.

6 Deferred Tax Accounting:

Till the previous financial year, the Bank had not recognised Deferred Tax Assets and Deferred Tax Liabilities in its financial statements. With effect from the current financial year, the Bank has adopted the accounting policy of recognising deferred tax in accordance with the applicable accounting principles.

Accordingly, Deferred Tax Assets and Deferred Tax Liabilities arising on timing differences between the accounting income and taxable income have been recognised in the financial statements. The change has been made to ensure compliance with the applicable accounting standards and to present a true and fair view of the financial position and results of the Bank. The financial impact of the recognition of deferred tax has been appropriately considered in the financial statements for the current year.

For The Annasaheb Savant Co-operative Urban Bank Mahad Limited,

Vishwajit D. Kendaki
Dy. General Manager

Jagdish M. Kulkarni
Managing Director

Date :- 24/06/2026



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

अंदाजपत्रक

सन 2025-26 चे अंदाजपत्रक व प्रत्यक्ष उत्पन्न व खर्च
तसेच सन 2026-27 करीता सूचित करण्यांत येणारे अंदाजपत्रक तपशील खालीलप्रमाणे

उत्पन्न

(रुपये आकडे लाखांत)

अ.क्र.	खात्याचे नांव	सन 2025-26 सालाकरीता सुचविलेले बजेट	प्रत्यक्ष उत्पन्न	सन 2026-27 सालाकरीता सुचविलेले बजेट
1.	मिळालेले व्याज	6300.00	6119.20	6800.00
2.	कमिशन	50.00	29.60	40.00
3.	इतर उत्पन्न	450.00	688.93	700.00
4.	तोटा	-----	-----	-----
	एकूण	6800.00	6837.73	7540.00

खर्च

(रुपये आकडे लाखांत)

अ.क्र.	खात्याचे नांव	सन 2025-26 सालाकरीता सुचविलेले बजेट	प्रत्यक्ष खर्च	सन 2026-27 सालाकरीता सुचविलेले बजेट
1.	दिलेले व्याज	3650.00	3934.82	4390.00
2.	सेवक पगार, भत्ते, प्रॉव्हिडंट फंड, वर्गणी	1200.00	1071.26	1200.00
3.	व्यवसाय खर्च	800.00	773.89	800.00
4.	तरतूदी	600.00	634.79	600.00
5.	निव्वळ नफा (Before Tax)	550.00	423.97	550.00
6.	एकूण	6800.00	6837.73	7540.00

आय.एस.ओ. 9001: 2015 - गुणवत्ता धोरण

आम्ही सर्व संचालक मंडळ सदस्य व कर्मचारी,
दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लि., महाड बँकेला
राज्यातील अग्रगण्य बँक बनवण्यासाठी कटिबद्ध आहोत यासाठी आम्ही तत्पर,
आधुनिक, अद्ययावत, मूल्याधिष्ठित मोबदला देणारी बँकींग सेवा व उत्पादने पुरवितो.
त्यासाठी आमच्याकडे सेवाभावी कार्यक्षम व ग्राहकांप्रती आत्मीयता असणारे कर्मचारी
आहेत. त्यांच्या माध्यमातून आम्ही आमच्या कार्यपद्धती व कामगिरीमध्ये
निरंतर सुधारणा करू.



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

● मुख्य कार्यालय : प्रशासकीय इमारत, दुसरा मजला, तांबट आळी, महाड, जि. रायगड, पिन: 402301 ●

● E-mail : mahadbank@asbmahad.bank.in

● Web : www.asbmahad.bank.in ● ☎ (02145) 222645

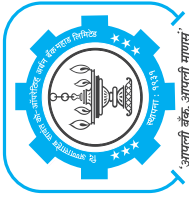
» सौ.सुप्रिती संजय पवार » श्री.विजय बाळकृष्ण सावंत » श्री.मारुती यल्लप्पा शेडबाळकर » श्री.विश्वजित धर्मा केंदकी
डेप्युटी जनरल मॅनेजर डेप्युटी जनरल मॅनेजर डेप्युटी जनरल मॅनेजर डेप्युटी जनरल मॅनेजर
मोबाईल : 7350629759 मोबाईल : 8308631639 मोबाईल : 9423376372 मोबाईल : 9881922714

01 महाड शाखा प्रशासकीय इमारत, पहिला मजला, तांबट आळी, महाड, जि. रायगड पिन : 402301 शाखाधिकारी : श्री.संतोष आत्माराम यादव मोबाईल : 9822089021	06 बिरवाडी शाखा मोरया सुपरमार्केट, पहिला मजला, बिरवाडी, ता. महाड, जि. रायगड, पिन: 402302 शाखाधिकारी : श्री. पराग उल्हास जाधव मोबाईल : 9403093334
02 श्रीवर्धन शाखा भारत प्लाझा, तळमजला, छ.शिवाजी मार्ग, श्रीवर्धन, जि.रायगड 402110 शाखाधिकारी : श्री.सुमंत भालचंद्र फाटक मोबाईल : 8888128429	07 पाली शाखा छ.शिवाजी चौक, पंचायत समितीजवळ, पाली, ता.सुधागड, जि.रायगड पिन : 410205 शाखाधिकारी : श्री.नितीन सूर्यकांत पिंपळे मोबाईल : 9011139116
03 मुरुड शाखा मु.बाजारपेठ, पो.ता.मुरुड, जि.रायगड पिन : 402401 शाखाधिकारी : श्री.प्रविण यशवंत जाधव मोबाईल : 9960828801	08 पनवेल शाखा पारिजात अपार्टमेंट, वैशंपायन वाडा, पनवेल, जि.रायगड पिन : 410206 शाखाधिकारी : श्री.तेजस रविंद्र वनारसे मोबाईल : 9921119601
04 पोलादपूर शाखा मु.बाजारपेठ, पो.ता.पोलादपूर, जि.रायगड पिन:402303 शाखाधिकारी : सौ.उज्वला राजेश सकपाळ मोबाईल : 7249233727	09 मोहोपाडा शाखा साईकृपा हॉटेलजवळ, मोहोपाडा, ता.खालापूर, जि.रायगड पिन : 410201 शाखाधिकारी : सौ.सुषमा सुधीर हणबर मोबाईल : 9322094894
05 म्हसळा शाखा परवळकर बनकर कॉम्प्लेक्स, १ ला मजला मु.पो.ता.म्हसळा, जि.रायगड पिन : 402105 शाखाधिकारी : श्री.अक्षय दिलीप परकर मोबाईल : 7276146365	10 खोपोली शाखा म.गांधी मार्ग, मशिदीजवळ, खोपोली, जि.रायगड पिन:410203 शाखाधिकारी : श्री.परेश श्रीकांत वडके मोबाईल : 9028236785



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11 माणगांव शाखा मु.बाजारपेठ,पो.ता.माणगांव,जि.रायगड पिन : 402104 शाखाधिकारी : श्री. सुमित किशोर माळी मोबाईल : 9975506969	18 तुडील शाखा पिन : 402115 मु.लोअर तुडील,पो.अप्पर तुडील,ता.महाड,जि.रायगड शाखाधिकारी : श्री.गौरव दिपक कांबळे मोबाईल : 9623354435
12 नेरळ शाखा पिन : 410101 अंबिका नाका,नेरळ-माथेरान मार्ग, नेरळ, जि.रायगड शाखाधिकारी : श्री.अंकुश गणेश कदम मोबाईल : 8308323122	19 निजामपूर शाखा पिन : 402120 बाजारपेठ,दिधी-पुणे रस्ता,निजामपूर,ता.माणगांव, जि.रायगड शाखाधिकारी : श्री अक्षय दत्तराज पवार मोबाईल : 9923299792
13 पेण शाखा मु.खाटीक आळी,पो.ता.पेण,जि.रायगड पिन : 402107 शाखाधिकारी : सौ.राजश्री मुकेश बन्सल मोबाईल : 8850466118	20 बोलीपंचतन शाखा पिन : 402403 मु.बाजारपेठ,पो.बोलीपंचतन,ता.श्रीवर्धन,जि.रायगड शाखाधिकारी : श्री.अमित मनोहर साळुंखे मोबाईल : 7875061040
14 अलिबाग शाखा बालाजी नाका,मु.पो.ता.अलिबाग,जि.रायगड पिन:402201 शाखाधिकारी : सौ.स्नेहल संदेश मांगडे मोबाईल : 9130005023	21 मंडणगड शाखा पिन : 415203 बाजारपेठ,मोगलशेख कॉम्प्लेक्स,ता.मंडणगड,जि.रत्नागिरी शाखाधिकारी : सौ.शोभा जितेंद्रसिंग गौड मोबाईल : 9175200090
15 उरण शाखा श्रीराजनगर,कामथा रोड,उरण,जि.रायगड पिन:402702 शाखाधिकारी : सौ.सीमा किशोर कांबळे मोबाईल : 9757109380	22 पिरंगुट शाखा १ ला मजला,मुळशी टॉवर,पोलीस चौकीसमोर,मु.पो.पिरंगुट ता.मुळशी, जि.पुणे पिन : 412115 शाखाधिकारी : श्री.मारुती तुकाराम मोहिते मोबाईल : 9763921421
16 रोहा शाखा मातृछाया कॉम्प्लेक्स,तळमजला,मु.पो.ता.रोहा, जि.रायगड पिन:402109 शाखाधिकारी : श्री.सुरेंद्र विठोबा श्रीवर्धनकर मोबाईल : 9096206727	23 तळा शाखा मु.बाजारपेठ,एस.टी.स्टॅण्डजवळ,पो.ता.तळा,जि.रायगड पिन : 402111 शाखाधिकारी: श्री.राजीव सुधाकर पुळेकर मोबाईल : 9822893887
17 कर्जत शाखा टिळक चौक,कपालेश्वर मंदिराजवळ,महावीर मार्ग, ता.कर्जत, जि.रायगड पिन : 410201 शाखाधिकारी: सौ.वैशाली सुरज पालांडे मोबाईल : 8452053366	24 नवेनगर शाखा म.गांधी मार्ग,नवेनगर,ता.महाड, जि.रायगड पिन : 402301 शाखाधिकारी: श्री.सुबोध विवेकानंद खैरकर मोबाईल : 8830607193



दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लिमिटेड

मुख्य कार्यालय : प्रशासकीय कार्यालय, दुसरा मजला, तांबट आळी, महाड, जि. रायगड

- नॉटदणी क्रमॉंक : नं. 6942 दि.03/01/1931 • आर.बी.आय.लायसेन्स नंबर : एम्.एच. 418 दि. 10/1/1985
- कार्यक्षेत्र : रायगड, ठाणे, पुणे, रत्नागिरी, सातारा जिल्हे व नवी मुंबई म्युनिसिपल कॉर्पोरेशन हद्द यापुरते मर्यादित

बँकेची संपत्तिक स्थिती

(अ.क्र. 2 ते 12 चे आकडे लाखांत)

अ.क्र.	तपशील	सन 2021	सन 2022	सन 2023	सन 2024	सन 2025	सन 2026
1)	सभासद संख्या	71533	73643	75527	77447	79201	81170
2)	वसुल भाग भांडवल	1809.13	1953.02	2100.48	2235.17	2372.46	2543.06
3)	रिझर्व्ह फंड	1468.33	1575.09	1689.42	1835.12	2023.42	2095.30
4)	इतर फंड	2473.15	2964.44	2851.80	3184.34	3401.72	3148.80
5)	ठेवी	55625.55	58782.13	53786.02	54858.69	56758.97	63289.98
6)	कर्जे	35953.71	37993.08	38697.11	38123.01	39512.11	42680.99
7)	गुंतवणूक	22631.97	23897.94	18929.58	20938.07	22149.08	24663.15
8)	खेळते भांडवल	67172.32	66059.95	61832.77	63682.98	66559.83	71085.28
9)	संचालक मंडळावरील सदस्यांच्या कर्जांची टक्केवारी	0 %	0 %	0.04%	0 %	0 %	0 %
10)	बँकांची बाहेरील कर्जे	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.
11)	एम्.पी.ए.चे प्रमाण	2.07 %	3.23 %	2.47 %	3.54 %	3.36 %	2.69 %
12)	निव्वळ + नफा / - तोटा	- 561.53	+ 67.68 संश्लिप्त (-493.85) तोटा	निव्वळ नफा 210.99 चालू वर्षातील नफा 704.84	+ 346.41	Before Tax + 404.44 After Tax + 274.44	Before Tax + 423.41 After Tax + 283.91
13)	ऑडिट वर्ग	अ	अ	अ	अ	अ	अ
14)	कर्मचारी संख्या	167	158	147	146	162	170
15)	मुख्य कार्यालयासहिल शाखांची संख्या	1 + 24	1 + 24	1 + 24	1 + 24	1 + 24	1 + 24



बँकेच्या प्रशासकीय इमारतीचा लोकार्पण सोहळा व दादासाहेब सावंत सहकार भवन चे अनावरण प्रसंगी उपस्थित **मा.श्री.सुनिलजी तटकरे** (खासदार, रायगड लोकसभा मतदारसंघ तथा संसदीय अध्यक्ष व नैसर्गिक समिती, भारत सरकार), नगराध्यक्ष **मा.श्री.सुनील कविस्कर**, माजी नगराध्यक्षा **मा.स्नेहल जगताप**, चेअरपर्सन **श्रीमती शोभाताई सावंत**, व्हाईस चेअरपर्सन **अॅड.मानसी मराठे**, मॅनेजिंग डायरेक्टर **श्री.जगदीश कुळकर्णी** व विद्यमान संचालक **मंडळ**



बँकेचे मुरुड शाखा अद्ययावत जागेचे लोकार्पण सोहळ्याप्रसंगी उपस्थित चेअरपर्सन **श्रीमती शोभाताई सावंत**,
व्हाईस चेअरपर्सन **अॅड.मानसी मराठे**, मॅनेजिंग डायरेक्टर **श्री.जगदीश कुळकर्णी** व
विद्यमान संचालक मंडळ



बँकेचे पोलादपूर शाखा अद्ययावत जागेचे लोकार्पण सोहळ्याप्रसंगी उपस्थित
चेअरमन **श्रीमती शोभाताई सावंत**, मॅनेजिंग डायरेक्टर **श्री.जगदीश कुळकर्णी**
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मॅनेजिंग डायरेक्टर **श्री.जगदीश कुळकर्णी** व विद्यमान संचालक मंडळ



● श्री विरेश्वराय नमः ●



श्री विरेश्वर देवस्थान मंदिर

(महाड - रायगड)

उत्सव
कालावधी

गुरु. दि. ४ मार्च २०२७

ते

गुरु.दि. ११ मार्च २०२७

महाशिवरात्री

शनि. दि. ६ मार्च २०२७

छबिना

बुध. दि. १० मार्च २०२७



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॥ सांविजनिक गणशास्त्र ॥

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अखिल जोशी, महाड
- मुद्रक : प्रिंट ओम, सातारा

प्रशासकीय कार्यालय :

प्रशासकीय इमारत, दुसरा मजला,
तांबट आळी, महाड, जि.रायगड
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