



**THE KALYAN JANATA
SAHAKARI BANK LTD.**

MULTI-STATE SCHEDULED BANK

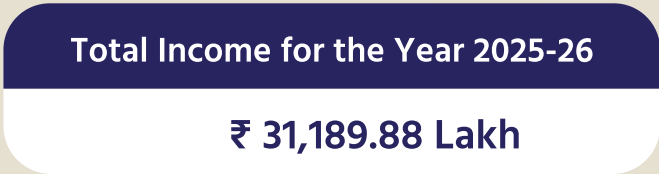
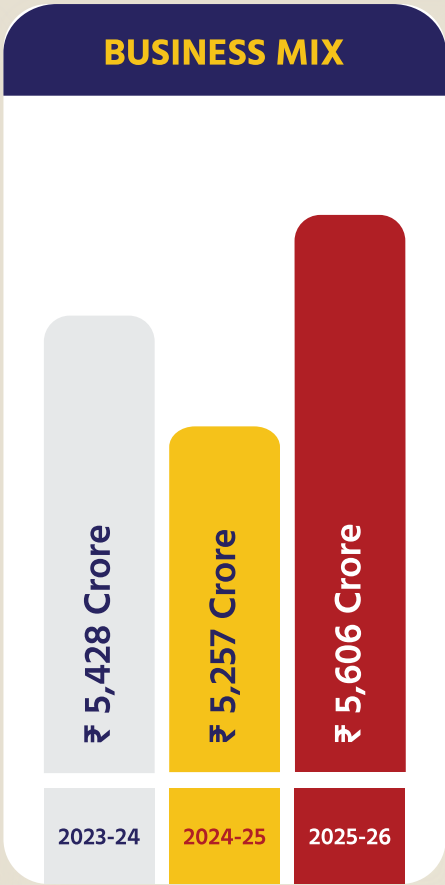
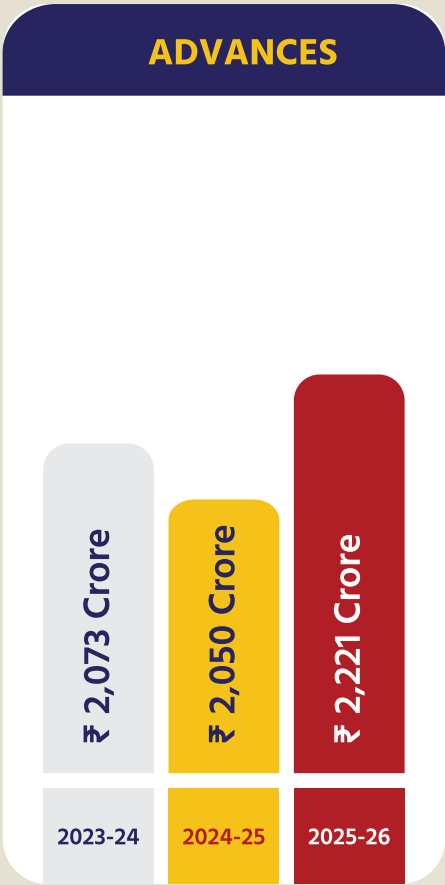
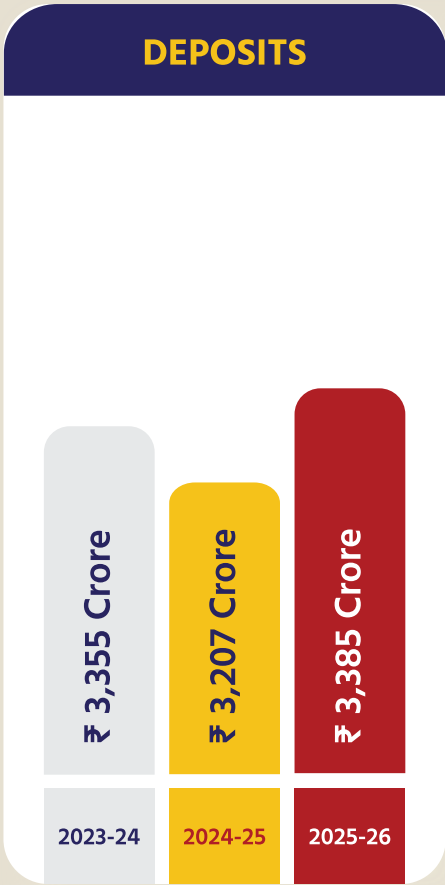
50⁺
YEARS OF
MOMENTUM

हर पल **PROGRESSIVE**

53rd Annual Report 2025-26

५३^{वा} वार्षिक अहवाल २०२५-२६

KEY PERFORMANCE INDICATORS



₹ in Lakh

Interest on Loans & Advances



Interest on Investments



Other Receipts



Net Profit



Interest on Deposits



Salary Expenses



Administrative Expenses



Depreciation



Provision





Newly Elected Board of Directors (नवनिर्वाचित संचालक मंडळ)

THE KALYAN JANATA SAHAKARI BANK LTD.
(MULTI-STATE SCHEDULED BANK)

REG. NO : MSCS/CR/1272/2017



अॅड. संपदा कुळकर्णी
अध्यक्ष



श्री. महेश देशपांडे
उपाध्यक्ष



श्री. मकरंद केळकर
संचालक



डॉ. बिपीनचंद्र वाडेकर
संचालक



श्री. रविंद्र धारणे
संचालक



सी.ए. सौरभ जोशी
तज्ज्ञ संचालक



सी.ए. प्रकाश कपूरिया
तज्ज्ञ संचालक



श्री. अमोल कौलगुड
संचालक



श्री. प्रकाश लेले
संचालक



श्री. सुशीलकुमार मुळ्ये
संचालक



श्री. शेखर प्रभू
तज्ज्ञ संचालक



डॉ. चंद्रशेखर तांबडे
संचालक



श्री. प्रविण गमरे
संचालक



सी.ए. रेवा प्रभुदेसाई
तज्ज्ञ संचालिका



डॉ. अस्मिता मोडक
संचालिका



श्री. अनंत कुलकर्णी
व्यवस्थापकीय संचालक व मुख्य कार्यकारी अधिकारी

Newly Elected Board of Management (नवनिर्वाचित व्यवस्थापकीय मंडळ)



डॉ. बिपीनचंद्र वाडेकर
अध्यक्ष



सी.ए. प्रकाश कपूरिया
संचालक



श्री. शेखर प्रभू
संचालक



श्री. विवेक घळसासी
सदस्य



श्री. मधुकर खरे
सदस्य



श्री. राजेश धारपुरे
सदस्य

मे. किर्तिने अँड पंडित (मुख्य अंतर्गत लेखापरीक्षक)

मे. मुकुंद एम. चितळे अँड कं. (वैधानिक लेखापरीक्षक)



Pre-election Board of Directors (निवडणुकपूर्व संचालक मंडळ)

THE KALYAN JANATA SAHAKARI BANK LTD.
(MULTI-STATE SCHEDULED BANK)

REG. NO : MSCS/CR/1272/2017



श्री. यशवंत पांगारकर
अध्यक्ष



श्री. मंगेश पाटील
उपाध्यक्ष



सी.ए. सचिन आंबेकर
संचालक



डॉ. रताकर फाटक
संचालक



अॅड. सुरेश पटवर्धन
संचालक



श्री. मधुसूदन पाटील
संचालक



श्री. पद्मनाभ जोशी
संचालक



श्री. हेमंत दरगोडे
संचालक



श्री. मिलिंद नाईक
संचालक



डॉ. संदीप जाधव
संचालक



श्री. पंकज दांडेकर
संचालक



श्री. शशिकांत आंधळे
संचालक



श्री. मकरंद केळकर
संचालक



डॉ. वैदेही दधरदार
संचालिका



अॅड. संपदा कुळकर्णी
संचालिका



सी. ए. किशोर गुजर
स्वीकृत तज्ज्ञ संचालक



श्री. अनंत कुलकर्णी
व्यवस्थापकीय संचालक व मुख्य कार्यकारी अधिकारी

Pre-election Board of Management (निवडणुकपूर्व व्यवस्थापकीय मंडळ)



श्री. पद्मनाभ जोशी
अध्यक्ष



श्री. पंकज दांडेकर
सदस्य



डॉ. वैदेही दधरदार
सदस्य



श्री. विवेक घळसासी
सदस्य



डॉ. बिपिनचंद्र वाडेकर
सदस्य



अॅड. अश्विन जोगळेकर
सदस्य

मे. धनंजय जे गोखले अँड कं. (मुख्य अंतर्गत लेखापरीक्षक)

मे. मुकुंद एम. चितळे अँड कं. (वैधानिक लेखापरीक्षक)



Executive Members (कार्यकारी अधिकारी)

Mr. Anant N. Kulkarni	Managing Director & CEO	B.Com., CAIIB, GDC & A
Mr. Vijay V. Gaikwad	General Manager	BA, JAIIB, Dip. in UCB, Dip. in Micro Fin, Dip. in Home Loan
Mr. Milind M. Phatak	General Manager	B.Sc., CAIIB, Dip. in UCB, GDC & A, Dip. in Home Loan, Dip. in Banking & Finance
Mr. Ravindra B. Vekhande	Deputy General Manager	B.Com., CAIIB, Dip in UCB, Dip. in Home Loan, GDC & A
Mr. Vinayak K. Patkar	Deputy General Manager	B.Com., CAIIB, Dip. in Home Loan, Dip. in UCB, GDC & A, MBA Banking, Cert. in Treasury
Mr. Sunil J. Bhoir	Deputy General Manager	B.Com., JAIIB, GDC & A, Dip. in UCB
Mr. Nilesh N. Jage	Deputy General Manager	B.Sc., CAIIB, Dip in UCB, GDC & A
Mr. Deelip K. Gosavi	Assistant General Manager	BE, MBA
Mr. Anant V. Bele	Assistant General Manager	B.Com., CAIIB, GDC & A, Dip. in UCB
Mrs. Madhuri S. Joshi	Assistant General Manager	B.Com., CAIIB, Dip. in UCB, Dip. in Home Loan, Dip. in Micro Finance, GDC & A
Mrs. Varsha V. Gogate	Assistant General Manager	B.Com., CAIIB, Dip. in Home Loan, Dip. in UCB
Mr. Sandeep S. Jadhav	Assistant General Manager	B.Com., DCA
Mr. Kishor M. Gawde	Assistant General Manager	B.Com., CAIIB, Dip. in Home Loan, Dip. in Micro Finance, Dip. in UCB
Mr. Deepak M. Salunkhe	Assistant General Manager	M.Com., Dip in UCB, DTL, GDC & A, JAIIB
Mr. Mandar G. Lombar	Assistant General Manager	M.Com., CAIIB, DCA, GDC & A
Mr. Mahesh P. Dharmadhikari	Assistant General Manager	BE, CAIIB, Dip. in Home Loan, Dip. in UCB, Dip. in Banking Technology, CISA, GDC & A, MBA
Mr. Prakash S. Ranade	Assistant General Manager	B.Com., CAIIB, Dip. in Home Loan, PGD in Business Corporate Law, Dip. in UCB, Dip. in HRM, GDC & A, MBA Banking, Dip. in Retail Banking, Dip. in Financial Advising
Mr. Milind S. Garge	Assistant General Manager	B.Com., Dip. in Home Loan, GDC & A, Dip. in UCB
Mr. Vilin R. Wadekar	Assistant General Manager	M.Com., DBM, CAIIB, Dip. in Home Loan, Dip. in UCB, GDC & A, MBA Banking, MMS
Mrs. Ujjwala V. Pathak	Assistant General Manager	B.Sc., CAIIB, Dip. in Home Loan, Dip. in UCB, GDC & A
Mr. Rajnish R. Kolte	Chief Manager	B.Com., Dip. in Home Loan, Cert. in SQL Server 2000
Mr. Rahul S. Gadre	Chief Manager	B.Com., JAIIB
Mr. Santosh G. Rajarshi	Chief Manager	B.Sc., CAIIB



शाखेचे नांव	शाखा व्यवस्थापक	शाखा संपर्क संचालक
मुख्य शाखा	श्री. राहुल गद्रे	अॅड. संपदा कुळकर्णी व श्री. प्रकाश लेले
रामबाग शाखा	श्री. संतोष राजर्षी	श्री. महेश देशपांडे व श्री. मकरंद केळकर
कोळसेवाडी शाखा	कु. योजना चव्हाण	डॉ. अस्मिता मोडक व डॉ. चंद्रशेखर तांबडे
काळातलाव शाखा	सौ. स्मिता मुंजे	श्री. मकरंद केळकर व डॉ. चंद्रशेखर तांबडे
सिंडिकेट शाखा	सौ. स्वाती पाटील	डॉ. बिपीनचंद्र वाडेकर व श्री. प्रविण गमरे
मुरबाड शाखा	श्री. रमेश कांबळे	श्री. महेश देशपांडे व श्री. प्रविण गमरे
उल्हासनगर 4 शाखा	श्री. मिलिंद गर्गे	अॅड. संपदा कुळकर्णी व डॉ. बिपीनचंद्र वाडेकर
नेतीवली शाखा	सौ. वैशाली नेवे	श्री. महेश देशपांडे व डॉ. अस्मिता मोडक
बैलबाजार शाखा	सौ. उपासना मोरे	श्री. महेश देशपांडे व डॉ. चंद्रशेखर तांबडे
आधारवाडी शाखा	सौ. स्वाती पाटकर	श्री. मकरंद केळकर व श्री. शेखर प्रभू
वाडा शाखा	श्री. राहुल गायकवाड	अॅड. संपदा कुळकर्णी
खडकपाडा शाखा	सौ. सुप्रिया केणे	डॉ. बिपीनचंद्र वाडेकर व श्री. प्रकाश लेले
घाटकोपर शाखा	सौ. मधुरा गुजर	सी.ए. सौरभ जोशी
बदलापूर शाखा	श्री. अभय देशपांडे	श्री. शेखर प्रभू व श्री. प्रविण गमरे
उल्हासनगर 2 शाखा	सौ. अपूर्वा भाटिया	श्री. मकरंद केळकर व श्री. प्रकाश लेले
ठाणे शाखा	सौ. पूर्वा बिवलकर	सी.ए. सौरभ जोशी
सातारा शाखा	श्री. समीर मणुरकर	अॅड. संपदा कुळकर्णी व सी.ए. रेवा प्रभुदेसाई
कराड शाखा	श्री. विशाल गोखले	अॅड. संपदा कुळकर्णी व सी.ए. रेवा प्रभुदेसाई
खारघर शाखा	कु. अनुजा वालावलकर	श्री. अमोल कौलगुड
चिंचवड शाखा	श्री. भूषण सोनावणे	श्री. रविंद्र धारणे व श्री. सुशीलकुमार मुव्वे
हडपसर शाखा	श्री. निलेश देशमुख	श्री. महेश देशपांडे व श्री. सुशीलकुमार मुव्वे
नाशिक शाखा	सौ. दिपाली उमरेडकर	श्री. महेश देशपांडे व श्री. अमोल कौलगुड



शाखेचे नांव	शाखा व्यवस्थापक	शाखा संपर्क संचालक
कोल्हापूर शाखा	श्री. राहुल पाटील	अॅड. संपदा कुलकर्णी व सी.ए. रेवा प्रभुदेसाई
बोरिवली शाखा	सौ. सुषमा सावंत	श्री. अमोल कौलगुड
उल्हासनगर 5 शाखा	कु. प्रज्ञा परांजपे	श्री. प्रकाश लेले व श्री. शेखर प्रभू
भोसरी शाखा	श्री. सचिन चव्हाण	श्री. सुशीलकुमार मुळ्ये व श्री. रविंद्र धारणे
चिंचपाडा रोड शाखा	श्री. विवेक पाटील	श्री. शेखर प्रभू व डॉ. अस्मिता मोडक
डोंबिवली शाखा	श्री. प्रियदर्शन आरोलकर	श्री. शेखर प्रभू व डॉ. अस्मिता मोडक
तळेगाव शाखा	सौ. प्रीती वायचळ	श्री. रविंद्र धारणे व श्री. सुशीलकुमार मुळ्ये
नांदिवली मलंग रोड शाखा	सौ. मंदा कातकडे	अॅड. संपदा कुळकर्णी व डॉ. अस्मिता मोडक
टिटवाळा शाखा	सौ. रोहिणी आवटे	डॉ. बिपीनचंद्र वाडेकर
शहिद भगतसिंग रोड शाखा, डोंबिवली	सौ. प्राची गाडगीळ	श्री. शेखर प्रभू
कोन शाखा	श्री. प्रशांत लाड	डॉ. चंद्रशेखर तांबडे व श्री. प्रविण गमरे
वारजे शाखा	सौ. अश्विनी मोहिते	सी.ए. रेवा प्रभुदेसाई
बिबवेवाडी शाखा	सौ. कविता पाटणकर	श्री. महेश देशपांडे व श्री. रविंद्र धारणे
अंबड रोड, नाशिक शाखा	सौ. मृण्मयी सुखात्मे	श्री. महेश देशपांडे व श्री. अमोल कौलगुड
वाघोली शाखा	श्री. राहुल बार्शीकर	श्री. सुशीलकुमार मुळ्ये व श्री. रविंद्र धारणे
भिवंडी शाखा	श्री. मुकेश देशमुख	श्री. प्रकाश लेले व श्री. प्रवीण गमरे
सूरत शाखा	सौ. हिरल पटेल	अॅड. संपदा कुळकर्णी व सी.ए. प्रकाश कपूरिया



NOTICE OF ANNUAL GENERAL MEETING

The Kalyan Janata Sahakari Bank Ltd. (Multi-State Scheduled Bank)

Registered & Head Office: "Kalyanam_astu", Om Vijaykrishna Apt., Adharwadi, Kalyan (W)
(Regd. No. MSCS/CR/1272/2017)

Dear Sir/Madam,

This is to inform you that the 53rd Annual General Meeting of the Bank is scheduled at 10.00 am on Friday, 26.06.2026 at Navrang Banquet Hall, Bailbazar, Kalyan (West) to deliberate following agenda. We request you to be present for the meeting on time.

Agenda of the Meeting

- 1) To consider Annual Report of the Bank tabled by the Board of Directors for the year ended 31st March, 2026.
- 2) To consider and adopt audited Profit & Loss Account for the financial year 2025-26 and Balance Sheet as at 31st March 2026 & Statutory Auditor's Report for the financial year 2025-26 of the Bank as also to take a note of compliance report of last year's statutory audit.
- 3) To approve budget for financial year 2026-27.
- 4) To approve distribution of profit for the year 2025-26 as proposed by the Board of Directors.
- 5) To authorise Board of Directors to re-appoint the Statutory Auditors for the financial year 2026-27 & to fix their remuneration.
- 6) To note the loans granted by the bank to the members of the Board and their relatives.
- 7) To approve annual operational plan & long-term perspective plan of the bank.
- 8) To condone the absence of the members who are not present at this Annual General Meeting.

By order of the Board of Directors

Kalyan

Date: 22.05.2026

Anant Kulkarni

Managing Director & Chief Executive Officer

Note: If the meeting is adjourned for want of quorum, the same shall be held after half an hour on the same day at same place and the requirement of quorum will not be mandatory for such adjourned meeting.

Important Notice to members

1. Members are requested to bring membership identity card / other photo ID while / for attending the meeting.
2. Soft copy of the Annual Report will also be available on bank's website www.kalyanjanata.bank.in. Minutes of last year's Annual General Meeting have been made available at branches as well as on bank's website from 01.09.2025.
3. Members desirous of asking questions in respect of the agenda items may submit the same in writing at branches during office hours or send the same on response@kalyanjanata.in between 18.06.2026 to 22.06.2026. Please note that questions on the items of Agenda will only be considered for discussion in the meeting.
4. All members are required to comply with KYC requirements as advised by RBI.
5. Members are requested to avail the facility of Nomination for shares, if not availed so far. Members are also requested to register their Mobile Number & E-mail ID if not yet registered. Members are required to notify the change in address and / or account number / branch if any, to the respective branch / nearest branch.
6. Members having locker facility are requested to contact their branch for revised locker agreement execution if not yet done..



वार्षिक सर्वसाधारण सभेची सूचना

दि कल्याण जनता सहकारी बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

नोंदणीकृत व मुख्य कार्यालय - "कल्याणमस्तु" ओम विजयकृष्ण अपार्टमेंट, आधारवाडी, कल्याण (प.)

(रजि.क्र. MSCS/CR/1272/2017)

स. न. वि. वि.

या सूचनेद्वारे सभासदांस कळविण्यात येत आहे की बँकेची 53 वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. 26.06.2026 रोजी सकाळी 10.00 वाजता नवरंग बँकवेट हॉल, बैलबाजार, कल्याण (पश्चिम) येथे आयोजित करण्यात आली आहे. सभेपुढील विषय खालीलप्रमाणे आहेत. सभासदांनी सभेस वेळीवर उपस्थित राहावे, ही विनंती.

सभेपुढील विषय

- 1) संचालक मंडळाने सादर केलेल्या दि. 31.03.2026 रोजी संपलेल्या आर्थिक वर्षाच्या अहवालाची नोंद घेणे.
- 2) वैधानिक लेखापरीक्षकांनी तपासलेला दि. 31.03.2026 रोजीचा ताळेबंद, नफा-तोटा पत्रक आणि लेखापरीक्षण अहवाल स्वीकृत करणे तसेच मागील वर्षाच्या वैधानिक लेखापरीक्षणाच्या दोषदुरुस्ती अहवालाची नोंद घेणे.
- 3) आर्थिक वर्ष 2026-27 च्या अंदाजपत्रकास मंजूरी देणे.
- 4) संचालक मंडळाने सुचविलेल्या सन 2025-26 सालच्या नफा वाटणीस मंजूरी देणे.
- 5) सन 2026-27 या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकांची पुनर्नमूद करण्याचा व त्यांचा मेहेनताना ठरविण्याचा अधिकार बँकेच्या संचालक मंडळास देणे.
- 6) संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
- 7) बँकेच्या पुढील वर्षाकरीताच्या तसेच दीर्घकालीन व्यवसाय आराखड्यास मंजूरी देणे.
- 8) या सर्वसाधारण सभेस अनुपस्थित असलेल्या सर्व सभासदांची अनुपस्थिती क्षमापित करणे.

संचालक मंडळाचे आदेशानुसार

कल्याण

दि. 22.05.2026

अनंत कुलकर्णी

व्यवस्थापकीय संचालक व मुख्य कार्यकारी अधिकारी

टीप: गणसंख्येच्या अभावी सभा तहकूब झाल्यास वरील सभा त्याच ठिकाणी, त्याच दिवशी अर्धा तासाने भरेल व त्या सभेस गणसंख्येचे बंधन असणार नाही.

सभासदांसाठी महत्वाच्या सूचना

1. सभेस येताना सभासदांनी सभासदत्वाचे ओळखपत्र / फोटोसहित अन्य ओळखपत्र घेऊन यावे.
2. वार्षिक अहवाल बँकेची वेबसाईट www.kalyanjanata.bank.in वर पाहता येईल. मागील वार्षिक सर्वसाधारण सभेचे इतिवृत्त बँकेच्या शाखांमध्ये तसेच बँकेच्या वेबसाईटवर दि. 01.09.2025 पासून उपलब्ध केलेले आहे.
3. ज्या सभासदांना, सभेच्या विषयाबाबत प्रश्न विचारावयाचे असतील त्यांनी दि. 18.06.2026 ते दि. 22.06.2026 या कालावधीत शाखेच्या कार्यालयीन वेळेत, शाखेमध्ये लेखी स्वरूपात द्यावे अथवा response@kalyanjanata.in या मेल आयडीवर पाठवावेत. सभेच्या विषय पत्रिकेतील विषयांबाबतचे प्रश्न विचारात घेतले जातील. तसेच सभेमध्ये फक्त विषय पत्रिकेतील विषयांबाबतच चर्चा केली जाईल याची कृपया नोंद घ्यावी.
4. भारतीय रिझर्व्ह बँकेच्या सूचनेनुसार, सर्व सभासदांनी के. वाय. सी. (KYC) बाबतच्या कागदपत्रांची पूर्तता करणे आवश्यक आहे.
5. सभासदांनी भाग भांडवलाबाबत वारसाचे नांव नोंदविले नसल्यास वारसाच्या नावाची नोंद करून घ्यावी. तसेच मोबाईल नंबर आणि ई-मेल आयडीची नोंद केली नसल्यास करून घ्यावी. ज्या सभासदांचा पत्ता, शाखा अथवा खाते क्रमांक बदलला असेल तर या संदर्भात संबंधित शाखा / नजीकच्या शाखेत संपर्क साधावा.
6. लॉकर सुविधा घेतली असल्यास व लॉकरबाबत सुधारित करार केला नसल्यास, त्याबाबत आपल्या शाखेस भेट द्यावी.



Chairperson's Note



“ We owe our Financial Year 2025-26 success to the unwavering trust of our shareholders and the rich legacy of our outgoing board and we stand fully prepared for future growth under a newly elected, regulatory-compliant management structure. ”

Dear Members,

On behalf of the Board of Director's, I welcome you to the 53rd Annual General Meeting of the bank. It is my privilege to present to you the audited Balance Sheet as of 31st March 2026, the Profit & Loss Statement for the financial year ending 31st March 2026, as well as Statutory Auditor's Report for the F.Y. 2025-26, along with the 53rd Annual Report.

The election to the Board of the Bank for the period 2025-26 to 2030-31 was unopposed. Since 2008, after 18 years the election process has been concluded unopposed. With the approval from the Co-operative Election Authority, New Delhi, the result of unopposed election of 15 Directors was declared. Some of the senior and experienced members who retired were Adv. Suresh Patwardhan, CA Sachin Ambekar, Shri. Madhusudan Patil, Dr. Ratnakar Phatak, Shri. Padmanabh Joshi, Shri. Hemant Dargode, Shri. Milind Naik, Dr. Sandeep Jadhav, Shri. Yashwant Pangarkar, Shri. Mangesh Patil, Shri. Pankaj Dandekar, Shri. Shashikant Andhale, Dr. Vaidehi Daptardar and CA Kishor Gujar (Co-opted Expert Director).

All these retired members have contributed profusely to the growth of the Bank. The new Board members express sincere gratitude towards them. I am confident that these retired directors will continue to guide the bank in future as well.

In terms of Reserve Bank of India's guidelines in respect of Board of Management, our bank has constituted / appointed the Board of Management who complies with the “fit and

proper” criteria. The new Board of Management is as under:

Dr. Bipinchandra Wadekar	Shri. Vivek Ghalsasi
CA Praksh Kapooria	Shri. Madhukar Khare
Shri. Shekhar Prabhu	Shri. Rajesh Gharpure

Senior and experienced members Shri. Padmanabh Joshi, Shri. Pankaj Dandekar, Dr. Vaidehi Daptardar and Adv. Ashwin Joglekar were retired from Board of Management.

The structure of Board of Director is designed in such a way that it complies with the norms of BR Act as well as various advisories of RBI. The bank is fully braced to handle any challenge of conducting banking business professionally.

Global Economy

IMF projects global growth of 3.1 percent for this year, a downward revision of 0.2 percentage is expected from January projections, while headline inflation is expected to rise from 4.1 percent in 2025 to 4.4 percent in 2026. However, more attacks on critical energy facilities and the prospect of a longer shutdown of the Strait of Hormuz are raising the spectre of a more significant and persistent conflagration for the global economy. Under an adverse scenario, global output would be expected to decline to 2.5 percent, with inflation rising to 5.4 percent.



Under severe scenario-assuming dislocations in energy markets that extend to next year, together with a de-anchoring of inflation expectations and a tightening of financial conditions, the global economy would come close to experiencing a recession, with growth around 2 percent this year & next and global headline inflation near 6 percent.

Indian Economy Scenario

Despite heightened global trade tensions in F.Y. 2025-26 and despite an increase in US tariffs on India's merchandise exports in August 2025, India remained the fastest-growing major economy, with growth accelerating to 7.6 percent, up from 7.1 percent in F.Y. 2024-25, reflecting robust domestic demand supported by low inflation, income tax and Goods and Service Tax (GST) cuts and more accommodative monetary conditions. Net exports contributed negatively to GDP growth as import growth accelerated. On the supply side, growth was supported by robust performance of manufacturing and services.

The current account deficit stood at 1 percent of GDP and fiscal consolidation continued, bringing the general government deficit to 7.4 percent of GDP. Employment rates remained stable and formal job creation strengthened. In F.Y. 2026-27, growth is projected at 6.6 percent, reflecting headwinds from the Middle East conflict. While India's strong macroeconomic buffers offer some protection against downside risks, the conflict underscores the importance of energy diversification, prudent fiscal management and trade diversification.

Banking Developments

The growth cycle of Indian banking system is on upwards trajectory across all parameters. Credit flow to productive sectors of economy is growing at a good pace. The asset quality of scheduled commercial banks (SCBs) has continued to improve, with gross non-performing assets (GNPA) ratio and net non-performing assets (NNPA) ratio declining. The provision coverage ratio (PCR) of SCBs has steadily increased. The low slippage ratio, coupled with raising of

capital from the market and net capital accretion through profits has helped banks to bolster their capital adequacy levels.

Bank's Performance

Mix Business of the bank increased by 6.64% and stood at ₹ 5,606.06 crore during the year under report.

Share Capital & Shareholders

During the reporting year, share capital of the Bank as on 31.03.2026 stood at ₹ 111.86 crore (including PNCPs of Rs. 20.38 lakh). The number of members increased by 2528 and total members as on 31.03.2026 are 68755. The number of nominal members is 7604, out of which 926 are borrowing nominal members and 6678 nominal members are guarantors for various credit facilities sanctioned by the Bank.

In the reporting year, the bank had received permission from RBI for the launch of "Long Term Subordinated Bonds Scheme Series – V" amounting to ₹ 25 crores for its customers which was fully subscribed in three months starting from February 2026.

Capital Adequacy & Own Funds

As per RBI's norms, it is necessary to maintain capital adequacy ratio of 12.00% at the end of March 2026, the capital adequacy ratio of our bank is 13.34%. At the end of the year own funds of the bank increased by 3.56 % & stood at ₹ 206.98 crore.

Deposits

Deposits of the bank increased by 5.55% during the reporting year to ₹ 3,385.02 crore as on 31.03.2026. Bank pays an insurance premium to the Deposit Insurance and Credit Guarantee Corporation of India (DICGC) for the safety and security of customer deposits. This year for the period



1st April 2025 to 30th September 2025 (on deposits of ₹ 3,216.00 crore) & 1st October 2025 to 31st March 2026 (on deposits of ₹ 3,272.92 crore), Bank has paid an amount of premium of ₹ 2.27 Crore and ₹ 2.32 Crore respectively to DICGC. Under DICGC, deposits up to ₹ 5.00 lakh per customer are insured. (For further details, please visit your nearest branch or Bank's website www.kalyanjanata.bank.in)

Advances

During the reporting year, there has been an increase of 8.34% in loans and at the end of the year the total loans of our bank stood at ₹ 2,221.04 crores. The Reserve Bank of India had issued guidelines on concentration risk, where under, the UCB's are required to realign their credit portfolio appropriately. Accordingly, by March 2026 - 50% of the total loans must be having ticket size of 0.40% of the Bank's Tier-1 Capital or ₹ 25.00 lakh, whichever is higher, i.e. retail loans should form 50% of the Bank's aggregate credit portfolio.

To remain compliant in this area, the bank has launched various retail loan schemes to meet requirements of retail customers. Bank is getting good response to these products from the customers. In line with market scenario interest rates on loan have been maintained at competitive level.

Priority Sector Advances

The ratio of credit to priority sector (including PSLCs) during the reporting year is 64.08%. According to the extant guidelines of the Reserve Bank, the ratio of credit to the priority sector is to be maintained at minimum 60%.

Non Performing Assets (NPA)

The gross non-performing assets percentage as on 31.03.2026 is 5.46 % and the net non-performing assets ratio is 2.22%. Provisioning for non-performing assets, impacts bank's profitability. Bank's continuing strenuous efforts helped to bring the existing NPA level down as compared to previous year. Monitoring of loan accounts has been enhanced to ensure that a healthy credit portfolio is maintained with bank.

During Financial year 2025-26, Bank has not written off any loan account. Bank has focused on recovery of non-performing loans, along with efforts to reduce non-performing loans.

Bank has achieved a recovery of ₹ 5.85 crores in the financial year 2025-26 in respect of loans, which were written off in the previous years. Bank's performance is satisfactory during the year.

Advances to Directors

In general, the bank does not consider any credit facility to any director or relatives of the director of the bank. As per guidelines of RBI, Directors can avail loan against their own Fixed Deposits with the Bank, Life Insurance Policies & Government Securities.

Table showing loans & advances granted to directors and their relatives is as under:

	Amount in Lakh
Outstanding as on 31.03.2025	0.00
Disbursement during the year 2025-26	0.90
Recovery during the year 2025-26	0.90
Outstanding as on 31.03.2026	0.00
Overdue	NA

Investments and Funds Management

Other than advances, Investment/treasury operation is an important source of income for the Bank. Regular income is derived from the investments made to maintain Statutory Liquidity Ratio (SLR) and other investments made after maintaining stipulated CRR in compliance with regulatory requirements in this regard. Besides, the Bank also invests surplus Funds in Non-SLR instruments. Bank's total investment as on 31/03/2026 stood at ₹ 798.25 crore, out of which the major portion of ₹ 738.05 crore is in the form of investment in Government Securities. The balance amount of ₹ 60.20 crore has been invested in Non SLR Bonds / Scripts. Bank has taken advantage of Fluctuating prices of Government Securities & earned a trading profit of ₹ 2.18 crore during the year under report.



By prudently managing liquidity, the surplus funds after maintaining CRR and SLR and for clearing operations, were deployed in Bank FDR, TREPS, RBI REVERSE REPO, LAF & RBI approved investments. We assure you that all investments are made as per Bank's Investment Policy which is based on extant RBI guidelines in this regard. Bank has earned interest income on investment of ₹ 84.55 crore during the financial year.

During F. Y. 2025-26, Bank has earned net trading profit of ₹ 2.18 crore by adopting investment policy. No major adverse impact on bank's investment due to fluctuations in interest rates and geopolitical development led to volatility in Government Securities market. We have restricted depreciation on investment of ₹ 7.18 lakh only.

Audit & Inspection

As directed by RBI, to implement Risk Based Internal Audit (RBIA), independent software has been acquired by the bank and risk based internal audit of all branches has been carried out. Along with Cyber Security Audit, KYC Audit, EDP Audit, Concurrent Audit, Investment Audit, the Bank also conducts IS audit from time to time through external CA Firms / Internal Inspection Department. The Bank inspected annually by the Reserve Bank of India through their Supervision Department. Compliance of queries / observations during audit and inspection is done and reports are taken on record.

As per RBI's norms, Bank has to take prior approval of RBI for appointment/re-appointment of Statutory Auditor. Accordingly, proposal for reappointment of M/s. Mukund M. Chitale & Co. as Statutory Auditor for financial year 2026-27 is being submitted to RBI for approval. After receiving approval from RBI & approval in Annual General Meeting, bank will appoint M/s. Mukund M. Chitale & Co. as Statutory Auditor for financial year 2026-27. Subject no. 5 on the agenda for giving authority to the Board of Director for re-appointment of Statutory Auditors for the F.Y. 2026-27 and to fix their remuneration, is being presented to the meeting.

Human Resources Developments

The main objective of Human Resource Department of the bank is to continuously increase the competency of the employees. In order to achieve this goal, the employees need various trainings on subjects like skills, knowledge and technology. Along with professional qualifications, regular training is needed for skill development. Considering this fact, the bank has been organizing training programmes throughout the year in a planned manner. According to the needs of different levels of employees, the schedule of training programmes is decided. Following are the details of training imparted to employees during the reporting year.

Sr. No.	Cadre	Total number of employees	No. of employees to whom training imparted
1.	Executives / Officers	162	151
2.	Clerk	296	291
3.	Sub-Staff / Daftary	96	95
	Total	554	537

The bank is aware that the bank employees play an important role in the business growth, development and publicity of the bank as they are working in the service sector. The employees / officers in the branches of the bank are the face of the bank to the customers and are the first point of contact for the customers. The employees/officers are assets for the bank and are the pillars of the business. Following this principle, the bank strives to create a happy, satisfied and caring workforce and work environment, so that efficient service can be provided to the customers. Employees are encouraged to appear in various professional exams in the banking sector by providing incentives in various ways. In the table below we are giving information about the employees who passed such examination during the reporting year.

Sr. No.	Name of Courses	No. of successful employees during the year 2025-26	No. of successful employees till now
1.	JAIIB	07	114
2.	CAIIB	01	69



Sr. No.	Name of Courses	No. of successful employees during the year 2025-26	No. of successful employees till now
3.	Advance Diploma in Urban Co-op. Banking	07	116
4.	GDC & A	04	126
5.	Diploma in Retail Banking	NIL	35
	Total	19	460

The Bank has objective of improving the productivity & efficiency of all employees through professional examination and regular training. The staff productivity (business per employee) is ₹ 10.12 crore as on 31.03.2026. Members of the Board of Director's also participate in various training programmes conducted by RBI – CAB, Maharashtra State Co-operative Banks' Association, Maharashtra State Co-operative Banks' Federation, Kokan Nagari Sahakari Banks' Association, Sahakar Bharati etc.

IT Initiatives

The Bank successfully implemented the Continuous Clearing Project, enhancing the efficiency and reliability of payment processing services. The Bank has also initiated the migration to a new, advanced, robust and Tier-1 Core Banking Solution (CBS).

This strategic transformation is expected to strengthen operational capabilities, improve customer service delivery and support compliance with evolving regulatory requirements by the various regulatory authorities.

Bank has also propose to have application software for collection of society maintenance and school / college fee collection for easy, fast and accurate collection process. As part of its digital transformation efforts, the bank successfully migrated its website to the bank.in domain, enhancing its digital identity and aligning with regulatory best practices.

Insurance Business

Since 2011 Bank has entered into the insurance distribution business with the objective of augmenting its 'other' (non-interest / fee based) income. With a view to provide various types of insurance services from the best companies at one place, Bank is working as Corporate Agent of Kotak Mahindra Life Insurance Co. Ltd. and SBI Life Insurance Company Ltd, for distribution of life insurance products. It is also working as Corporate Agent of The New India Assurance Co. Ltd. and ICICI Lombard General Insurance Company Ltd. for distribution of non-life (general) insurance products. Bank has also tied up with Star Health & Allied Insurance Co. Ltd. and Care Health Insurance Ltd. as a Corporate Agent for distribution of health insurance products. Now customers can avail all types of insurance services at one place.

In the field of insurance business Bank's performance has registered steady growth over the years. During the reporting year, the bank has collected insurance premium amounting to ₹ 714.04 lakh from 973 insurance policies under life insurance segment, insurance premium amounting to ₹ 76.80 lakh from 2019 policies under non-life insurance segment and premium amounting to ₹ 36.65 lakh from 198 policies under health insurance segment. From insurance businesses, the bank has earned an amount of ₹ 168.21 lakh as commission.

In addition to insurance distribution business as Corporate Agent, Bank has also participated in the two unique insurance schemes launched by the Govt. of India in August 2015, viz. (a) "Pradhan Mantri Jeevan Jyoti Bima Yojana" (PMJJBY) and (b) "Pradhan Mantri Suraksha Bima Yojana" (PMSBY) for the common man.

While the first scheme i.e. PMJJBY is life insurance with a cover of ₹ 2 lakh offered at a small premium of ₹436/-, the second scheme i.e. PMSBY offers general insurance up to ₹ 2 lakh available at a nominal premium of ₹ 20/-only. During the reporting year, the bank has collected insurance premium amounting to ₹ 13.50 lakh from 3,100 insurance policies under PMJJBY and ₹ 1.55 lakh from 7,752 insurance policies under PMSBY.



Profit Appropriation

Due to intense competition in the banking sector, bank is constantly striving to maintain profitability by meeting RBI norms. This year also the progress of the bank has been good. After making all required provisions, bank has earned net profit of ₹ 16.64 Crore.

Details in this regard are given under Notes to Accounts on page No. 50. I am confident that bank will continue to perform better to ensure that it will always remain profitable and perform well on all financial parameters. Having said this, it will be my humble request on behalf of the Board of Directors of the Bank, to approve the appropriation of profit that is recommended hereunder.

Net Profit	₹ 16,63,58,958.00
Previous Balance	₹ 6,48,08,319.00
Total	₹ 23,11,67,277.00
Allocation	
Reserve Funds	₹ 4,18,00,000.00
General Free Reserve Funds	₹ 5,97,00,000.00
Dividend (2024-25)	₹ 3,87,02,224.00
Shareholder Welfare Funds	₹ 15,00,000.00
National Co-operative Education Fund	₹ 16,63,590.00
Co-operative, Rehabilitation, Reconstruction and Development Fund	₹ 16,63,590.00
Charity Fund	₹ 16,00,000.00
Balance C/F	₹ 8,45,37,873.00
Total	₹ 23,11,67,277.00

As per AS-4 issued by ICAI, from the financial year 2017-18 onwards, the calculation of dividend declared with the approval of General Body has not been included in the Balance Sheet.

Budget

The Board of Directors has estimated the business plan for March 2027. Accordingly, deposits are estimated to go up to ₹ 3,600 Crore and loan upto ₹ 2,400 Crore. It would be our endeavour to keep the capital adequacy ratio & non-

performing loan ratio up to and within acceptable level as per the guidelines of Reserve Bank of India.

Awards & Recognition

Bank has been recognized from time to time for its excellent work and performance by various organizations and awards have been conferred upon Bank. It is a matter of pride and honour for the bank. The following awards have been received by the Bank during the reporting year.

1. The Bank was awarded with recognition at the "All India Urban Co-operative Banking Summit & Awards 2026" for '**Best Customer Service Initiative**'.
2. The bank was awarded with recognition at "Frontiers in Co-operative Banking Awards (FCBA) 2025" for '**Best Product Initiative**' in large UCBs category.
3. "Computer Society of India at the Cyber Security Conference & Awards 2025" honoured the bank for '**Top CISO of the Year**' and '**Outstanding Cyber Security Team in Co-operative Sector**'.

Highlights of Major Events & Special Occasions

Vidyarthi Pravinya Purskar:

Every year our Bank felicitates students (wards of the Bank's shareholders) performing well in 10th, 12th & scholarship examinations by conferring these awards. Bank offers two special awards viz. "Bharatacharya Vaidya Purskar" and "Dr. Anandibai Joshi Purskar". During the year Vidyarthi Pravinya Purskar ceremony was held on 20th July 2025.

Dr. Bipinchandra Wadekar, Principal of Birla Night College was the Chief Guest for the said programme.

● Car Festival at Kalyan:

The Bank had arranged Car Mahotsav at Kalyan during festive season on 27th & 28th September, 2025. Various car models of renowned companies / brands were showcased in the event.



Customers & general public in large numbers visited the festival / event. The event was successful.

● **Professionals' Meet at Kalyan:**

On account of International Year of Co-operative, the Bank had organized a Professionals' Meet at Kalyan on 29th November, 2025. Hon. CA Mukund M. Chitale was the Chief Guest & Speaker in the event. Chartered Accountants from renowned CA firms and renowned Tax Consultant attended the meet. The very purpose of arranging such kind of meet was to reach out to different segments of business communities.

● **Organization Introduction & Networking Meet:**

On account of International Year of Co-operative, on 6th December, 2025 the Bank had organized a "Introduction & Networking Meet" of organisations engaged in various social work in Kalyan. Hon. Mumbai High Court Judge Adv. Shriram Modak was Chief Guest of the program. Trustees of various organizations were present at the program.

● **Merger of Branches:**

Bank has implemented advance technology & offering Digital Banking Services to its customers. In this current scenario, requirement of brick & mortar banking is very less. On this background, management had reviewed Bank's business model & decided to consolidate the branches & thereby, strengthen the bank's financial position. As a part of this decision, Dadar Branch and Panvel Branch were merged with Ghatkopar Branch and Kharghar Branch respectively on 22nd Nov. 2025. Similarly, LBS Road Thane Branch & Appa Balwant Chowk, Pune Branch were merged with Thane Harinivas Branch & Bibvewadi, Pune Branch respectively on 13.12. 2025.

● **Memorial Lecture:**

On account of 53rd anniversary of the Bank, a memorial lecture was organised in the memory of founder director of the Bank, Late Wamanrao Sathe on 20th December, 2025 at Kalyan. Renowned Economist Hon. Dr. Vinayak Govilkar (CA) graced the program as a speaker. Directors and Executives of various Banks were present at the program.

● **Inauguration of Training Centre:**

On 03rd January 2026, a training centre was inaugurated at the Pune Regional Office in the name of Founder Director and Ex-Chairman of the bank, late Prof. Ashok Pradhan.

● **Distribution of Charity Fund:**

Bank has created a Charity fund by transferring 1% of the net profit. This fund is utilized for providing financial assistance to various medical, educational and social institutes. This year, the donation was distributed to 74 such institutes.

● **Shifting of Hadapsar Branch:**

Hadapsar Branch was shifted to adjacent new and spacious premises on 13th April 2026.

Acknowledgement & Thanks

Your bank has come a long way since its humble beginnings as a small local bank in Kalyan city. Today, it stands proudly as a Multi-State Scheduled Bank, with 38 branches across Maharashtra and one in Surat, Gujarat. This remarkable growth has been driven by strong moral values, commitment to transparency and a technology-driven approach.

As a result, during the reporting year, the bank sustained its consolidated business and achieved a profit of ₹ 16.64 Crore. On behalf of the bank, I extend my heartfelt thanks to all our members and customers for their continued trust and support.

Our employees have played a vital role in this journey of progress. This success would not have been possible without the direct and indirect contributions from various quarters, especially the dedicated efforts of our staff. While space does not permit me to thank each individual by name, I wish to place on record our sincere appreciation and gratitude to all.

We have received valuable guidance from officials of Reserve Bank of India, Central Registrar, New Delhi, Commissioner of Co-operation, Maharashtra & Gujarat, Co-operative Election Authority & other Government Departments. We are thankful



to all of them. The Bank has received professional advices from the auditors, advocates, valuers, Board of Management members, Company Secretary and architects. I want to put on record our appreciation for their support and assistance.

We have received support and co-operation from Indian Bank's Association, NUCFDC, NAFCUB, Sahakar Bharati, Maharashtra State Co-operative Banks' Federation, Maharashtra State Co-operative Banks' Association, Konkan Nagari Sahakari Banks' Association, Officers' Association and

Employees Union. I wish to convey my sincere gratitude to all of them.

Last but not the least, I am thankful to the media representatives from press who has always given very positive coverage to the Bank. This has contributed in creating public awareness about our Bank's activities.

I am sure; the Bank will continue to receive the support and co-operation from all of you in the years to come.

Adv. Sampada Kulkarni
Chairperson



सन्माननीय, सभासद बंधू भगिनीनो,
सप्रेम नमस्कार,

बँकेच्या 53 व्या वार्षिक सर्वसाधारण सभेमध्ये, संचालक मंडळाच्या वतीने मी आपणा सर्वांचे सहर्ष स्वागत करते. वैधानिक लेखापरीक्षकांनी तपासणी केलेला सन 2025-26 या आर्थिक वर्षाचा ताळेबंद, नफा तोटा पत्रक आणि तपासणी अहवाल आपणासमोर सादर करताना मला अतिशय आनंद होत आहे. आर्थिक वर्षात आपल्या बँकेने चांगली कामगिरी केली आहे हे आपणास अहवालावरून निदर्शनास येईल.

सन 2025-26 ते 2030-31 या कालावधीकरीताची बँकेच्या संचालक मंडळाची निवडणूक बिनविरोध झाली. सन 2008 नंतर 18 वर्षांनी, यावर्षी संचालक मंडळाची निवडणूक बिनविरोध पार पडली. सहकार निवडणूक प्राधिकरण, नवी दिल्ली यांच्या मंजूरीनंतर, निवडणूक प्रक्रियेचा निकाल जाहीर करण्यात आला आणि 15 संचालकांची बिनविरोध निवड झाली. अॅड. सुरेश पटवर्धन, सी. ए. सचिन आंबेकर, श्री. मधुसूदन पाटील, डॉ. रत्नाकर फाटक, श्री. पद्मनाभ जोशी, श्री. हेमंत दरगोडे, श्री. मिलिंद नाईक, डॉ. संदीप जाधव, श्री. यशवंत पांगारकर, श्री. मंगेश पाटील, श्री. पंकज दांडेकर, श्री. शशिकांत आंधळे, डॉ. वैदेही दमरदार व सीए किशोर गुजर (स्वीकृत तज्ज्ञ संचालक) हे ज्येष्ठ व अनुभवी संचालक निवृत्त झाले आहेत.

या सर्व निवृत्त संचालकांनी बँकेच्या प्रगतीकरीता योगदान दिले आहे. नवीन संचालक मंडळ त्यांच्या योगदानाकरीता कृतज्ञता व्यक्त करत आहे. निवृत्त संचालक बँकेच्या भविष्यातील प्रगतीकरीता मार्गदर्शन करतील याची मला खात्री आहे.

रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार, बँकेने आपल्या व्यवस्थापकीय मंडळाचे गठन केले आहे. रिझर्व्ह बँकेने नमूद केलेल्या निकषांची पूर्तता करीत असलेल्या खालील सदस्यांची नेमणूक व्यवस्थापकीय मंडळामध्ये केली आहे.

डॉ. बिपिनचंद्र वाडेकर	श्री. विवेक घळसासी
सी.ए. प्रकाश कपूरिया	श्री. मधुकर खरे
श्री. शेखर प्रभू	श्री. राजेश घारपूर

यापूर्वीच्या व्यवस्थापकीय मंडळातील श्री. पद्मनाभ जोशी, श्री. पंकज दांडेकर, डॉ. वैदेही दमरदार व अॅड. अश्विन जोगळेकर हे ज्येष्ठ व अनुभवी सदस्य निवृत्त झाले आहेत.

बँकिंग नियमन कायदा आणि रिझर्व्ह बँक यांनी संचालक मंडळाच्या संरचनेसंदर्भात दिलेल्या निकषांची पूर्तता निवडून आलेले संचालक मंडळ करीत आहे. बँकिंग व्यवसायात येणारी आव्हाने, व्यावसायिक पद्धतीने हाताळण्याची क्षमता बँकेकडे आहे.

जागतिक अर्थव्यवस्था

आंतरराष्ट्रीय नाणेनिधीने (IMF) या वर्षासाठी 3.1% इतका जागतिक आर्थिक वाढीचा अंदाज वर्तवला आहे. जानेवारीत वर्तवलेल्या अंदाजानुसार तो 0.2 टक्क्यांनी कमी होईल असे दिसते. त्याचवेळी 2026 मध्ये सर्वसाधारण महागाईचा दर 2025 मधील 4.1% वरून 4.4 % पर्यंत वाढण्याची शक्यता आहे. तथापि, ऊर्जा सुविधांचा पुरवठा करणाऱ्या महत्त्वाच्या ठिकाणांवरील वाढते हल्ले आणि होर्मुझची सामुद्रधुनी अधिक काळ बंद राहण्याची शक्यता, जागतिक अर्थव्यवस्थेसाठी अधिक मोठ्या आणि दीर्घकाळ टिकणाऱ्या संकटाचे सावट निर्माण करत आहे. अशा प्रतिकूल परिस्थितीत, जागतिक उत्पादनात 2.5 % पर्यंत घट आणि महागाई दर 5.4 % पर्यंत वाढण्याची शक्यता आहे.

ऊर्जा बाजारामधील अस्थिरता पुढील वर्षामध्येही चालू राहिल्यास, महागाई नियंत्रणाबाहेर जाण्याची शक्यता निर्माण होईल आणि वित्तीय परिस्थिती अधिक बिकट होऊ शकते. अशा गंभीर परिस्थितीत जागतिक अर्थव्यवस्था मंदीच्या जवळ पोहोचण्याची शक्यता आहे. पुढील वर्षी विकास दर सुमारे 2% राहील आणि जागतिक महागाई दर 6 % च्या जवळपास राहील.

भारताची आर्थिक स्थिती

आर्थिक वर्ष 2025-26 मध्ये जागतिक व्यापारात तणावपूर्ण परिस्थिती राहिली. तसेच, ऑगस्ट 2025 मध्ये अमेरिकेने भारतीय वस्तूंच्या निर्यातीवरील शुल्कात वाढ केली. असे असूनही, भारत ही सर्वात वेगाने वाढणारी प्रमुख अर्थव्यवस्था राहिली. भारताचा विकास दर आर्थिक वर्ष 2024-25 मधील 7.1% वरून 7.6% पर्यंत वाढला. कमी महागाई, आयकर आणि वस्तू व सेवा करातील (जीएसटी) कपात आणि अधिक अनुकूल चलनविषयक धोरणांमुळे देशांतर्गत मागणी मोठ्या प्रमाणात राहिली. आयातीच्या वाढीने वेग घेतल्यामुळे निव्वळ निर्यातीचा जीडीपी वाढीवर नकारात्मक परिणाम झाला. उत्पादन आणि सेवा क्षेत्राच्या दमदार कामगिरीमुळे सुरळीत पुरवठा चालू राहिला आणि विकासाला आधार मिळाला.

चालू खात्यातील तूट जीडीपीच्या 1 टक्का होती आणि वित्तीय एकत्रिकरण सुरु राहिल्याने, सर्वसाधारण सरकारी तूट जीडीपीच्या 7.4 टक्क्यांवर आली. रोजगाराचे दर स्थिर राहिले आणि रोजगार निर्मिती मजबूत झाली. आर्थिक वर्ष 2026-27 मध्ये, मध्यपूर्वेतील संघर्षांमुळे निर्माण झालेल्या प्रतिकूल परिस्थितीमुळे 6.6 % वाढीचा अंदाज आहे. भारताचे मजबूत आणि व्यापक आर्थिक धोरण, घसरणीच्या धोक्यांपासून काही प्रमाणात संरक्षण देत असले तरी, हा संघर्ष ऊर्जा स्रोतांचे विविधीकरण, दूरदर्शी वित्तीय व्यवस्थापन आणि व्यापार फेरबदलाचे महत्त्व अधोरेखित करतो.



बँकिंग क्षेत्रातील बदल

भारतीय बँकिंग क्षेत्राची वाढ चांगली होत असून, सर्व महत्वाच्या निकषांबाबत प्रगती दिसून येत आहे. अर्थव्यवस्थेमधील उत्पादक क्षेत्रांना होणारा पतपुरवठा चांगल्या गतीने वाढत आहे.

व्यावसायिक बँकांतील (SCBs) कर्जाच्या (Assets) गुणवत्तेत सातत्याने सुधारणा होत असून, सकल अनुत्पादित कर्जाचे (GNPA) गुणोत्तर आणि निव्वळ अनुत्पादित कर्जाचे (NNPA) गुणोत्तर घटले आहे. व्यावसायिक बँकांतील PCR (provision coverage ratio) मध्ये सातत्याने वाढ दिसत आहे. थकीत कर्ज कमी होण्याचे प्रमाण, बाजारातून भांडवल उभारणी आणि नफ्यातून झालेली निव्वळ भांडवली वाढ यामुळे बँकांना त्यांची भांडवल पर्याप्तता मजबूत करण्यास मदत झाली आहे.

बँकेची कामगिरी आणि प्रगती

बँकेच्या एकत्रित व्यवसायामध्ये 6.64% ने वाढ झाली असून, अहवाल वर्षात एकत्रित व्यवसाय ₹ 5,606.06 कोटी झाला आहे.

भागभांडवल आणि भागधारक

अहवाल वर्षात दि. 31.03.2026 अखेरीस भागभांडवल ₹ 111.86 कोटी (₹ 20.38 लाख रकमेच्या PNCPS सह) झाले आहे. सभासद संख्येमध्ये 2528 सभासदांची वाढ होऊन दि. 31.03.2026 अखेर सभासद संख्या 68755 झाली. नाममात्र सभासदांची संख्या 7,604 आहे. त्यापैकी 926 नाममात्र सभासदांनी कर्ज घेतले असून 6678 नाममात्र सभासद इतर सभासदांच्या कर्जाकरिता जामीनदार आहेत.

अहवाल वर्षात बँकेला रिझर्व्ह बँकेने “कल्याण दीर्घ मुदत दुय्यम रोखे योजना-V (LTSB Series-V)” अंतर्गत ₹ 25.00 कोटी जमा करण्याकरीता परवानगी दिली. ही योजना फेब्रुवारी 2026 पासून सुरु झाली असून तीन महिन्यांच्या कालावधीत नियोजित रक्कम जमा करण्यात आली आहे.

भांडवल पर्याप्तता व स्वनिधी

रिझर्व्ह बँकेच्या निकषानुसार मार्च 2026 अखेर भांडवल पर्याप्तता प्रमाण किमान 12% राखणे आवश्यक असून, आपल्या बँकेचे भांडवल पर्याप्तता प्रमाण 13.34% आहे. अहवाल वर्षाखेरीस बँकेच्या स्वनिधीमध्ये 3.56% वाढ होऊन स्वनिधी ₹ 206.98 कोटी झाला आहे.

ठेवी

अहवाल वर्षात बँकेच्या ठेवींमध्ये 5.55% ने वाढ झाली असून, दि. 31.03.2026 रोजी बँकेच्या ठेवी ₹ 3,385.02 कोटी आहेत. ग्राहकांच्या ठेवींच्या सुरक्षेकरीता डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन ऑफ इंडिया (DICGC) यांचेकडे बँक दरवर्षी विमा हप्त्याची रक्कम भरत असते. या वर्षी 1 एप्रिल 2025 ते 30 सप्टेंबर 2025 या कालावधीकरीता (₹ 3,216.00 कोटीचे ठेवींवर) व 1 ऑक्टोबर 2025 ते 31 मार्च 2026 ह्या कालावधीकरीता (₹ 3,272.92 कोटीचे ठेवींवर) बँकेने अनुक्रमे ₹ 2.27 कोटी आणि ₹ 2.32 कोटी विमा हप्ता DICGC कडे भरलेला आहे. प्रति ग्राहक ₹ 5.00 लाखापर्यंतच्या ठेवींना DICGC विम्याचे संरक्षण मिळत आहे. (याबाबतच्या अधिक माहितीसाठी आपल्या जवळच्या शाखेस अथवा बँकेचे संकेतस्थळ www.kalyanjanata.bank.in येथे आपण भेट देऊ शकता.)

कर्जे

अहवाल वर्षात बँकेच्या कर्जांमध्ये 8.34% ने वाढ झाली असून, दि. 31.03.2026 अखेर बँकेची एकूण कर्जे ₹ 2,221.04 कोटी आहेत. रिझर्व्ह बँकेने कर्जाच्या केंद्रीकरणाची जोखिम नियंत्रित करण्याबाबतच्या मार्गदर्शक सूचना नागरी सहकारी बँकांना दिल्या आहेत. बँकांना त्यांच्याकडील एकूण कर्जांचे (credit portfolio) योग्यरित्या पुनर्गठन करण्यास सांगितले आहे. त्यानुसार, दि. 31.03.2026 अखेर बँकेच्या एकूण कर्जांपैकी 50% कर्ज बँकेच्या टीअर -I भांडवलाच्या 0.40% किंवा ₹ 25.00 लाख यापैकी जे जास्त असेल, एवढ्या रकमेची असणे, आवश्यक आहे.

या कर्जांचे उद्दिष्ट पूर्ण करण्यासाठी बँकेने किरकोळ कर्जांच्या (Retail Loan) विविध योजना सुरु केल्या आहेत. ग्राहकांचा त्यास उत्तम प्रतिसाद मिळत आहे. तसेच कर्जांवरील व्याजदरही अतिशय स्पर्धात्मक ठेवले आहेत.

अग्रक्रम क्षेत्र कर्जे

अहवाल वर्षात अग्रक्रम क्षेत्रातील कर्जांचे प्रमाण 64.08% (PSLCs सहीत) आहे. रिझर्व्ह बँकेने नव्याने दिलेल्या सूचनांनुसार, अग्रक्रम क्षेत्रातील कर्जांचे उद्दिष्ट 60% राखणे आवश्यक आहे.

अनुत्पादित कर्जे

दि. 31.03.2026 अखेर बँकेतील ढोबळ अनुत्पादित कर्जांचे प्रमाण 5.46% व निव्वळ अनुत्पादित कर्जांचे प्रमाण 2.22% आहे. अनुत्पादित कर्जाकरिता कराव्या लागणाऱ्या तरतुदीमुळे बँकेच्या नफ्यावर मोठा परिणाम होतो.



बँकेच्या सततच्या कठोर प्रयत्नांमुळे मागील वर्षाच्या तुलनेत या वर्षी अनुत्पादित कर्जाचे प्रमाण कमी होण्यास मदत झाली आहे. त्याबरोबरच चांगली कर्जखाती अनुत्पादित श्रेणीमध्ये वर्ग होणार नाहीत याकरिता कर्ज खात्यावरील देखरेख वाढविण्यात आली आहे.

आर्थिक वर्ष 2025-26 मध्ये बँकेने कोणतेही कर्जखाते निलेखित केलेले नाही. बँकेने थकीत कर्जखात्यांच्या वसुलीकरीता लक्ष्य केंद्रित केले आहे. तसेच, थकीत कर्जखाती कमी होतील, यासाठी प्रयत्नशील आहे. यापूर्वी निलेखित केलेल्या कर्जखात्यांमध्ये बँकेने सन 2025-26 या आर्थिक वर्षात ₹ 5.85 कोटी रकमेची वसुली केली आहे.

संचालकांना दिलेली कर्जे

रिझर्व्ह बँकेच्या नियमाप्रमाणे बँक आपल्या संचालकांना / त्यांच्या नातेवाईकांना स्वतःच्या नावावरील मुदत ठेवी, जीवन विमा पॉलिसी, सरकारी कर्ज रोखे यांच्या तारणावर कर्ज देते.

संचालक व त्यांचे नातेवाईक यांना दिलेली कर्जे दर्शविणारा तक्ता खालीलप्रमाणे:

	₹ लाखांत
31.03.2025 अखेर येणे बाकी (₹)	0.00
2025-26 वर्षात कर्जाऊ दिलेली रक्कम (₹)	0.90
2025-26 वर्षात परतफेड (₹)	0.90
31.03.2026 अखेर येणे बाकी (₹)	0.00
थकबाकी (₹)	0.00

गुंतवणूक आणि निधी व्यवस्थापन

कर्ज व्यवहारांव्यतिरिक्त गुंतवणूक आणि निधी व्यवस्थापन हे बँकेच्या उत्पन्नाचे एक साधन आहे. वैधानिक निकषांनुसार ठेवण्यात येणाऱ्या SLR निधीवर बँकेस नियमित उत्पन्न मिळत असते. याशिवाय बँक अतिरिक्त निधीची विविध प्रकारे योग्य गुंतवणूक करीत असते. दि. 31.03.2026 अखेरीस बँकेची एकूण गुंतवणूक ₹ 798.25 कोटी इतकी होती. यापैकी ₹ 738.05 कोटी सरकारी कर्जरोख्यांमध्ये गुंतवणूक केली आहे. उर्वरित ₹ 60.20 कोटी रक्कम इतर मान्यताप्राप्त रोख्यांमध्ये (Non SLR Bonds) गुंतविण्यात आली आहे. अहवाल वर्षामध्ये गुंतवणूक बाजारातील चढ उतारांचा फायदा घेऊन बँकेने रोखे व्यवहारात ₹ 2.18 कोटी नफा मिळविला आहे.

Clearing, CRR व SLR गुंतवणूकीनंतर उर्वरित निधीची आपण इतर

बँकांमध्ये मुदत ठेवी, TREPS, RBI REVERSE REPO, LAF व Mutual Fund इ. रिझर्व्ह बँकेच्या मान्यताप्राप्त योजनांमध्ये गुंतवणूक करीत असतो. बँकेच्या सर्व गुंतवणूकी ह्या रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक तत्वांनुसार व बँकेच्या गुंतवणूक धोरणानुसार आहेत याची आपणास खात्री देत आहे. बँकेला अहवाल वर्षात ₹ 84.55 कोटी गुंतवणूकीवरील व्याज उत्पन्न मिळाले आहे.

सन 2025-26 या आर्थिक वर्षात बँकेने प्रभावी गुंतवणूक धोरणाचा अवलंब करून कर्जरोखे व्यवहारांमध्ये ₹ 2.18 कोटी इतका निव्वळ व्यापार नफा (Net Trading Profit) मिळविला आहे. व्याजदरांमधील चढ-उतार तसेच भू-राजकीय घडामोडींमुळे शासकीय रोखे (Government Securities) बाजारात अस्थिरता निर्माण झाली आहे. तथापि, बँकेच्या सुयोग्य गुंतवणूक व्यवस्थापनामुळे या परिस्थितीचा बँकेच्या गुंतवणूक पोर्टफोलिओवर कोणताही मोठा प्रतिकूल परिणाम झाला नाही. परिणामी, गुंतवणूकीवरील घसारा (Depreciation on Investment) ₹ 7.18 लाखांपर्यंत मर्यादित ठेवण्यात बँकेला यश आले आहे.

लेखापरीक्षण आणि तपासणी

रिझर्व्ह बँकेच्या निर्देशानुसार जोखीम आधारित अंतर्गत लेखापरीक्षण प्रणाली (RBIA) बँकेने लागू केली असून त्यासंदर्भातील सॉफ्टवेअरद्वारे सर्व शाखांचे जोखीम आधारित अंतर्गत लेखापरीक्षण बँक करीत आहे. याच बरोबर Cyber Security Audit, KYC Audit, EDP Audit, समवर्ती लेखापरीक्षण, गुंतवणूक तसेच तंत्रज्ञान विषयक लेखापरीक्षण इत्यादी तपासण्या, बँक बाह्यलेखापरीक्षक / अंतर्गत तपासणी विभाग यांचे मार्फत वेळोवेळी करून घेत असते. रिझर्व्ह बँक ऑफ इंडिया कडून त्यांचे तपासणी विभागाद्वारे बँकेचे दरवर्षी परीक्षण व तपासणी केली जाते. वरील सर्व परीक्षणे व तपासण्यांमध्ये नमूद केलेल्या त्रुटींचे निराकरण करून दोषदुरुस्ती अहवाल दसरी घेतले जातात.

रिझर्व्ह बँक ऑफ इंडियाच्या नियमानुसार बँकेला वैधानिक लेखापरीक्षकांच्या नियुक्तीसाठी रिझर्व्ह बँकेची पूर्वपरवानगी घ्यावी लागते. त्यानुसार, 2026-27 या आर्थिक वर्षासाठी बँकेचे वैधानिक लेखापरीक्षक म्हणून मे. मुकुंद एम. चितळे अँड कं. यांची पुनर्नेमणूक करण्याबाबतचा प्रस्ताव मंजुरीसाठी रिझर्व्ह बँकेकडे पाठविण्यात येणार आहे. या वार्षिक सर्वसाधारण सभेच्या मंजुरीनंतर व रिझर्व्ह बँकेच्या मंजुरीनंतर मे. मुकुंद एम. चितळे अँड कं. यांची 2026-27 या आर्थिक वर्षाकरीता बँकेचे वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्यात येईल. त्यांची पुनर्नेमणूक करणे व मेहेनताना ठरविण्याबाबतचा अधिकार बँकेच्या संचालक मंडळास देणेबाबतचा विषय क्र. 5 सभेसमोर सादर करण्यात येत आहे.



मानव संसाधन व प्रशिक्षण

कर्मचाऱ्यांची कामातील प्रगती सातत्याने वाढविणे हे बँकेच्या मानव संसाधन विभागाचे मुख्य उद्दिष्ट असते. हे उद्दिष्ट साध्य करण्यासाठी कर्मचाऱ्यांना कौशल्य, ज्ञान आणि तंत्रज्ञान या सारख्या विषयावर विविध प्रशिक्षणांची आवश्यकता आहे. ही वस्तुस्थिती लक्षात घेऊन सर्व स्तरांतील कर्मचाऱ्यांना नियोजनबद्ध रितीने संपूर्ण वर्षभर प्रशिक्षण वर्गाचे आयोजन करून बँक जरूर ते प्रशिक्षण देत असते. विविध स्तरातील कर्मचाऱ्यांच्या गरजेनुसार अशा प्रशिक्षण कार्यक्रमांचे वेळापत्रक ठरविण्यात येते.

अहवाल वर्षामध्ये प्रशिक्षण प्राप्त कर्मचाऱ्यांची माहिती पुढीलप्रमाणे आहे.

अनु. क्र.	कर्मचारी वर्ग	एकूण कर्मचारी संख्या	अहवाल वर्षात प्रशिक्षण घेतलेले कर्मचारी
1.	कार्यकारी अधिकारी / अधिकारी	162	151
2.	लिपिक	296	291
3.	शिपाई / दसरी	96	95
	एकूण	554	537

सेवा क्षेत्रामध्ये काम करीत असल्यामुळे बँकेची व्यवसायवृद्धी, विकास आणि प्रसिद्धी यामध्ये बँकेचे कर्मचारी महत्वाची भूमिका बजावीत असतात. बँकेच्या शाखांमधील कर्मचारी / अधिकारी हे ग्राहकांकरिता बँकेचा चेहरा असून ग्राहकांसाठी ते पहिले संपर्कस्थान असते.

बँकेकरिता कर्मचारी / अधिकारी हे व्यवसायाचे आधारस्तंभ आहेत. या तत्वाला अनुसरून आनंदी, समाधानी तसेच कर्तव्यदक्ष व आपुलकीने काम करणारा कर्मचारी वर्ग तयार करण्याचे बँकेचे प्रयत्न आहेत. अशा कर्मचाऱ्यांद्वारेच कार्यक्षम सेवा ग्राहकांना देता येऊ शकते. विविध प्रकारे उत्तेजन देऊन कर्मचाऱ्यांना बँकिंग क्षेत्रातील विविध व्यावसायिक परीक्षा देण्यास प्रोत्साहित करण्यात येते. खालील तक्त्यामध्ये अशा परीक्षांमध्ये अहवाल वर्षात उत्तीर्ण झालेल्या कर्मचाऱ्यांची माहिती देत आहोत.

अनु. क्र.	परीक्षा / अभ्यासक्रमाचे नाव	अहवाल वर्षात उत्तीर्ण अधिकारी / कर्मचारी यांची संख्या	आतापर्यंत उत्तीर्ण अधिकारी / कर्मचारी यांची संख्या
1.	JAIIIB	07	114
2.	CAIIIB	01	69
3.	Advance Diploma in Urban Co-op. Banking	07	116
4.	GDC & A	04	126
5.	Diploma in Retail Banking	NIL	35
	एकूण	19	460

व्यावसायिक पात्रता आणि सुयोग्य प्रशिक्षणाद्वारे कर्मचाऱ्यांची उत्पादकता वाढविण्याचा बँकेचा उद्देश आहे. अहवाल वर्षात प्रति कर्मचारी उत्पादकता ₹ 10.12 कोटी आहे.

संचालक मंडळाचे सदस्य देखील रिझर्व्ह बँक ऑफ इंडिया (RBI-CAB), महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन, महाराष्ट्र राज्य सहकारी बँक्स फेडरेशन आणि कोकण नागरी सहकारी बँक्स असोसिएशन, सहकार भारती इत्यादींद्वारे आयोजित विविध प्रशिक्षण कार्यक्रमांमध्ये सहभागी होतात.

माहिती व तंत्रज्ञान सेवा

बँकेने कंिटिन्यूअस क्लिअरिंग प्रणाली यशस्वीरित्या अमलात आणली असून, त्यामुळे देयक प्रक्रिया सेवांची कार्यक्षमता व विश्वासार्हता अधिक वाढली आहे. नवीन, प्रगत, सक्षम आणि उच्च दर्जाच्या (Tier-1) कोअर बँकिंग सोल्यूशन (CBS) मध्ये स्थलांतरण करण्याच्या दृष्टीने बँकेने प्रक्रिया सुरु केली आहे. या परिवर्तनामुळे बँकेच्या कार्यक्षमतेत वाढ होईल, ग्राहक सेवा अधिक प्रभावी व गुणवत्तापूर्ण होईल तसेच विविध नियामकांच्या बदलत्या नियामक आवश्यकतांचे पालन करण्यास बँकेला अधिक सक्षम पाठबळ मिळेल.

सोसायटी देखभाल शुल्क तसेच शाळा / महाविद्यालय यांच्याकडील फी संकलनाची प्रक्रिया सुलभ, जलद गतीने आणि अचूक व्हावी याकरीता या सुविधा देणारे ॲप्लिकेशन सॉफ्टवेअर लवकरच उपलब्ध करून देण्याबाबतचा प्रस्ताव विचाराधीन आहे. डिजिटल परिवर्तनाच्या प्रयत्नांचा एक भाग म्हणून बँकेने आपले संकेतस्थळ यशस्वीरित्या 'bank.in' या डोमेनवर स्थलांतरित केले आहे. यामुळे बँकेची डिजिटल ओळख अधिक बळकट झाली असून नियामकांच्या सर्वोत्तम पद्धतींशी सुसंगत झाली आहे.

विमा व्यवसाय

कर्जावरील व्याजाव्यतिरिक्त इतर उत्पन्नाचे साधन म्हणून बँकेने विमा वितरण व्यवसायामध्ये 2011 साली पदार्पण केले. बँकेच्या ग्राहकांना सर्वोत्तम कंपन्यांच्या विविध प्रकारच्या विमा सेवांचा लाभ एकाच ठिकाणी घेता यावा याकरीता बँकेने मे. कोटक महिंद्र लाईफ इन्शुरन्स कंपनी लि. व एस.बी.आय. लाईफ इन्शुरन्स कंपनी लि. यांचेबरोबर जीवन विमा व्यवसायाकरीता, इतर सर्वसाधारण विम्याकरीता दि न्यू इंडिया अॅश्युरन्स कंपनी लि. व आय.सी.आय.सी.आय. लोम्बार्ड जनरल इन्शुरन्स कंपनी लि. यांचे बरोबर करार केला आहे. बँकेने आरोग्य विम्याकरीता कॉर्पोरेट एजंट म्हणून स्टार हेल्थ ॲण्ड अलाईड इन्शुरन्स कंपनी लि. आणि केअर हेल्थ इन्शुरन्स कंपनी लि. यांच्याशी करार केला आहे. आता ग्राहक एकाच ठिकाणी सर्व प्रकारच्या विमा सेवांचा लाभ घेऊ शकतात.



विम्याच्या या दोन्ही क्षेत्रामध्ये बँकेने सातत्याने व्यवसाय वृद्धी नोंदविलेली आहे. जीवन विम्यापोटी 973 विमा पॉलिसीतून ₹ 714.04 लाख रकमेचे विमा हसे, इतर सर्वसाधारण विम्यापोटी 2019 पॉलिसीतून ₹ 76.80 लाख रकमेचे विमा हसे आणि आरोग्य विम्यापोटी 198 विमा पॉलिसीतून ₹ 36.65 लाख रकमेचे विमा हसे बँकेने अहवाल वर्षात जमा केले. विमा व्यवसायातून बँकेने ₹ 168.21 लाख इतके कमिशन मिळविले आहे.

कॉर्पोरेट एजन्सी अंतर्गत विमा वितरण व्यवसायाबरोबर बँकेने भारत सरकारच्या "प्रधानमंत्री जीवनज्योती विमा योजना" आणि "प्रधानमंत्री सुरक्षा विमा योजना" या दोन्ही विशेष विमा योजनांमध्ये सहभागी होऊन यशस्वीरित्या या योजना राबविल्या. पहिल्या योजनेमध्ये ₹ 436/- अशा अत्यल्प विमा हप्त्यामध्ये ₹ 2 लाख इतकी जीवन विमा सुरक्षा आणि दुसऱ्या योजनेमध्ये ₹ 20/- अशा नाममात्र विमा हप्त्यामध्ये ₹ 2 लाख इतके सर्वसामान्य विमा कवच उपलब्ध आहे. "प्रधानमंत्री जीवनज्योती विमा योजनेपोटी" 3,100 विमा पॉलिसीतून ₹ 13.50 लाख रकमेची विमा प्रिमियम रक्कम आणि "प्रधानमंत्री सुरक्षा विमा योजनेपोटी" 7,752 पॉलिसीतून ₹ 1.55 लाख इतकी विमा प्रिमियम रक्कम बँकेने अहवाल वर्षात जमा केली आहे.

नफा विभागणी

बँकिंग क्षेत्रातील तीव्र स्पर्धा, रिझर्व्ह बँकेचे निकष यांची पूर्तता करीत आपली बँक नफा क्षमता टिकवण्यासाठी सतत प्रयत्न करत असते. अहवाल वर्षात बँकेची प्रगती चांगली झाली असून आवश्यक सर्व तरतुदी केल्यानंतर बँकेस ₹ 16.64 कोटी इतका निव्वळ नफा झाला आहे.

यासंदर्भात आपल्या वैधानिक लेखापरीक्षकांनी Notes to Accounts अंतर्गत पान क्र. 50 मध्ये सविस्तर टिप्पणी दिली आहे. बँक उत्तरोत्तर चांगली कामगिरी करेल, नफा क्षमता वाढवत ठेवेल आणि सर्वच आर्थिक निकषांबाबत उत्तम कामगिरी करेल याची मला खात्री आहे. सर्व सभासदांना विनंती आहे की संचालक मंडळाने पुढीलप्रमाणे सुचविलेल्या नफा वाटणीस मंजुरी द्यावी.

निव्वळ नफा	₹ 16,63,58,958.00
मागील शिल्लक	₹ 6,48,08,319.00
एकूण	₹ 23,11,67,277.00
वाटणी	
राखीव निधी	₹ 4,18,00,000.00
सर्वसाधारण मुक्त निधी	₹ 5,97,00,000.00
लाभांश (2024-25)	₹ 3,87,02,224.00
सभासद कल्याण निधी	₹ 15,00,000.00
नॅशनल को-ऑप. शिक्षण निधी	₹ 16,63,590.00
सहकारी पुनर्वसन, पुनर्रचना आणि विकास निधी	₹ 16,63,590.00
धर्मादाय निधी	₹ 16,00,000.00
पुढील वर्षासाठी शिल्लक	₹ 8,45,37,873.00
एकूण	₹ 23,11,67,277.00

ICAI ने जारी केलेल्या AS-4 या तरतुदीनुसार, आर्थिक वर्ष 2017-18 पासून सर्वसाधारण सभेच्या संमतीने घोषित केलेल्या लाभांशाची गणना ताळेबंदात 'देणे' या अंतर्गत केलेली नाही.

अंदाजपत्रक

संचालक मंडळाने मार्च 2027 करीता पुढील प्रमाणे व्यवसायाचे अंदाज बांधले आहेत. आपल्या ठेवी ₹ 3,600.00 कोटीपर्यंत व कर्जे ₹ 2,400.00 कोटीपर्यंत जातील असा अंदाज आहे. रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वानुसार भागभांडवल पर्याप्तता प्रमाण व अनुत्पादित कर्जाचे प्रमाण ठेवण्याचा आपला निश्चितच प्रयत्न असणार आहे.

विविध पुरस्कार

बँकेला वेळोवेळी विविध संस्थांकडून उत्कृष्ट कार्य आणि कामगिरीसाठी सन्मानित करण्यात येऊन विविध पुरस्कार प्रदान करण्यात आले आहेत. ही बँकेसाठी अभिमानाची आणि सन्मानाची बाब आहे. अहवाल वर्षात बँकेला खालीलप्रमाणे पुरस्कृत करण्यात आले.

1. "All India Urban Co-operative Banking Summit & Awards 2026" यांच्यातर्फे 'Best Customer Service Initiative' साठी बँकेला सन्मानित करण्यात आले आहे.
2. "Frontiers in Co-operative Banking Awards (FCBA)" यांच्यातर्फे 2025 सालाकरीता 'Best Product Initiative' साठी बँकेला सन्मानित करण्यात आले.
3. "Computer Society of India" यांच्याकडून 'Top CISO of the Year' आणि 'Outstanding Cyber Security Team in Co-operative Sector' साठी बँकेला सन्मानित करण्यात आले.

अहवाल वर्षातील ठळक घडामोडी

विद्यार्थी प्राविण्य पुरस्कार -

दरवर्षी आपली बँक 10 वी, 12 वी आणि शिष्यवृत्ती परीक्षांमध्ये उल्लेखनीय कामगिरी करणाऱ्या विद्यार्थ्यांना (बँकेच्या भागधारकांचे पाल्य) पुरस्कार देऊन सन्मानित करते. याचबरोबर बँक "भारताचार्य वैद्य पुरस्कार" आणि "डॉ. आनंदीबाई जोशी पुरस्कार" असे दोन विशेष पुरस्कार प्रदान करते. मागील वर्षी दि. 20 जुलै 2025 रोजी विद्यार्थी प्राविण्य पुरस्कार सोहळा आयोजित करण्यात आला होता. डॉ. बिपिनचंद्र वाडेकर, प्राचार्य, बी.के.बिल्वा नाईट कॉलेज, कल्याण हे या कार्यक्रमासाठी प्रमुख पाहुणे होते.



● कल्याण येथे कार महोत्सव -

कल्याण येथे दि. 27 व 28 सप्टेंबर, 2025 या दिवशी कार महोत्सव आयोजित करण्यात आला होता. निरनिराळ्या कंपन्यांच्या विविध कार तेथे ठेवण्यात आल्या होत्या. ग्राहक आणि सर्वसामान्य नागरिकांनी मोठ्या संख्येने या कार महोत्सवास भेट दिली. सदर कार महोत्सव यशस्वीरित्या पार पडला.

● कल्याण येथे व्यवसायिकांचा मेळावा -

आंतरराष्ट्रीय सहकार वर्षानिमित्त बँकेने दि. 29 नोव्हेंबर, 2025 रोजी व्यावसायिकांचा मेळावा कल्याण येथे आयोजित केला होता. सदर कार्यक्रमाकरीता ख्यातनाम सीए मुकुंद एम. चितळे हे प्रमुख पाहुणे व वक्ते म्हणून लाभले होते. अनेक ख्यातनाम सीए फर्ममधील चार्टर्ड अकाउंटंट्स आणि प्रसिद्ध कर सल्लागार यांची सदर कार्यक्रमास उपस्थिती होती. व्यावसायिक समुदायातील विविध घटकांपर्यंत पोहोचणे हा या मेळाव्याचा मुख्य उद्देश होता.

● संस्था परिचय शिबिर -

आंतरराष्ट्रीय सहकार वर्षानिमित्त बँकेने दि. 6 डिसेंबर, 2025 रोजी कल्याण व नजीकच्या परिसरातील सामाजिक काम करणाऱ्या विविध संस्थांकरीता संस्था परिचय शिबिराचे आयोजन केले होते. सदर कार्यक्रमाकरीता मा. अॅड. श्रीराम मोडक, न्यायाधीश, मुंबई उच्च न्यायालय हे प्रमुख पाहुणे म्हणून लाभले होते. विविध संस्थांचे पदाधिकारी या कार्यक्रमास उपस्थित होते.

● शाखांचे विलीनीकरण -

बँकेने प्रगत तंत्रज्ञानाचा वापर करून ग्राहकांना डिजिटल बँकिंग सेवा दिल्या आहेत. डिजिटल बँकिंगच्या सध्याच्या काळात प्रत्यक्ष शाखांद्वारे बँकिंग सेवांची गरज कमी होते आहे. या पार्श्वभूमीवर, व्यवस्थापनाने व संचालक मंडळाने बँकेच्या व्यवसाय मॉडेलचा आढावा घेतला व शाखांचे विलीनीकरण करण्याचा आणि त्याद्वारे बँकेची आर्थिक स्थिती मजबूत करण्याचा निर्णय घेतला. त्यानुसार, दि. 22.11.2025 रोजी दादर शाखा घाटकोपर शाखेत व पनवेल शाखा खारघर शाखेत विलीन झाल्या आहेत. तसेच दि. 13.12.2025 रोजी एलबीएस रोड ठाणे शाखा ही ठाणे हरिनिवास शाखेत व अप्पा बळवंत चौक, पुणे शाखा, बिबवेवाडी, पुणे शाखेत विलीन झाल्या आहेत.

● स्मृती व्याख्यान -

बँकेच्या 53व्या वर्धापनदिनानिमित्त दि. 20 डिसेंबर 2025 रोजी कल्याण येथे बँकेचे संस्थापक संचालक कै. वामनराव साठे स्मृतीव्याख्यान आयोजित करण्यात आले होते. सदर कार्यक्रमासाठी प्रसिद्ध अर्थतज्ज्ञ मा. डॉ. विनायक गोविलकर (सी. ए.), यांची वक्ता म्हणून उपस्थिती लाभली. विविध बँकांचे संचालक व एक्झिक्युटिव्ह या कार्यक्रमाकरीता उपस्थित होते.

● प्रशिक्षण केंद्राचे उद्घाटन -

दि. 03 जानेवारी, 2026 रोजी पुणे क्षेत्रीय कार्यालय येथील प्रशिक्षण केंद्राचे उद्घाटन करण्यात आले. या प्रशिक्षण केंद्रास बँकेचे संस्थापक संचालक व माजी अध्यक्ष कै. प्रा. अशोक प्रधान यांचे नाव देण्यात आले.

● धर्मादाय निधी वितरण -

बँक नफ्यातून 1% रक्कम "धर्मादाय निधी" या फंडामध्ये जमा करते. या फंडातून विविध सामाजिक, शैक्षणिक, तसेच वैद्यकीय क्षेत्रात काम करणाऱ्या संस्थांना मदत करण्यात येते. या वर्षी 74 संस्थांना निधीचे वितरण करण्यात आले.

● हडपसर शाखा स्थलांतरण -

दि. 13.04.2026 रोजी हडपसर शाखा नजीकच्या नवीन व मोठ्या जागेमध्ये स्थलांतरित करण्यात आली.

आभार प्रदर्शन / ऋणनिर्देश

कल्याण शहरात बँकेने अतिशय छोट्या प्रमाणावर कामकाजास सुरुवात करून आज महाराष्ट्र आणि गुजरातमध्ये सूरत येथील शाखा अशा 39 शाखांसह एक अग्रगण्य मल्टिस्टेट सहकारी बँक म्हणून बँकेची ओळख आहे. विश्वासाईता, सचोटी व तंत्रज्ञान याच्या बळावरच हे शक्य झाले आहे. अहवाल वर्षात बँकेने सुनियोजित पद्धतीने यशस्वीरित्या चांगली कामगिरी केली असून, बँकेस ₹ 16.64 कोटी निव्वळ नफा झाला आहे. बँकेच्या वतीने सर्व सभासद, ग्राहक व हितचिंतक यांचे मी आभार मानते.

बँकेचे कर्मचारी, अधिकारी त्यांच्या संघटना व इतर अनेकांकडून मिळालेल्या प्रत्यक्ष अथवा अप्रत्यक्ष पाठिंब्याशिवाय अशी प्रगती अशक्य आहे. अशा प्रत्येक व्यक्तीचे आभार मानून कृतज्ञता व्यक्त करणेकरिता अहवालातील जागा अपुरी पडेल. परंतु, त्यांचे प्रति मनःपूर्वक आभार मानून कृतज्ञता व्यक्त करते.

बँकेला रिझर्व्ह बँक ऑफ इंडिया, केंद्रीय सहकार निबंधक नवी दिल्ली, सहकार आयुक्त कार्यालय महाराष्ट्र व गुजरात राज्य, राज्य सरकारची विविध खाती, सहकारी निवडणूक प्राधिकरण यांचेकडून वेळोवेळी अमूल्य मार्गदर्शन मिळालेले आहे. आम्ही त्यांचे आभारी आहोत. लेखापरीक्षक, वकील, वास्तुविशारद, मूल्यांकन तज्ज्ञ, कंपनी सेक्रेटरी, व्यवस्थापकीय मंडळाचे सदस्य यांचे बँकेला वेळोवेळी व्यावसायिक सल्ले प्राप्त झाले आहेत. त्यांनी वेळोवेळी केलेली मदत आणि दाखविलेला पाठिंबा अमूल्य आहे. इंडियन बँक्स असोसिएशन, NUCFDC, NAFCUB, सहकार भारती, महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन, महाराष्ट्र राज्य सहकारी बँक्स फेडरेशन, कोकण नागरी सहकारी बँक्स असोसिएशन, अधिकारी संघटना, कर्मचारी युनियन, यांचेकडूनही वेळोवेळी बँकेला आधार व सहकार्य मिळत आले आहे. या सर्वांची मी आभारी आहे.

सरतेशेवटी परंतु महत्वाचे असे वृत्तपत्रांचे प्रतिनिधी यांनी बँकेचे कार्यवृत्त नेहमीच सकारात्मक व यथोचितरित्या प्रसिद्ध केलेले आहे. यामुळे जनसामान्यांमध्ये बँकेबद्दल विश्वास निर्माण होऊन त्यांना बँकेच्या विविध उपक्रमांची माहिती मिळू शकली. भविष्य काळात आपणा सर्वांकडून बँकेला असेच सहकार्य आणि पाठिंबा मिळेल याची खात्री आहे.

धन्यवाद.

अॅड. संपदा कुळकर्णी
अध्यक्ष

| Digital Arrest Scam

डिजिटल अरेस्टच्या नावाखाली होणाऱ्या फसवणुकीपासून सावध रहा!

कोणतीही सरकारी संस्था, पोलीस किंवा तपास यंत्रणा तुम्हाला व्हिडिओ कॉलवर अटक करू शकत नाही.

फसवणूक करणारे स्वतःला पोलीस, CBI, ED किंवा सरकारी अधिकारी असल्याचे भासवून भीती निर्माण करतात आणि पैसे किंवा वैयक्तिक माहिती मागतात.

- ✓ "तुम्ही डिजिटल अरेस्टमध्ये आहात" सांगणाऱ्या कॉलवर विश्वास ठेवू नका.
- ✓ अनोळखी व्हिडिओ कॉल उचलू नका.





MEMBERS WELFARE FUND

The concept to institute "Welfare Fund" for members was approved in the Annual General Meeting held on 15th December 1991 and is implemented since January 1992. Under this scheme eligible members are provided Financial aid, medical aid and excellence awards for members kin for their educational performance.

The details of the revised scheme are given herein under.

Eligibility Norms:

1) Financial Aid:

Heirs of the deceased members shall be given ₹ 1,000/- if the members dies of natural death and ₹ 5,000/- if the cause of member's death is accident.

The criteria of two years membership is not applicable for this benefit.

- KYC of applicant
- Death certificate (along with Police Panchnama, if the cause of death is accident)
- Amount of aid shall be paid to the nominee of the member, if the nomination is not made then the payment shall be made to the survivor spouse of the member or major son or daughter in that order of preference.

In the year 2025-26 nominees / heirs deceased members were extended aid of ₹ 51,000/-

2) Medical Aid:

- If physically incapacitated/handicapped due to accident or other reasons, ₹ 7500/-
If a person is handicapped more than 40%, a certificate from All India Institute of Physical Medicine and Rehabilitation or any such Government organization, is required to be furnished.

b)	By-pass Surgery	₹ 15,000/-
	Angioplasty	₹ 10,000/-
	Angiography	₹ 3,000/-

Cataract Operation	₹ 3,000/- (each eye)
Major Brain Surgery	₹ 15,000/-
Kidney Transplant	₹ 15,000/-
IF detected Cancer	₹ 7,500/-

If advised by the Doctor to undergo Following tests,

CT Scan	₹ 500/-
MRI	₹ 1,500/-
Colour Doppler Test	₹ 500/-

Any type of ENT operation	₹ 1,000/-
Hernia/Hydrocele/Appendix/	
Prostate Glands Operation	₹ 2,500/-

Urinary stone/Gall bladder	
Stone	₹ 2,500/-

Eye Operations like Glaucoma/	
Retina	₹ 3,000/-
Spine Surgery	₹ 7,000/-

Any major surgery:	
Abdominal, Pancreas, Gall bladder,	
Uterous, Intestines, Liver, Spleen,	
Ovaries, Lungs, anastomosis etc.	₹ 10,000/-

Joints replacement	₹ 10,000/-
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Heart valve replacement	₹ 10,000/-
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Liver transplant	₹ 15,000/-
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Fracture of Bone requiring only plaster	₹ 1,000/-
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Compound Fracture of Bone requiring surgery	₹ 3,000/-
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Dialysis (Only Once)	₹ 5,000/-
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- Bank has made available a facility to undergo medical tests, without any charges, to all lady members of the bank and senior members (Above 60 years).
- In case of recurring expenses incurred on account of any disease/ tests etc. mentioned herein above, members are entitled to apply only once.



सभासद कल्याण निधि

3) Awards for excellent performance to children of Members:

General Eligibility:

Should have appeared in the current educational year.

The Father or mother of such student or he/she, himself / herself should be member of the bank as at 31st March of the financial year.

H.S.C Examination

- Science -

Above 90%	₹ 1,500/-
Between 75% to 90%	₹ 500/-
- Science (SC, ST, NT, VJ, SBC) -

Above 85%	₹ 1,000/-
Between 80% to 85%	₹ 750/-
Between 70% to 80%	₹ 500/-
- Arts and Commerce -

Above 80%	₹ 750/-
Between 70% to 80%	₹ 500/-

S.S.C. Examination

- | | |
|--------------------|---------|
| Above 90% | ₹ 750/- |
| Between 75% to 90% | ₹ 500/- |
- (SC,ST,NT,VJ,SBC)
- | | |
|--------------------|---------|
| Above 85% | ₹ 750/- |
| Between 70% to 85% | ₹ 500/- |

Talent Research Examination

passed after S.S.C Exam /

Olympiad Scholarship	₹ 1,000/-
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Scholarship Examination,

5th Standard	₹ 500/-
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Scholarship Examination,

8th Standard	₹ 750/-
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Qualified members are eligible for these schemes. Members are requested to go through these schemes carefully and are hereby appealed to kindly bring to the notice of the bank any incident / occasion, in writing, which might have occurred in relation to any of the bank's members known to them, so that maximum members can get the benefit of the welfare schemes.

Criteria For Qualified Member

To be eligible as "Qualified Member" one should fulfill all the following conditions.

- a) Attendance in at least one Annual General Meeting in the last 3 immediately preceding years.
 - b) Holding of minimum shares of ₹ 1,000/-
 - c) Should hold minimum deposits of ₹ 500/- or should have minimum loan facility of ₹ 1,00,000/- (Balance as of 31 March is necessary)
- Only "Qualified member" shall have rights to vote in the elections for the Board of Directors of the bank.
 - All members should comply with the KYC requirements as per RBI guidelines. Members who hold less than required minimum share as stated above are requested to apply for additional shares.



सभासद कल्याण निधी

दि. 15 डिसेंबर 1991 च्या वार्षिक सर्वसाधारण सभेत सभासद कल्याण निधीची संकल्पना मान्य होऊन सदर योजना जानेवारी 1992 पासून कार्यान्वित झाली. बँकेच्या सभासद कल्याण निधीअंतर्गत सभासदांसाठी आर्थिक सहाय्य, वैद्यकीय सहाय्य व शैक्षणिक पुरस्कार या योजना राबविल्या जातात.

योजनांचे निकष पुढीलप्रमाणे -

1) आर्थिक सहाय्य:

बँकेच्या सभासदाचे नैसर्गिकरित्या निधन झाल्यास त्याचे वारसास ₹ 1000/- व अपघाती निधन झाल्यास ₹ 5000/- देण्यात येतील.

सदर सहाय्यासाठी 'सभासदत्वास दोन वर्षे पूर्ण असावीत हा निकष लागू नाही.

अ) अर्जदाराचे केवायसी

ब) मृत्यूचा दाखला आवश्यक

(अपघाती निधन झाले असल्यास सोबत पोलिस पंचनाम्याची प्रत देणे आवश्यक आहे)

क) सभासदाच्या निधनानंतर सभासदाने भागासाठी नामनिर्देशित केलेल्या व्यक्तीस अथवा नामनिर्देशन नसल्यास हयात पत्नी वा पतीस, कर्त्या मुलास व मुलगा नसल्यास मुलीस, ही रक्कम देण्यात येईल.

2025-26 या वर्षात सभासदांच्या वारसास एकूण ₹ 51,000/- मदत देण्यात आली आहे.

2) वैद्यकीय सहाय्य:

अ) अपघाताने किंवा नैसर्गिकरित्या अपंगत्व आल्यास ₹ 7,500/-

सरकारी नियमाप्रमाणे 40% अपंगत्व आल्यास ऑल इंडिया इन्स्टिट्यूट ऑफ फिजीकल मेडीसीन व रिहॅबिलिटेशन वा अन्य तत्सम सरकारी संस्थांचा दाखला असणे आवश्यक आहे.

ब) बाय-पास सर्जरी	₹ 15,000/-
अँजीओप्लास्टी	₹ 10,000/-
अँजीओग्राफी	₹ 3,000/-
मोतीबिंदू ऑपरेशन	₹ 3,000/- (प्रत्येकी)
मेजर ब्रेन सर्जरी	₹ 15,000/-
किडनी ट्रान्सप्लांट	₹ 15,000/-
कॅन्सर रोगाचे निदान झाल्यास	₹ 7,500/-

तज्ज्ञ डॉक्टरांच्या सल्ल्यानुसार केलेले

स्कॅनिंग ₹ 500/-

एम.आर.आय. ₹ 1,500/-

कलर डॉपलर टेस्ट ₹ 500/-

कान-नाक- घसा यांपैकी

कशाचेही ऑपरेशन ₹1,000/-

हार्निया/ हायड्रोसिल/अपेंडिक्स

/प्रोस्टेट ग्लॅंड इ. चे ऑपरेशन ₹ 2,500/-

युरीनरी स्टोन/गॉलब्लेंडर स्टोनचे

ऑपरेशन ₹ 2,500/-

डोव्याचे ऑपरेशन (काचबिंदू पडदा) ₹ 3,000/-

मणक्याचे ऑपरेशन ₹ 7,000/-

मेजर सर्जरी:

(अँबडॉमिनल, पेंक्रियाज, गॉलब्लेंडर,

युटेरस, दोन्ही आतडी, प्लीहा, ओव्हरीज,

फुफ्फुस, यकृत, anastomosis चे

ऑपरेशन) ₹ 10,000/-

सांधे रोपण (joint replacement) ₹ 10,000/-

हार्टच्या व्हॉल्व्हचे ऑपरेशन ₹ 10,000/-

लिव्हर ट्रान्सप्लांट ₹ 15,000/-

अस्थिभंग व प्लास्टर

(Fracture of bone requiring

only plaster) ₹ 1,000/-

मिश्रित अस्थिभंग शस्त्रक्रिया

(Compound fracture of bones

requiring surgery) ₹3,000/-

रक्तशुद्धिकरण (Dialysis only once) ₹5,000/-

क) बँकेच्या सर्व महिला सभासदांसाठी तसेच ज्येष्ठ पुरुष सभासदांसाठी (वय वर्ष 60 वरील) विनामूल्य वैद्यकीय तपासणी करण्याची सुविधा बँकेने उपलब्ध करून दिलेली आहे.

ड) उपरोक्त निकषांपैकी काही वैद्यकीय कारणे पुन्हा पुन्हा होण्याची शक्यता असते, (recurring type) तरी उपरोक्त सर्व निकषांसाठी एक सभासद एकदाच अर्ज करू शकतो.



सभासद कल्याण निधी

3) विद्यार्थी प्राविण्य पुरस्कार:

चालू शैक्षणिक वर्षात परीक्षा दिलेली असणे आवश्यक आहे.

मार्च अखेर स्वतः किंवा आई किंवा वडील बँकेचे सभासद असणे आवश्यक आहे.

इयत्ता 12 वी

- शास्त्र -

90% च्या पुढे	₹ 1,500/-
75% ते 90%	₹ 500/-
- शास्त्र (SC, ST, NT, VJ, SBC) -

85% च्या पुढे	₹ 1,000/-
80% च्या पुढे ते 85%	₹ 750/-
70% ते 80%	₹ 500/-
- कला व वाणिज्य -

80% च्या पुढे	₹ 750/-
70% ते 80%	₹ 500/-

इयत्ता 10 वी

- | | |
|-----------------------|---------|
| 90% च्या पुढे | ₹ 750/- |
| 75% ते 90% | ₹ 500/- |
| (SC, ST, NT, VJ, SBC) | |
| 85% च्या पुढे | ₹ 750/- |
| 70% ते 85% | ₹ 500/- |

इयत्ता 10 वी नंतरची प्रज्ञा शोध

परीक्षा / ऑलिम्पियाड शिष्यवृत्ती	₹ 1,000/-
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इयत्ता 5 वी शिष्यवृत्ती	₹ 500/-
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इयत्ता 8 वी शिष्यवृत्ती	₹ 750/-
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पात्र सभासद होण्यासाठी खालील अटी आहेत.

- अ) अगोदरच्या सलग तीन वर्षातील किमान एका वार्षिक सर्वसाधारण सभेस उपस्थित रहाणे.
- ब) किमान भागभांडवल ₹ 1,000/-
- क) किमान ठेवी ₹ 500/- किंवा ₹ 1,00,000/- रकमेची कर्जसुविधा. (दि. 31 मार्च रोजी आवश्यक)
- सर्व सभासदांनी भारतीय रिझर्व्ह बँकेच्या KYC मार्गदर्शक तत्वांची वेळोवेळी पूर्तता करणे आवश्यक आहे. फक्त पात्र सभासदांना बँकेच्या निवडणूकीत मतदानाचा अधिकार आहे.
- सर्व सभासदांनी बदललेल्या नियमांची नोंद घेऊन KYC ची पूर्तता करावी. ज्या सभासदांचे भागभांडवल वर नमूद केलेल्या मर्यादपेक्षा कमी आहे, त्यांनी ते लवकरात लवकर वाढवून घ्यावे.

बँकेच्या पात्र सभासदांना वरील योजनांचा लाभ घेता येईल. तसेच या योजनांचा फायदा मिळण्यासाठी सभासदांनी सतर्क राहून आपल्या माहितीत असलेल्या बँकेच्या सभासदांचे संबंधात वरील घटना घडल्यास त्याची माहिती बँकेच्या मुख्य कार्यालयात प्रत्यक्ष भेटून, लेखी वा पत्राद्वारे द्यावी, जेणेकरून जास्तीतजास्त सभासदांना या योजनेचा लाभ होऊ शकेल.



सभासद कल्याण निधी

1 एप्रिल 2025 ते 31 मार्च 2026 या कालावधीचा जमा खर्च

जमा	(₹)	(₹)	खर्च	(₹)	(₹)
<u>आरंभीची शिल्लक</u>					
बचत खाते	5,81,561.37		सभासदांच्या मृत्यूनंतर वारसांना दिलेली मदत	51,000.00	
सन 2024-25 साठी बँकेकडून प्राप्त निधी	15,00,000.00		सभासदांना दिलेली वैद्यकीय मदत	6,72,500.00	
			विद्यार्थी प्राविण्य पुरस्कार	1,00,750.00	8,24,250.00
<u>व्याज जमा</u>			<u>अखेरची शिल्लक</u>		
बचत खाते	29,164.00	21,10,725.37	बचत खाते	12,86,475.37	12,86,475.37
एकूण		21,10,725.37	एकूण		21,10,725.37

दि कल्याण जनता सहकारी बँक लि.

अॅड. संपदा कुळकर्णी
(अध्यक्ष)

श्री. महेश देशपांडे
(उपाध्यक्ष)

श्री. अनंत कुलकर्णी
(व्यवस्थापकीय संचालक व मुख्य कार्यकारी अधिकारी)



Independent Auditors' Report

To,

The Members,

The Kalyan Janata Sahakari Bank Ltd.,
(Multi-State Scheduled Bank), Kalyan

Mukund M. Chitale & Co.

Chartered Accountants

2nd Floor, Kapur House, Paranjape B Scheme
Road No 1, Vile Parle East, Mumbai 400057,
Maharashtra, India.

Report on Audit of Financial Statements

Opinion

We have audited the accompanying Financial Statements of The Kalyan Janata Sahakari Bank Ltd. ("the Bank") as at March 31, 2026, which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with the notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (the "RBI") and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- I) In case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026;
- II) In case of the Profit & Loss Account, of the profit for the year ended on that date and
- III) In case of cash flow statement, of the cash flows for the year ended on that date.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by The Institute of Chartered Accountants of India (the "ICAI").

Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Multi State Co-operative Societies Act, 2002 and the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

The Bank's management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information but does not include Financial Statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.



Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management & Those Charged with Governance 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 flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, provisions of The Banking Regulation Act, 1949 and the Rules made thereunder, provisions of The Multi State Co-operative Societies Act, 2002 and the Rules made thereunder and circulars and guidelines issued by the RBI and the Central Registrar of Co-operative Societies from time to time. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Acts for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management and Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Boards of Directors are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objective is 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 auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it 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 scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. 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 the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, and section 30(3) of the Banking Regulation Act, 1949 (as amended), 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 or offices.
 - c) No separate audit of the branches has been conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us.
 - d) The transactions of the Bank which have come to our notice have been within the powers of the Bank.
 - e) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns.
 - f) The profit and loss account shows a true balance of profit for the period covered by such account.
3. As required by Rule 27(2) of the Multi-state Co operative Societies Rules, 2002, we report that:



- a) In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank;
- b) In our opinion and according to information and explanations given to us, the guidelines issued by the RBI, to the extent applicable to the Bank, have generally been adhered to.
4. As required by Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under.
- a) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Byelaws of the Bank.
- b) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the RBI. The guidelines of National Bank for Agriculture and Rural Development ("NABARD") are not applicable to the Bank since the Bank has neither accepted deposits nor received subsidy from NABARD.
- c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery are as follows:

	₹ In Lakh
Category	Principal Outstanding as at 31st March 2026
Doubtful Advances	11,286.57
Loss Assets	115.35
Non Performing Investment	NIL
Other Asset	NIL

- d) The Bank has not given loans to the members of the Board of Directors.
- e) During the course of audit, we have not generally come across any violation of guidelines, conditions etc. issued by the RBI. Since the Bank has neither accepted deposits nor received subsidy from the National Bank for Agriculture and Rural Development ("NABARD"), our comments regarding violations of guidelines issued by the NABARD are not called for.
- f) To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operative Societies, which requires reporting under this rule.

Mukund M. Chitale & Co.
Chartered Accountants

Firm Reg. No. 106655W

Abhay V. Kamat
Membership No. 039585

UDIN : 26039585VHODHN7258

Place: Kalyan Date: 16.05.2026



BALANCE SHEET AS ON MARCH 31, 2026 | 31 मार्च 2026 चा ताळेबंद

CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2025-26 (₹)	2024-25 (₹)
AUTHORISED SHARE CAPITAL (8,00,00,000 shares of ₹ 25/- each)			
(Previous year 8,00,00,000 shares of ₹ 25/- each)			
अधिकृत भागभांडवल (8,00,00,000 भाग ₹ 25/- प्रमाणे)		2,00,00,00,000.00	2,00,00,00,000.00
(मागील वर्षी 8,00,00,000 भाग ₹ 25/- प्रमाणे)			
SUBSCRIBED & PAID UP CAPITAL / वसूल झालेले भागभांडवल		1,11,65,70,650.00	1,14,89,25,475.00
a) Individual & Others - 4,46,62,826 shares of ₹ 25/- each			
अ) वैयक्तिक व इतर - 4,46,62,826 भाग ₹ 25/- प्रमाणे	1,11,65,70,650.00		1,14,89,25,475.00
b) Societies - 0 shares of ₹ 25/- each			
ब) संस्था - 0 भाग ₹ 25/- प्रमाणे	0.00		0.00
(Previous year 4,59,57,019 shares of ₹ 25/- each)			
(मागील वर्षी 4,59,57,019 भाग ₹ 25/- प्रमाणे)			
KALYAN PERPETUAL NON-CUMULATIVE PREFERENCE SHARES			
कल्याण परपेच्युअल नॉन-क्युमुलेटिव प्रिफरन्स शेअर्स (पीएनसीपीएस)		20,38,000.00	20,38,000.00
APPLICATION MONEY / भाग अर्ज मागणी रक्कम		0.00	0.00
RESERVE FUND & OTHER FUNDS / राखीव व इतर निधी			
STATUTORY RESERVE FUND / राखीव निधी	81,74,47,525.00		77,47,06,893.00
BUILDING FUND / इमारत निधी	8,21,00,000.00		8,21,00,000.00
SHARE HOLDERS WELFARE FUND / सभासद कल्याण निधी	27,86,475.00		20,81,561.00
INVESTMENT FLUCTUATION RESERVE / गुंतवणूक वधघट निधी	6,08,45,000.00		6,08,45,000.00
MAHOTSAV FUND / महोत्सव निधी	42,52,257.00		42,52,257.00
REVALUATION RESERVE / पुनर्मुल्यांकन निधी	56,47,28,325.00		57,92,79,831.00
CHARITY FUND / धर्मादाय निधी	29,97,500.00		23,97,500.00
PROVISION FOR STANDARD ASSETS / उत्पादित कर्ज प्रावधान	8,10,00,000.00		7,80,00,000.00
BAD & DOUBTFUL DEBTS RESERVE / संशयित व बुडीत कर्ज तरतूद	73,60,22,136.00		66,60,22,136.00
GENERAL FREE RESERVE FUND / सर्वसाधारण मुक्त निधी	22,13,13,244.00		14,70,61,738.00
INVESTMENT DEPRECIATION RESERVE / गुंतवणूकीवरील घसारा तरतूद	61,00,000.00		53,82,250.00
INVESTMENT DEPRECIATION RESERVE SR / गुंतवणूकीवरील घसारा तरतूद एसआर	49,47,39,653.00		46,05,00,000.00
PROVISION FOR RESTRUCTURED ASSETS / पुनर्रचित कर्जावरील तरतूद	51,00,000.00		51,00,000.00
		3,07,94,32,115.00	2,86,77,29,166.00
CARRIED FORWARD / पुढील पानावर		4,19,80,40,765.00	4,01,86,92,641.00



BALANCE SHEET AS ON MARCH 31, 2026 | 31 मार्च 2026 चा ताळेबंद

PROPERTIES & ASSETS / जिंदगी व येणी	Amount	2025-26 (₹)	2024-25 (₹)
CASH IN HAND/ रोख शिल्लक		19,06,73,733.00	19,46,63,725.00
BALANCE WITH BANKS / बँकांतील शिल्लक			
CURRENT DEPOSITS / चालू खाते	1,43,11,43,238.00		1,53,71,12,175.00
FIXED DEPOSITS / मुदत ठेवी	3,84,76,35,500.00		2,83,86,35,500.00
		5,27,87,78,738.00	4,37,57,47,675.00
MONEY AT CALL & SHORT NOTICE / अल्प सूचना व अल्प मुदत ठेवी			
TREPS LENDING / ट्रेप्स लेंडिंग	0.00		54,88,12,407.00
STANDING DEPOSIT FACILITY - SDF / एसडीएफ	1,49,00,00,000.00		1,08,00,00,000.00
		1,49,00,00,000.00	1,62,88,12,407.00
INVESTMENTS / गुंतवणूक		7,98,25,09,549.00	8,32,36,51,340.00
A) GOVERNMENT SECURITIES / सरकारी कर्जरोखे		7,38,04,88,344.00	7,67,59,83,135.00
FACE VALUE / दर्शनी मूल्य - ₹ 7,40,34,20,000.00			
P.Y. FACE VALUE / मागील वर्षी दर्शनी मूल्य - ₹ 7,70,34,20,000.00			
MARKET VALUE / बाजारमूल्य - ₹ 7,17,97,32,451.00			
P.Y. MARKET VALUE / मागील वर्षी बाजारमूल्य - ₹ 7,59,79,99,856.00			
B) OTHER APPROVED SECURITIES / इतर मान्यताप्राप्त रोखे		0.00	0.00
C) INVESTMENTS IN SHARES / समभाग			
MAHARASHTRA STATE CO-OP BANK LTD / महाराष्ट्र राज्य सह. बँक लि.	2,01,000.00		2,01,000.00
THANE DISTRICT CENTRAL CO-OP BANK LTD / ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.	1,000.00		1,000.00
NUCFDC / एनयुसीएफडीसी	3,54,00,000.00		3,54,00,000.00
		3,56,02,000.00	3,56,02,000.00
D) BONDS OF PSU & FI / सार्वजनिक क्षेत्रातील कर्जरोखे		5,00,00,000.00	5,00,00,000.00
FACE VALUE / दर्शनी मूल्य - ₹ 5,00,00,000.00			
P.Y. FACE VALUE / मागील वर्षी दर्शनी मूल्य - ₹ 5,00,00,000.00			
MARKET VALUE / बाजारमूल्य - ₹ 4,46,19,800.00			
P.Y. MARKET VALUE / मागील वर्षी बाजारमूल्य - ₹ 4,46,71,500.00			
CARRIED FORWARD / पुढील पानावर		14,94,19,62,020.00	14,52,28,75,147.00



BALANCE SHEET AS ON MARCH 31, 2026 | 31 मार्च 2026 चा ताळेबंद

CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2025-26 (₹)	2024-25 (₹)
BROUGHT FORWARD / मागील पानावरून		4,19,80,40,765.00	4,01,86,92,641.00
DEPOSITS AND OTHER ACCOUNTS / ठेवी व अन्य खाती			
MONTHLY INTEREST DEPOSIT/ मासिक व्याज ठेवी		1,62,51,47,756.00	1,52,60,18,394.00
QUARTERLY INTEREST DEPOSITS/ त्रैमासिक व्याज ठेवी		2,64,86,60,879.00	2,57,10,49,369.00
SHORT TERM DEPOSIT / अल्प मुदत ठेवी		83,01,33,971.00	75,99,91,587.00
REINVESTMENT DEPOSIT / पुनर्गुंतवणूक ठेवी		15,39,70,99,744.00	14,15,87,30,031.00
TAX SAVING SCHEME / कर बचत योजना		11,36,62,204.00	14,91,66,664.00
RECURRING DEPOSITS / आवर्त ठेवी		45,27,09,816.00	43,97,88,074.00
MANGALMURTI DEPOSIT SCHEME / मंगलमूर्ती ठेव योजना		61,16,70,346.00	55,02,37,569.00
TOTAL TERM DEPOSIT / एकूण मुदत ठेवी	-	21,67,90,84,716.00	20,15,49,81,688.00
TOTAL TERM DEPOSIT OF WHICH / एकूण मुदत ठेवीपैकी			
INDIVIDUALS / वैयक्तिक	20,35,91,22,253.00		18,86,59,63,977.00
CENTRAL CO-OP BANKS / मध्यवर्ती सहकारी बँका	0.00		0.00
OTHER CO-OP SOCIETIES / इतर सहकारी सोसायटी	1,31,99,62,463.00		1,28,90,17,711.00
TOTAL TERM DEPOSIT / एकूण मुदत ठेवी		21,67,90,84,716.00	20,15,49,81,688.00
SAVINGS DEPOSITS / बचत ठेवी			
INDIVIDUALS / वैयक्तिक	9,44,44,36,826.00		9,08,20,59,586.00
CENTRAL CO-OP BANKS / मध्यवर्ती सहकारी बँका	0.00		0.00
OTHER CO-OP SOCIETIES / इतर सहकारी सोसायटी	65,00,83,142.00		58,42,33,713.00
TOTAL SAVINGS DEPOSITS / एकूण बचत ठेवी		10,09,45,19,968.00	9,66,62,93,299.00
CURRENT DEPOSITS / चालू ठेवी			
INDIVIDUALS / वैयक्तिक	1,88,00,09,521.00		1,62,17,24,900.00
CENTRAL CO-OP BANKS / मध्यवर्ती सहकारी बँका	0.00		0.00
OTHER CO-OP SOCIETIES / इतर सहकारी सोसायटी	5,68,76,612.00		5,53,97,965.00
TOTAL CURRENT DEPOSITS / एकूण चालू ठेवी		1,93,68,86,133.00	1,67,71,22,865.00
MATURED DEPOSITS / मुदत संपलेल्या ठेवी		13,96,71,263.00	57,14,79,796.00
TOTAL DEPOSITS / एकूण ठेवी		33,85,01,62,080.00	32,06,98,77,648.00
CARRIED FORWARD / पुढील पानावर		38,04,82,02,845.00	36,08,85,70,289.00



BALANCE SHEET AS ON MARCH 31, 2026 | 31 मार्च 2026 चा ताळेबंद

PROPERTIES & ASSETS / ज़िंदगी व येणी	Amount	2025-26 (₹)	2024-25 (₹)
BROUGHT FORWARD / मागील पानावरून		14,94,19,62,020.00	14,52,28,75,147.00
E) OTHERS / इतर गुंतवणूक		51,64,19,205.00	56,20,66,205.00
FACE VALUE / दर्शनी मूल्य - ₹ 57,70,38,100.00			
P.Y. FACE VALUE / मागील वर्षी दर्शनी मूल्य - ₹ 57,70,38,100.00			
MARKET VALUE / बाजारमूल्य - ₹ 60,38,35,479.00			
P.Y. MARKET VALUE / मागील वर्षी बाजारमूल्य - ₹ 51,74,55,433.00			
LOANS & ADVANCES / कर्जे		22,21,03,91,850.00	20,50,08,31,729.00
A) SHORT TERM LOANS / अल्प मुदत कर्जे		7,99,38,76,923.00	6,23,67,40,620.00
SECURED LOAN / तारण कर्जे	7,85,63,42,356.00		6,11,25,98,529.00
UNSECURED LOAN / विनातारण कर्जे	13,75,34,567.00		12,41,42,091.00
OF WHICH, INDIVIDUAL ₹ 1,08,98,53,290.00 & OVERDUES ₹ 12,84,20,207.00			
पैकी, वैयक्तिक ₹ 1,08,98,53,290.00 आणि थकीत रक्कम ₹ 12,84,20,207.00			
CONSIDERED AS NPA / अनुत्पादीत कर्जे ₹ 56,52,80,361.00			
B) MEDIUM TERM LOANS / मध्यम मुदत कर्जे		1,61,83,16,870.00	1,56,03,95,215.00
SECURED LOAN / तारण कर्जे	1,07,45,25,945.00		1,14,53,20,110.00
UNSECURED LOAN / विनातारण कर्जे	54,37,90,925.00		41,50,75,105.00
OF WHICH, INDIVIDUAL ₹ 101,10,44,794.00 & OVERDUES ₹ 6,82,08,656.00			
पैकी, वैयक्तिक ₹ 101,10,44,794.00 आणि थकीत रक्कम ₹ 6,82,08,656.00			
CONSIDERED AS NPA / अनुत्पादीत कर्जे ₹ 13,34,39,796.00			
C) LONG TERM LOANS / दीर्घ मुदत कर्जे		12,59,81,98,057.00	12,70,36,95,894.00
SECURED LOAN / तारण कर्जे	11,32,84,43,178.00		11,11,14,00,247.00
UNSECURED LOAN / विनातारण कर्जे	1,26,97,54,879.00		1,59,22,95,647.00
OF WHICH, INDIVIDUAL ₹ 641,41,03,471.00 & OVERDUES ₹ 16,80,67,999.00			
पैकी, वैयक्तिक ₹ 6,41,41,03,471.00 आणि थकीत रक्कम ₹ 16,80,67,999.00			
CONSIDERED AS NPA / अनुत्पादीत कर्जे ₹ 51,43,08,408.00			
OF THE TOTAL ADVANCES CONSIDERED AS BAD & DOUBTFUL / एकूण कर्जांपैकी अनुत्पादीत कर्जे ₹ 1,21,30,28,565.00			
PREVIOUS YEAR / मागील वर्षी ₹ 1,30,58,48,126.00			
TOTAL AMOUNT OVERDUE / एकूण थकबाकी ₹ 36,46,96,862.00			
P.Y. OVERDUE AMOUNT / मागील वर्षी थकबाकी - ₹ 46,56,58,794.00			
CARRIED FORWARD / पुढील पानावर		37,15,23,53,870.00	35,02,37,06,876.00



BALANCE SHEET AS ON MARCH 31, 2026 | 31 मार्च 2026 चा ताळेबंद

CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2025-26 (₹)	2024-25 (₹)
BROUGHT FORWARD / मागील पानावरून		38,04,82,02,845.00	36,08,85,70,289.00
BORROWING / कर्जे			
KALYAN LONG TERM (SUBORDINATED) DEPOSITS 1 / कल्याण दीर्घकालीन दुय्यम मुदत ठेव 1	33,28,500.00		68,80,500.00
KALYAN LONG TERM (SUBORDINATED) DEPOSITS 2 / कल्याण दीर्घकालीन दुय्यम मुदत ठेव 2	55,39,500.00		12,51,48,954.00
KALYAN LONG TERM (SUBORDINATED) BONDS 3 / कल्याण दीर्घकालीन दुय्यम मुदत ठेव 3	2,90,08,132.00		2,90,08,132.00
KALYAN LONG TERM (SUBORDINATED) BONDS 4 / कल्याण दीर्घकालीन दुय्यम मुदत ठेव 4	29,86,54,251.00		16,12,55,000.00
KALYAN LONG TERM (SUBORDINATED) BONDS 5 / कल्याण दीर्घकालीन दुय्यम मुदत ठेव 5	16,88,37,000.00		0.00
TOTAL BORROWING / एकूण कर्जे		50,53,67,383.00	32,22,92,586.00
BRANCH ADJUSTMENT / शाखा जुळवणी		17,052.00	0.00
OVERDUE INTEREST RESERVE / थकीत व्याज तरतूद		68,55,34,480.00	51,41,35,398.00
INTEREST PAYABLE / व्याज देणे			
i) DEPOSITS / ठेवी	1,49,32,204.00		1,81,20,674.00
ii) BORROWING / कर्जे	0.00		0.00
TOTAL INTEREST PAYABLE / एकूण व्याज देणे		1,49,32,204.00	1,81,20,674.00
OTHER LIABILITIES / इतर देणी			
BILLS PAYABLE / बिलांपोटी देणी	4,80,05,245.00		3,17,68,190.00
MARGIN MONEY FOR LC & BG / पत पत्रे व बँक हमीपत्रे करिता मार्जिन रक्कम	7,93,000.00		7,93,000.00
OTHERS/ इतर	6,62,45,416.00		5,91,66,041.00
DIVIDEND PAYABLE / लाभांश देणे	12,16,209.00		15,66,620.00
CO-OPERATIVE EDUCATION FUND / सहकार शिक्षण निधी	12,12,618.00		12,12,618.00
ELECTION FUND / निवडणूक निधी	10,00,000.00		10,00,000.00
NATIONAL CO-OP. EDUCATION FUND / राष्ट्रीय सहकार शिक्षण निधी	16,63,590.00		10,00,000.00
CO-OPERATIVE REHABILITATION RECONSTRUCTION & DEVELOPMENT FUND / सहकारी पुनर्वसन, पुनर्बांधणी आणि विकास निधी	16,63,590.00		0.00
CARRIED FORWARD / पुढील पानावर		39,25,40,53,964.00	36,94,31,18,947.00



BALANCE SHEET AS ON MARCH 31, 2026 | ३१ मार्च २०२६ चा ताळेबंद

PROPERTIES & ASSETS / जिंदगी व येणी	Amount	2025-26 (₹)	2024-25 (₹)
BROUGHT FORWARD / मागील पानावरून		37,15,23,53,870.00	35,02,37,06,876.00
BRANCH ADJUSTMENT / शाखा जुळवणी		0.00	0.00
INTEREST RECEIVABLE / व्याज येणे			
INTEREST RECEIVABLE ON INVESTMENT / गुंतवणुकीवरील व्याज येणे	30,06,61,876.00		23,32,53,870.00
INTEREST RECEIVABLE ON NPA / थकीत कर्जावरील व्याज येणे	68,55,34,480.00		51,41,35,398.00
		98,61,96,356.00	74,73,89,268.00
LAND & BUILDING / स्थावर मालमत्ता			
COST AS ON 01.04.2025 / 01.04.2025 रोजीची किंमत	84,89,34,366.00		84,89,34,366.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	0.00		0.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	0.00		0.00
		84,89,34,366.00	84,89,34,366.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / संचित घसारा	18,04,36,687.00		16,33,08,544.00
CURRENT YEAR DEPRECIATION / चालू वर्षाचा घसारा	22,19,092.00		22,74,816.00
ADD / अधिक : DEPRECIATION ON REVALUED ASSET / पुनर्मूल्यांकन मालमतेवरील घसारा	1,45,51,506.00		1,48,53,327.00
TOTAL DEPRECIATION / एकूण घसारा		19,72,07,285.00	18,04,36,687.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		65,17,27,081.00	66,84,97,679.00
OFFICE RENOVATION / कार्यालयाचे नूतनीकरण			
COST AS ON 01.04.2025 / 01.04.2025 रोजीची किंमत	1,24,49,157.00		1,24,49,157.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	0.00		0.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	0.00		0.00
		1,24,49,157.00	1,24,49,157.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / संचित घसारा	1,01,53,206.00		96,48,383.00
CURRENT YEAR DEPRECIATION / चालू वर्षाचा घसारा	5,01,322.00		5,04,823.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्रीवरील घसारा	0.00		0.00
TOTAL DEPRECIATION / एकूण घसारा		1,06,54,528.00	1,01,53,206.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		17,94,629.00	22,95,951.00
CARRIED FORWARD / पुढील पानावर		38,79,20,71,936.00	36,44,18,89,774.00



BALANCE SHEET AS ON MARCH 31, 2026 | 31 मार्च 2026 चा ताळेबंद

CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2025-26 (₹)	2024-25 (₹)
BROUGHT FORWARD / मागील पानावरून		39,25,40,53,964.00	36,94,31,18,947.00
PROVISIONS FOR EXPENSES / खर्चासाठी तरतुदी			
FOR STATUTORY DUES / वैधानिक देण्यांसाठी	1,64,15,181.00		3,32,58,381.00
FOR OTHER EXPENSES (GENERAL) / इतर खर्चासाठी	1,83,86,064.00		2,10,50,726.00
		15,66,00,913.00	15,08,15,576.00
FROM PROFIT & LOSS APPROPRIATION A/C / नफा तोटा वाटणी पत्रकातील शिल्लक		8,45,37,873.00	6,48,08,319.00
GRAND TOTAL / एकूण		39,49,51,92,750.00	37,15,87,42,842.00

CONTINGENT LIABILITIES / संभाव्य देणी	Amount	2025-26 (₹)	2024-25 (₹)
BANK GUARANTEE ISSUED / बँक हमीपत्रे	44,05,01,829.00		36,47,50,702.00
LC ISSUED / पतपत्रे	4,55,00,000.00		0.00
OTHERS (AMOUNTS TRANSFER TO DEAF) / इतर (डि. डी. ए. खाती जमा केलेली रक्कम)	13,48,47,838.00		12,61,11,729.00
TOTAL / एकूण		62,08,49,667.00	49,08,62,431.00

FOR THE KALYAN JANATA SAHAKARI BANK LTD

Adv. Sampada Kulkarni
(Chairperson)

Mr. Mahesh Deshpande
(Vice Chairman)

Mr. Prakash Lele
(Director)

BOARD OF DIRECTORS

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BALANCE SHEET AS ON MARCH 31, 2026 | 31 मार्च 2026 चा ताळेबंद

PROPERTIES & ASSETS / ज़िंदगी व येणी	Amount	2025-26 (₹)	2024-25 (₹)
BROUGHT FORWARD / मागील पानावरून		38,79,20,71,936.00	36,44,18,89,774.00
VEHICLE / वाहन			
COST AS ON 01.04.2025 / 01.04.2025 रोजीची किंमत	53,92,628.00		53,92,628.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	0.00		0.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	48,000.00		0.00
		53,44,628.00	53,92,628.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / संचित घसारा	47,74,218.00		45,68,078.00
CURRENT YEAR DEPRECIATION / चालू वर्षाचा घसारा	1,54,455.00		2,06,140.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्रीवरील घसारा	47,409.00		0.00
TOTAL DEPRECIATION / एकूण घसारा		48,81,264.00	47,74,218.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		4,63,364.00	6,18,410.00
FURNITURE & DEAD STOCK / फर्निचर व डेड स्टॉक			
COST AS ON 01.04.2025 / 01.04.2025 रोजीची किंमत	67,64,60,615.00		67,27,17,701.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	81,35,033.00		43,92,576.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	2,01,75,246.00		6,49,662.00
		66,44,20,402.00	67,64,60,615.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / वजा संचित घसारा	55,28,59,772.00		49,60,15,585.00
ADD / अधिक : CURRENT YEAR DEPRECIATION / चालू वर्षाचा घसारा	4,61,27,402.00		5,68,44,187.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्रीवरील घसारा	1,63,08,472.00		0.00
TOTAL DEPRECIATION / एकूण घसारा		58,26,78,702.00	55,28,59,772.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		8,17,41,700.00	12,36,00,843.00
OTHER ASSETS / इतर ज़िंदगी		35,84,11,703.00	33,01,29,768.00
DEPOSITS / अनामत रक्कम	4,65,76,655.00		5,05,25,367.00
INCOME TAX RECEIVABLE (NET) / निव्वळ आयकर परतावा	4,09,34,896.00		3,46,85,108.00
OTHERS / इतर	6,53,00,958.00		5,57,44,783.00
DEFERRED TAX ASSET / डी टी ए	20,55,99,194.00		18,91,74,510.00
NON BANKING ASSET / नॉन बँकिंग असेट		26,25,04,047.00	26,25,04,047.00
GRAND TOTAL / एकूण		39,49,51,92,750.00	37,15,87,42,842.00

AS PER OUR REPORT OF EVEN DATE.

For Mukund M. Chitale & Co.
Chartered Accountants
(Firm Registration No. 106655W)

CA Abhay Kamat (Partner)
Membership No. 039585
Place: Kalyan Date: 16th May 2026

Mr. Anant Kulkarni
(Managing Director &
Chief Executive Officer)



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

31 मार्च 2026 अखेर संपलेल्या वर्षाचे नफा तोटा पत्रक

EXPENDITURE / खर्च	2025-26 (₹)	2024-25 (₹)
INTEREST ON DEPOSITS / ठेकीवरील व्याज	1,66,39,83,563.00	1,64,51,01,988.00
INTEREST ON OD, BORROWING & REFINANCE / कर्जावरील व्याज	3,43,57,829.00	1,63,51,924.00
SALARIES, ALLOWANCES & P. FUND / वेतन, इतर भत्ते व भविष्य निर्वाह निधी	57,87,49,495.00	56,45,79,727.00
DIRECTORS SITTING FEES / संचालक भत्ते	7,51,800.00	9,26,100.00
RENT, ELECTRICITY & TAXES / कार्यालय भाडे, कर व वीज	13,90,36,868.00	13,86,27,036.00
LEGAL CHARGES / कायदा तज्ज्ञांचे शुल्क	36,39,595.00	10,92,712.00
INSURANCE / विमा	4,15,47,463.00	4,26,61,791.00
POSTAGE & TELEPHONE EXPENSES / टपाल व दूरध्वनी	80,54,621.00	88,20,229.00
AUDIT FEES / लेखापरीक्षण फी	79,28,552.00	84,99,551.00
DEPRECIATION & AMORTISATION / घसारा व अमॉरटायझेशन	6,35,53,777.00	7,46,83,292.00
REPAIRS & MAINTENANCE / दुरुस्ती व देखभाल	9,52,24,571.00	9,08,46,243.00
STATIONERY & PRINTING / स्टेशनरी व छपाई	93,75,492.00	1,15,79,255.00
ADVERTISEMENT EXPENSES / जाहिरात	28,68,668.00	21,46,517.00
OTHER EXPENSES / इतर खर्च	11,27,06,927.00	9,62,24,932.00
LOSS ON SALE OF ASSET / मालमत्ता व्यवहारातील तोटा	29,84,636.00	0.00
AMORTISATION ON INVESTMENT / गुंतवणूकीवरील अमॉरटायझेशन	49,07,682.00	47,09,024.00
BAD DEBTS WRITTEN OFF / बुडीत कर्ज निलेखन	0.00	14,11,12,683.00
PROVISION AND CONTINGENCIES / तरतुदी व संभाव्य देणी		
PROVISION FOR DEPRECIATION ON SRs / गुंतवणूकीवरील घसारा तरतूद एसआर	3,42,39,653.00	7,34,00,000.00
PROVISION FOR BAD & DOUBTFUL DEBTS / संशयित व बुडीत कर्ज निधी	7,00,00,000.00	12,90,00,000.00
PROVISION FOR IDR / आयडीआरसाठी तरतूद	7,17,750.00	0.00
PROVISION FOR STANDARD ASSETS / उत्पादित कर्जावरील तरतूद	30,00,000.00	0.00
DEFERRED TAX / डेफर्ड टॅक्स	0.00	39,00,000.00
PROVISION FOR INCOME TAX / आयकरसाठी तरतूद	7,50,00,000.00	4,13,90,035.00
PROFIT FOR THE YEAR CARRIED DOWN / निव्वळ नफा	16,63,58,958.00	10,09,86,380.00
TOTAL / एकूण	3,11,89,87,900.00	3,19,66,39,419.00

FOR THE KALYAN JANATA SAHAKARI BANK LTD

Adv. Sampada Kulkarni
(Chairperson)Mr. Mahesh Deshpande
(Vice Chairman)Mr. Prakash Lele
(Director)

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31 मार्च 2026 अखेर संपलेल्या वर्षाचे नफा तोटा पत्रक

Mr. Anant Kulkarni
(Managing Director & Chief Executive Officer)



**PROFIT & LOSS APPROPRIATION ACCOUNT
FOR THE YEAR ENDED MARCH 31, 2026**

31 मार्च 2026 अखेर संपलेल्या वर्षाचे नफा तोटा वाटणी खाते

PARTICULARS / तपशील	2025-26 (₹)	2024-25 (₹)
APPROPRIATIONS SUBJECT TO AGM APPROVAL / वार्षिक सर्वसाधारण सभेच्या मंजूरीच्या आधीन		
STATUTORY RESERVE FUND / वैधानिक राखीव निधी	4,18,00,000.00	2,53,00,000.00
GENERAL FREE RESERVE FUND / सर्वसाधारण मुक्त निधी	5,97,00,000.00	1,01,00,000.00
DIVIDEND PAID FOR 2024-25 / 2024-25 करिता दिलेला लाभांश	3,87,02,224.00	3,70,37,111.00
SHAREHOLDER WELFARE FUND / सभासद कल्याण निधी	15,00,000.00	15,00,000.00
NATIONAL CO-OPERATIVE EDUCATION FUND / राष्ट्रीय सहकार शिक्षण निधी	16,63,590.00	10,00,000.00
CO-OPERATIVE REHABILITATION, RECONSTRUCTION AND DEVELOPMENT FUND /		
सहकारी पुनर्वसन, पुनर्बांधणी आणि विकास निधी	16,63,590.00	0.00
CHARITY FUND / धर्मदाय निधी	16,00,000.00	10,00,000.00
	14,66,29,404.00	7,59,37,111.00
NET PROFIT CARRIED TO BALANCE SHEET / ताळेबंदात वर्ग केलेला नफा	8,45,37,873.00	6,48,08,319.00
TOTAL / एकूण	23,11,67,277.00	14,07,45,430.00

FOR THE KALYAN JANATA SAHAKARI BANK LTD

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31 मार्च 2026 अखेर संपलेल्या वर्षाचे नफा तोटा वाटणी खाते

PARTICULARS / तपशील	2025-26 (₹)	2024-25 (₹)
PROFIT BROUGHT FORWARD / निव्वळ नफा -	16,63,58,958.00	10,09,86,380.00
PREVIOUS YEAR SURPLUS BALANCE / मागील वर्षाची शिल्लक	6,48,08,319.00	3,97,59,050.00
TOTAL / एकूण	23,11,67,277.00	14,07,45,430.00

AS PER OUR REPORT OF EVEN DATE.

For Mukund M. Chitale & Co.
Chartered Accountants
(Firm Registration No. 106655W)

CA Abhay Kamat (Partner)
Membership No. 039585
Place: Kalyan Date: 16th May 2026

Mr. Anant Kulkarni
(Managing Director &
Chief Executive Officer)



NOTES AND SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2026 & PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

I. Notes

1.1 Background

The Kalyan Janata Sahakari Bank Ltd. is a multi-state scheduled Urban Co-operative Bank incorporated in 1973, providing gamut of banking and financial services. The bank is governed by the Multi-State Co-operative Act, 2002 and the Banking Regulation Act, 1949.

Following are the Significant Accounting Policies i.e. the specific accounting principles and methods of applying these principles in the preparation and presentation of financial statements of the Bank as envisaged in the Accounting Standards issued by The Institute of Chartered Accountants of India (ICAI) and as relevant to banking sector.

1.2 Basis of Preparation

The accompanying financial statements have been prepared under the historical cost convention (as modified by the revaluation of immovable properties), based on fundamental accounting assumptions of going concern, consistency and the accrual system of accounting, unless otherwise stated. These financial statements conform, in all material respects, to the Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions and regulatory norms/ guidelines prescribed by the Reserve Bank of India (RBI), the Banking Regulation Act, 1949 (to the extent applicable), the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002, the Accounting Standards issued by the Institute of Chartered Accountants of India ICAI, and other generally accepted accounting practices prevalent in the Indian banking industry. The accounting policies adopted during the current year are consistent with those followed in the previous year, except where otherwise specified.

1.3 Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements, as well as the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. However, actual results may differ from these estimates. Any revision to accounting estimates is recognized prospectively in the current and future periods.

II. Significant Accounting Policies

1. Accounting Conventions

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on going concern basis. They conform to the generally accepted accounting principles and practices prevailing in the Indian banking industry, except where otherwise stated.

2. Investments

- 2.1 Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines applicable to Urban Co-operative Banks on the following basis.
 - A) "Held to Maturity" (HTM) comprising investments acquired with the intention to hold them till maturity.
 - B) "Held for Trading" (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition.



- C) "Available for Sale" (AFS) comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity.

For disclosure in Balance Sheet, investments are classified under five heads as per extant RBI guidelines:

- I) Government Securities
- II) Other Approved Securities
- III) Shares
- IV) Bonds of PSU
- V) Others

- 2.2 Investments classified as 'Held to Maturity (HTM)' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the residual period of the said investments on pro rata basis.

- 2.3 Investments under 'Held for Trading (HFT)' category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve (IDR) by debiting to Profit & Loss Account and net appreciation, if any, is ignored.

- 2.4 Investments under 'Available for Sale' category are marked to market scrip-wise on quarterly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve by debiting to Profit & Loss Account and net appreciation, if any, is ignored.

- 2.5 Investments are categorized as HTM, AFS or HFT at the time of its purchase and shifting amongst the categories is done in conformity with regulatory guidelines.

The transfer of scrips from one category to another, is accounted for at the acquisition cost / book value / market value on the date of transfer, whichever is the least, and the depreciation, if any, on such transfer is fully provided for as per extant RBI guidelines.

- 2.6 Market value of securities is determined in terms of Subsidiary General Ledger (SGL) account transactions, prices declared by Financial Benchmark India Pvt. Ltd. (FBIL). Investments for which such rates/quotes are not available are valued as per norms laid down by RBI which are as under.

- a) Central / State Govt. Securities: Prices/Yield to maturity rates put out by the FBIL.
- b) PSU bonds : at Yield to Maturity rate
- c) Treasury bills : at carrying cost
- d) Other approved securities : by applying Yield to Maturity rate
- e) Units of Mutual Funds : Lower of Cost or NAV as provided by respective Mutual Fund
- f) Shares of Co-operative Societies in respect of Ownership Premises: Re. 1/- per society in case where financial position is not available.
- g) Shares in other Co-operative societies (State Co-operative Banks & District Central Co-operative Banks): Face Value
- h) Equity shares of Umbrella Organization of UCB: Face value.
- i) Investments in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are accounted for at Net Book Value (NBV) of underlying assets or face value of SRs, whichever is less. SRs are valued as per extant RBI guidelines. As per RBI Master Direction No. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 (Updated as on December 28, 2023) – if the investment in SRs issued against loans transferred is more than 10 percent of all SRs issued against the transferred asset, then such SRs are valued at lower of Net Asset Value (NAV) declared by the Asset Reconstruction Company based on the recovery ratings received for such instruments and face value of the SRs reduced by the notional provisioning rate applicable if the loans had continued on the books of the transferor.

As per RBI circular RBI/2022-23/78 DOR.STR.REC.51/21.04.048/2022-23 dated June 28, 2022, a glide path was provided for compliance with implementation of clause 77 of the master direction whereby in respect of valuation of investment in SRs



outstanding in the books of bank as on the date of issuance of these directions (Sept. 24, 2021), the difference between the carrying value of such SRs and the valuation arrived at in terms of clause 77, as on the next financial reporting date after the date of issuance of these directions, is to be provided over a five-year period starting with the financial year ending March 31, 2022 – i.e. from FY 2021-22 till FY 2025-26. As per RBI Circular RBI/2024-25/118 DOR.CRE.REC.62/07.10.002/2024-25 dated Feb 24, 2025 an additional extension of 2 years has been granted till F.Y. 2027-28.

Recoveries made in underlying advances of Security Receipts, which were received by ARC prior to the date of balance sheet without recourse and transferred to bank subsequently, are considered as recoveries made and effected in the financial statements accordingly.

2.7 Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI)

The bank undertake transactions under Repo / Reverse Repo, wherein the securities are transferred as in the case of normal outright sale/purchase transactions and such movement of securities is reflected using the Repo / Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under Borrowings and balance in Reverse Repo account is classified under Money at Call & Short Notice.

2.8 The bank lent funds through TREPS platform of CCIL and the same is treated as SLR as per extant RBI guidelines.

2.9 The bank follows "Settlement Date" accounting for recording of purchase and sale transactions in Securities and cost is determined on the weighted average cost method.

2.10 The broken period interest paid/ received on debt instruments is treated as interest expense/ income and is excluded from cost/ sale consideration.

2.11 Investments are classified as performing & non-performing, as per extant guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.

2.12 Profit on sale of investments from HTM category is taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. The bank did not sale any investments from HTM category during the current financial year.

2.13 The bank maintains IFR on available for sale (AFS) & held for trading (HFT) investment portfolio in compliance with RBI guidelines.

3. Advances

3.1 Advances are classified into Standard, Sub-standard, Doubtful or Loss assets in accordance with the RBI guidelines issued from time to time.

3.2 Provisions for Non-Performing Assets (NPAs) are made in accordance with the extant RBI guidelines. In addition to specific provisions on NPAs, a general provision on standard assets is made at the following rates as prescribed by RBI:

- 0.40% of the outstanding amount for standard advances,
- 0.25% in the case of direct advances to the Agricultural and SME sectors,
- 1.00% for advances to the Commercial Real Estate (CRE) sector, and
- 0.75% for advances to the Commercial Real Estate – Residential Housing Sector.

3.3 Recovery out of NPAs accounts is first apportioned towards interest & then towards principal, except in case of the awarded accounts or accounts recovered through settlements, where the recovery is first adjusted towards principal outstanding.

Similarly recovery is made through sale of assets, surrender of assigned policies, realization of other Paper securities, Credit of share amount etc. and where NPA account is neither decreed nor transferred to Head Office, the recovery amount first appropriated against the principal outstanding and balance, if any, is adjusted against interest and other charges.



3.4 Amounts recovered against advances that were prudentially written off in earlier years are recognized as income in the Profit and Loss A/c.

3.5 Overdue Interest Reserve represents unserviced interest of NPAs, which is correspondingly shown under Interest Receivable on NPAs

3.6 In case of restructured /rescheduled assets, provisions are made in accordance with the RBI guidelines, which require that the difference between the fair value of the loans / advances before and after restructuring to be provided for, in addition to the provision for the respective loans/advances.

3.7 Loan accounts classified as NPAs shall be reclassified as performing assets only if they conform to the relevant RBI guidelines.

3.8 In the case of restructured accounts, including those under the COVID-19 regulatory package, adequate provisions are made in accordance with extant RBI guidelines.

4. Property , Plant & Equipment (AS 10)

4.1 Property, Plant & Equipment are carried at historical cost (as modified by revaluation of premises) less accumulated depreciation, in accordance with Accounting Standard 10 issued by the ICAI. The cost of the assets represents the book value as on 01.04.2006, with subsequent additions and deletions duly considered. Cost includes incidental expenses incurred on acquisition of assets.

4.2 The rates of depreciation and method of charging depreciation are as under:

Description of Fixed Assets	Method of charging depreciation	Depreciation Rate
• Computers	Straight Line Basis	33.33%
• Office Renovation	Straight Line Basis	10.00%
• Air Conditioner	Written Down Value	25.00%
• Electrical Equipment	Written Down Value	15.00%
• Electrical Fittings	Written Down Value	15.00%
• Office Equipments	Written Down Value	25.00%
• Generator	Written Down Value	25.00%

Description of Fixed Assets	Method of charging depreciation	Depreciation Rate
• Furniture & Fixtures	Written Down Value	15.00%
• Note Counting Machine	Written Down Value	20.00%
• Tokens and Safe	Written Down Value	5.00%
• Locker & Strong Room Door	Written Down Value	5.00%
• Building	Straight Line Basis	2.50%
• Vehicle	Written Down Value	25.00%

4.3 In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use.

4.4 As per RBI circular RBI/DOR/2025-26/275 DOR.CAP.REC.194/09-18-201/2025-26 dated November 28, 2025 on Capital Adequacy, UCBs are permitted to revalue their fixed Assets. Further, in accordance with RBI Master Circular, on Management of Advances - UCBs, the Bank formulated board-approved policy for revaluation of fixed assets. The bank considers only immovable assets for revaluation, which is carried out once in three years. The increase in the net book value of the asset due to revaluation is credited to the Revaluation Reserve Account, without routing it through the Profit and Loss Account. Additional Depreciation on the revalued asset is charged to the Profit and Loss Account, and an equivalent amount is transferred from the Revaluation Reserve to the General Reserve.

4.5 The fixed asset block – “Computers” include intangible fixed assets in the nature of Computer Software, which are amortised over a period of three years on Straight Line Basis (SLM) basis, consistent with rate and method of depreciation applied for fixed asset block – Computers.



5. Reserve Fund & Other Reserves

Dividends remaining unclaimed for over three years, entrance fees for regular membership and nominal membership fees, after extinguishment of direct and indirect liabilities of nominal member, are transferred to the Statutory Reserve Fund.

6. Employee Benefits (AS 15 Revised)

Short Term Employee Benefit:

Undiscounted amounts of short-term employee benefits, such as medical benefits, which are expected to be paid in exchange for the services rendered by employees, are recognised in the period during when the service is rendered.

Long Term Employee Benefits:

Defined Contribution Plan:

Provident Fund

All eligible employees are entitled to benefits under the Provident Fund scheme. The Provident Fund is a defined contribution plan and contributions are charged to the Profit and Loss Account in the year in which they are due and paid to the respective funds

Defined Benefit Plan:

Gratuity and Leave Encashment

In respect of gratuity and leave encashment liabilities, the Bank has obtained insurance policies from two separate insurance companies i.e. Life Insurance Corporation (LIC) of India & Kotak Mahindra Life Insurance Co. Ltd. The liabilities are classified as defined benefit obligations and are determined based on actuarial valuations carried out by the actuary of insurance company as at the Balance Sheet date using the projected unit credit method. Any shortfall between the projected benefit obligation and the fair value of plan assets as at 31 March is recognized as an expense in the Profit and Loss Account.

7. Revenue Recognition (AS 09)

- 7.1 Items of Income & Expenditure are generally accounted on accrual basis except income on mutual fund. Interest on Non-Performing Assets (NPAs) and Non Performing

Investments (NPIs) is recognized on realization basis, in accordance with RBI guidelines. The bank derecognises the unrealised interest accrued up to the date of classification of Advances as NPAs. Bank guarantee commission is collected in advance for the entire period of guarantee and recognized to revenue. Since Bank guarantee commission is not refundable it is considered as being accrued in the year in which bank guarantee is issued.

- 7.2 Profit / loss on the sale of investments is credited or debited to "Profit / Loss on Sale of Investments". However, profit on the sale of investments under Held to Maturity (HTM) category, if any, is appropriated - net of applicable taxes and amount required to transferred to Statutory Reserves to Capital Reserve, in accordance with RBI guidelines.
- 7.3 Dividend is accounted on an accrual basis, where the right to receive the dividend is established.
- 7.4 Income on Units of Mutual Funds as recognised on cash basis.
- 7.5 The Bank derecognises its financial assets when it is sold to Securitisation Company (SC)/ Reconstruction Company (RC), and accounts for the same as under:
- I) If the sale is at a price below the Net Book Value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale;
 - II) If the sale is for a value higher than the NBV, such surplus is recognised to the extent of amount realised.
- 7.6 The bank recognises interest on income tax refund on accrual basis on the basis of receipt of income tax refund order and /or confirmation thereof.

8. Leases (AS 19)

Leases in which the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset are classified as Operating Leases. Payments made under operating leases are recognized as an expense in the Profit and Loss Account over the lease term, in accordance with the terms of the lease agreement.



9. Earning Per Share (AS 20):

Earnings Per Share (EPS) is calculated by dividing the net profit or loss for the period attributable to shareholders by the weighted average number of shares (excluding preference shares) outstanding during the period. The weighted average number of shares (excluding preference shares) is calculated on daily basis.

10. Taxes on Income (AS 22)

Income tax expense comprises the aggregate of current tax and deferred tax expense incurred by the Bank. The current tax expense is determined in accordance with the provisions of the Income Tax Act, 1961. The deferred tax expense is recognized in accordance with Accounting Standard (AS) 22 – "Accounting for Taxes on Income". Deferred Tax adjustments comprises of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognized considering the tax effects of timing differences between accounting income and taxable income, including the impact of carry forward losses.

Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted at or substantively enacted at the balance sheet date. The impact of changes in deferred tax assets and liabilities is recognised in the Profit and Loss Account.

Deferred tax assets are recognized and re-assessed at each reporting date based on management's judgement regarding the reasonable certainty of their realization.

Deferred tax assets arising from unabsorbed depreciation and carry forward of tax losses are recognized only when there is virtual certainty, supported by convincing evidence, that sufficient future taxable income will be available to realize such assets.

11. Impairment of Assets (AS 28)

Property, Plant and Equipments are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable.

The recoverability of assets intended to be held and used is assessed by comparing of the carrying amount of asset with the net discounted future cash flows expected to be generated from it use. If assets are found to be impaired, the amount of impairment loss to be recognized is the excess of the carrying amount over the fair value of the asset.

12. Segment Reporting (AS 17)

The Bank recognises the business segment as the primary reporting segment and geographical segment as the secondary reporting segment in accordance with the RBI guidelines and in compliance with the Accounting Standard (AS) 17 issued by the ICAI. Segment reporting is prescribed under the following heads:

- a. Treasury
- b. Wholesale Banking
- c. Retail Banking
- d. Other banking operations

13. Balance with Bank

Current Deposit in Balance with banks include Balances with RBI & current deposits with other banks.

14. Money at Call and short Notice

The balance of TREPS lending through CCIL, Liquidity Adjustment Facility (LAF) and Standing Deposit Facility (SDF) with RBI is classified under Money at Call and short notice.

15. Accounting for Provisions, Contingent Liabilities and Contingent Assets(AS 29)

In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the ICAI, the Bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.



a) A disclosure of contingent liability is made 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 events not within the control of the Bank, or

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

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

Contingent assets are not recognized in the financial assets. However contingent assets are assessed continuously.

c) Guarantees given on behalf of constituents, acceptances, endorsements and other obligations

As a part of its commercial banking activities, the Bank issues documentary credits and guarantees on behalf of its customers. Documentary credits enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations.

Statement of Appropriations 31.03.2026

Particulars	(₹) in lakh	
	31.03.2026	31.03.2025
Net Profit / Loss for the year ended	1,663.59	1,009.86
Add:		
Previous Year Surplus	648.08	397.59
TOTAL	2,311.67	1,407.45

Particulars	31.03.2026	31.03.2025
Statutory Reserve Fund	418.00	253.00
General Free Reserve Fund	597.00	101.00
Shareholder Welfare Fund	15.00	15.00
Dividend Paid	387.02	370.37
National Co-operative Education fund	16.64	10.00
Co-Operative Rehabilitation, Reconstruction And Development Fund	16.64	0.00
Charity fund	16.00	10.00
Balance Carried to Balance Sheet	845.37	648.08
TOTAL	2,311.67	1,407.45

During the current year as well as previous year no draw down from reserves below the line.

III. NOTES ON ACCOUNTS

1. Appropriation of Profit

The Bank has given effect for following appropriation for the year ended 31st March 2026 in the financial Statements, subject to approval of the shareholders at the Annual General Meeting.



2. Long Term (Subordinated) Deposits

The bank received approval from Reserve Bank of India for issuance of Long Term (Subordinated) Bonds series V of tenor of 10 years on 06th Feb 2026 and raised Long Term (Subordinated) Bonds amounting to ₹ 1,688 lakh during the current financial year, resulting in accumulated amount raised upto 31.03.2026 being ₹ 5,053.67 lakh.

3. Perpetual Non Cumulative Preference Shares (PNCPS)

The bank received approval from Reserve Bank of India on 07th Feb 2024 to raise PNCPS and raised PNCPS amounting to ₹ 20.38 lakh as on 31.03.2026.

4. Details of Financial Assets sold during the year to SC/ RC for Asset Reconstruction

Particulars	(₹) in lakh	
	31.03.2026	31.03.2025
• Number of Borrowers	0	0
• Aggregate Value (Net Provisions) of accounts sold to SC/ RC	0.00	0.00
• Aggregate Consideration	0.00	0.00
• Aggregate gain / (loss) over net book value	0.00	0.00
• Additional Consideration realized in respect of accounts transferred in earlier years	0.00	0.00

During the current financial year and previous year no assets sold to SC/RC.

5. Assets Sold To ARCs (Provision on Security Receipts)

As per RBI circular RBI/2022-23/78 DOR.STR.REC.51/21.04.048/2022-23 dated June 28, 2022, a glide path was provided for compliance with implementation of clause 77 of the master direction whereby in respect of valuation of investment in SRs outstanding in the books of bank as on the date

of issuance of these directions (September 24, 2021), the difference between the carrying value of such SRs and the valuation arrived at in terms of clause 77, as on the next financial reporting date after the date of issuance of these directions, is to be provided over a five-year period starting with the financial year ending March 31, 2022 – i.e. from FY 2021-22 till FY 2025-26. As per RBI Circular RBI/2024-25/118 DOR.CRE.REC.62/07.10.002/2024-25 dated February 24, 2025 a five-year glide path (till FY2025-26) provided vide circular dated June 28, 2022, in respect of such SRs outstanding as on the date of issuance of MD-TLE, i.e. September 24, 2021 ('specified SRs') was extended for UCBs by additional two years i.e. till F.Y.2027-28.

Accordingly, the bank made provision of ₹ 342.40 lakh in the current financial year and accumulated provision related thereto as on 31.03.2026 is ₹ 4,947.40 lakh against total SR outstanding as on 31.03.2026 ₹ 5,164.19 lakh

6. LC Bills Discounting Provision

The bank had exposure towards Punjab & Maharashtra Co-operative Bank Ltd. in the form of discounted bills drawn under LCs issued which were classified as NPA in FY: 2019-20. As per RBI circular RBI/2019-20/222 DOR.(PCB).BPD.Cir.No.11/16.20.000/2019-20 dated April 20, 2020 - non-performing exposures arising from discounted bills drawn under LCs issued by a UCB under AID was to be fully provided within five years at the rate of 20% annually. Accordingly, the bank made provision in FY: 2019-20 and 2020-21 w.r.t. the said exposure. The scheme of Amalgamation of 'Punjab & Maharashtra Co-operative Bank Ltd.' with Unity Small Finance Bank Limited was notified by the Government of India vide gazette notification dated 25th January 2022 and subsequently bank received a confirmation from Unity Small Finance Bank Limited w.r.t. the amount receivable therefrom. The said exposure was considered as part of Advances and accordingly the bank maintain full provision to the extent of 100% as at March 31, 2026.

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

There are no items of material significance in the prior period requiring disclosure. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2026 as compared to those followed in the previous financial year 2024-25.



8. Property, Plant and Equipment (AS 10)

During the current year, depreciation amounting to ₹ 635.54 lakh was charged to the Profit and Loss Account. Out of this, depreciation of ₹ 145.52 lakh pertains to the revaluation of assets and has been adjusted against the Revaluation Reserve, in accordance with the applicable accounting standards.

9. Employee Benefits (AS 15)

I. Defined Contribution Schemes

The Bank's employees are covered under the Provident Fund scheme, to which the Bank makes defined contributions at a fixed percentage of the employees' basic salary. During the year, an amount of ₹ 229.70 lakh (Previous year: ₹ 232.74 lakh) has been charged to the Profit and Loss Account and deposited with the Commissioner of Provident Fund, Thane

II. Defined Benefit Schemes

The present value of defined benefit obligations and the related current service cost are measured using the Projected Unit Credit Method (PUCM), with actuarial valuation carried out by the actuary of the respective insurance company at each Balance Sheet date, in accordance with Accounting Standard 15 (AS-15) – Employee Benefits.

The Bank has non-contributory defined benefit arrangement providing gratuity benefits expressed in terms of final monthly salary and years of service. Every employee who has completed five years or more of service gets a gratuity on cessation of employment at 15 days salary (last drawn basic salary) for each completed year of service, subject to a maximum ₹ 20 Lakh). The scheme is funded with LIC of India and Kotak Mahindra Life Insurance Company Ltd. The following tables summarize the components of net benefit expense recognized in the Profit and Loss Account and the funded status and amounts recognized in the Balance Sheet.

Particulars	(₹) in lakhs	
	As at March 31, 2026	As at March 31, 2025
Change in benefit obligations:		
Projected benefit obligation, beginning of the year	1,561.33	1,541.90
Interest cost	117.10	115.32
Current Service cost	132.68	130.99
Benefits paid	-239.32	-283.79
Actuarial gain/(loss)	-80.85	56.91
Projected benefit/obligation, end of the year	1,490.94	1,561.33
Change in plan assets:		
Fair value of plan assets, beginning of the year	1,587.87	1,594.63
Expected return on plan assets	119.10	119.60
Employer's contributions	130.00	144.20
Benefits paid	-239.32	-283.79
Actuarial gain / (loss)	-128.71	13.23
Fair value of plan assets at the end of the year	1,468.94	1,587.87
The amount to be recognized in the Balance sheet and Profit and Loss account		
Present value of obligations as at the end of the year	1,490.94	1,561.33
Fair value of plan assets as at the end of the year	1,468.94	1,587.87
Non funded status	22.00	26.54
Net asset/(liability) recognized in balance sheet	22.00	26.54
Assumptions used in valuation :		
Discount rate	7.50%	7.50%
Salary escalation rate	1.00%	1.00%
Withdrawal rate	1.00%	1.00%



The expected return on plan assets is determined based on various relevant factors, including the composition of plan assets, the assessed risks associated with asset management, historical performance of the plan assets, and the Bank's policy for managing these assets.

I. Leave Encashment

Employees of the Bank are entitled to accumulate privilege leave up to a maximum of 240 days, with an option to encash up to 30 days of leave in each year. Leave encashment is accounted for on an accrual basis.

As on March 31, 2026, the total liability towards leave encashment stands at ₹ 601.92 lakh (Previous year: ₹ 633.33 lakh), as per the actuarial valuation provided by Kotak Mahindra Life Insurance Co. Ltd. This liability has been fully funded by the Bank. During the year bank has paid contribution of ₹35.00 lakh (Previous year ₹ 40.00 lakh)

10. Segment Reporting (AS-17):

Primary Segment Reporting (By Business Segments) as at March 31, 2026.

Particulars	(₹) in lakh				
	Treasury	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Revenue	8,673.14	9,971.83	12,212.44	168.22	31,025.63
Segment Cost	6,979.28	9,257.34	11,337.42	43.75	27,617.79
Result /Operating Profit	1,693.86	714.49	875.02	124.47	3,407.84
Less:- Provisions & Contingencies					1,158.50
Profit Before Tax					2,249.34
Income Tax					585.75
Net Profit After Tax					1,663.59
Other Information					
Segment Assets	1,50,519.50	1,05,921.32	1,24,944.68	0.00	3,81,385.50
Unallocated Assets					13,566.43
Total Assets					3,94,951.93
Segment Liabilities	669.45	1,63,552.07	2,05,223.74	0.00	3,69,445.26
Unallocated Liabilities					25,506.67
Total Liabilities					3,94,951.93



Primary Segment Reporting (By Business Segments) as at March 31, 2025.

(₹) in lakh

Particulars	Treasury	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Revenue	8,231.86	9,371.66	12,637.87	145.74	30,387.13
Segment Cost	6,489.17	8,724.75	11,765.51	41.98	27,021.41
Result /Operating Profit	1,742.69	646.91	872.36	103.76	3,365.72
Less:- Provisions & Contingencies					1,941.96
Profit Before Tax					1,423.76
Income Tax					413.90
Net Profit After Tax					1,009.86
Other Information					
Segment Assets	1,45,614.65	89,038.03	1,23,058.28	0.00	3,57,710.96
Unallocated Assets					13,876.47
Total Assets					3,71,587.43
Segment Liabilities	662.27	1,49,920.18	1,98,974.83	0.00	3,49,557.28
Unallocated Liabilities					22,030.15
Total Liabilities					3,71,587.43

Primary Reporting Segments (By business segments)

The Bank's operations are solely in financial services and consist of providing Banking services including commercial lending activities, treasury operations, etc. The bank adopted following business segment as primary reporting segments:

- I) Treasury includes dealing / trading in investment portfolio, profit / loss on sale of investments, income from money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation on investments.
- II) Wholesale Banking
- III) Retail Banking
- IV) Other Banking Operations includes all other operations which are not covered under Treasury, wholesale banking and retail banking.

The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system. Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.



Secondary Reporting Segments

The Bank primarily caters to the needs of customers within India. Accordingly, no separate disclosure is made for the secondary segment, i.e., geographical segment, as the operations are confined to a single geographical area.

11. Related party disclosures (AS-18):

The Bank has disclosed the requisite information relating to related party transactions, to the extent permissible under the Banking Regulation Act, 1949. This includes disclosures pertaining to loans granted to Directors and their relatives.

The Bank, being a Co-operative Society registered under the Multi-State Co-operative Societies Act, 2002, does not have any related parties requiring disclosure under Accounting Standard 18 (AS-18) issued by the ICAI, except for one Key Management Personnel – Mr. Anant Narayan Kulkarni, Managing Director & Chief Executive Officer. However, in accordance with the RBI Master Direction No. RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22 dated August 30, 2021 (updated as on February 20, 2023) on 'Financial Statements – Presentation and Disclosures', where only a single entity exists in any related party category, banks are required to disclose only the relationship, without providing additional details. Since Mr. Kulkarni is the sole related party in this category, no further disclosures are required.

12. Leases (AS-19):

Operating Leases:

The Bank has entered into lease agreements with various parties. In accordance with Accounting Standard (AS-19) – 'Accounting for Leases' issued by the ICAI, the total future minimum lease payments under non-cancellable operating leases are as follows.

Particulars	(₹) in lakh	
	As at March 31, 2026	As at March 31, 2025
Not Later than one year	887.99	1,056.60
Later than one year but not later than five years	2,776.61	2,136.34
Later than five years	626.54	802.00

13. Earning Per Share (AS- 20):

Basic and diluted earnings per share have been calculated by dividing the net profit or loss attributable to equity shareholders for the period by the weighted average number of equity shares outstanding during the reporting period..

Particulars	(₹) in lakh	
	F.Y. 2025-26	F.Y. 2024-25
Net profit or loss for the period attributable to equity shareholders	1,663.59	1,009.86
Weighted average number of equity shares (Daily weighted average)	4,48,23,908	4,58,25,361
Basic and diluted Earnings Per Share (₹)	3.71	2.20
Nominal Value per share (₹)	25.00	25.00



14. Accounting for Taxes on Income (AS-22)

The major components of Deferred Tax Assets and Liabilities as at March 31, 2026, are as under

Particulars	Opening Balance (₹)		Tax effect difference arising/ (reversing) during the year (₹)		Closing Balances (₹)	
	2025-26	2024-2025	2025-26	2024-2025	2025-26	2024-2025
Deferred Tax(Liability)/Asset on account of						
Depreciation	44.20	30.07	11.72	14.13	55.92	44.20
Provision for BDDR	1,638.38	1,654.01	144.97	-15.63	1,783.34	1,638.38
Provision for Standard Assets	196.33	196.33	7.55	0.00	203.88	196.33
Provision for Restructured Assets	12.84	50.34	0.00	-37.50	12.84	12.84
Net Deferred Tax Asset/(Liability)	1,891.75	1,930.75	164.24	-39.00	2,055.99	1,891.75

15. Intangible Assets (AS- 26):

Intangible assets comprise computer software acquired by the Bank. In accordance with RBI guidelines, the cost of such software is amortised on a straight-line basis over a period of three years.

16. Accounting Standard 28: Impairment of Assets (AS-28):

The Bank evaluates, at each Balance Sheet date, whether there is any indication of impairment in the carrying amount of its assets. Where such indications exist, the Bank estimates the recoverable amount of the asset and recognizes an impairment loss, if any, in the Profit and Loss Account, in accordance with Accounting Standard 28 – 'Impairment of Assets' issued by the ICAI. Based on the assessment carried out as at March 31, 2026, the Bank has concluded that there is no material impairment in the value of its assets, and accordingly, no provision is considered necessary.

17. Provisions, Contingent Liabilities And Contingent Assets (AS-29)

- a) All letters of credit and guarantees are issued to customers against approved credit limits. The Bank's liability in respect of these instruments is contingent upon the terms of the underlying contractual obligations, including devolvement, invocation by the beneficiary, and the amount being called upon. These exposures are typically secured through margins, counter-guarantees, and other forms of collateral or security.

The details of the Bank's contingent liabilities in respect of guarantees, letters of credit, forward contracts, and other items are as follows:

Particulars	(₹) in lakh	
	F.Y. 2025-26	F.Y. 2024-25
Bank Guarantees	4,405.02	3,647.51
Letter of Credit	455.00	0.00
Total	4,860.02	3,647.51



b) Claims against the Bank not acknowledged as debts:

Claims against the Bank not acknowledged as debt include proceedings pending with Income Tax and Service Tax authorities. The Bank has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liabilities where applicable, in its financial statements. The Management believes that the possibility of an outflow of resources embodying economic benefits in these cases is possible but not probable and hence no provision is required in these cases. Refer below for details on contingent liabilities.

An amount of ₹ 77.81 lakh (Previous year: ₹ 77.81 lakh) is outstanding as at March 31, 2026, as claims against the Bank not acknowledged as Debts, being in the nature of a contingent liability on account of proceedings pending with Service Tax authorities amounting ₹ 77.81 lakh related to April 2014 to June 2017. Bank has filed appeal against the same. The Bank does not expect the outcome of these proceedings to have a material adverse effect on its financial results. Hence not considered as contingent liability.

c) Depositor Education and Awareness Fund (DEAF):

The Bank has identified the eligible amounts required to be transferred to the Depositor Education and Awareness Fund (DEAF) in accordance with RBI guidelines, and the same have been duly transferred. The details of the amounts transferred are as follows:

Particulars	(₹) in lakh	
	As at March 31, 2026	As at March 31, 2025
Opening Balance of Amounts transferred to DEAF	1,261.12	1,128.57
Add:- Amounts Transferred to DEAF During the year	146.53	171.77
Less :- Amounts Reimbursed by DEAF Towards claims	59.17	39.22
Closing Balance of Amounts transferred to DEAF	1,348.48	1,261.12

18. Prudential write off of Bad Debts

During the year no write off against previous year the same was ₹ 1,411.13 lakh in respect of certain bad and doubtful loans identified by the Management as irrecoverable. The said write-off has been effected by debiting the Profit and Loss Account and an amount equivalent being credited to Profit and Loss Account of previous year drawn from BDDR. The said technically written off NPAs remain outstanding at borrowers' loan account level, but are derecognized only for accounting purposes and such technical write-offs do not entail any waiver of claims against the borrower and thus the bank's right to recovery is not undermined in any manner.

19. Non Banking Assets

The Bank has not acquired any Non-Banking Asset (NBA) in satisfaction of claims during the current financial year and in previous year: As on March 31, 2026, the total value of NBAs held by the Bank stood at ₹ 2,625.04 lakh (Previous year: ₹ 2,625.04 lakh). These assets have been accounted for at their cost of acquisition, net of unrealised interest pertaining to the underlying advances against which the NBAs were acquired in settlement of claims. Depreciation is not provided on NBAs, as



they are classified as 'Other Assets' and not as fixed assets. All NBAs except one held by the Bank are within the permissible holding period of seven years from their respective dates of acquisition, in accordance with regulatory guidelines. RBI has grant permission for additional one year in case of one NBA.

20. Capital Commitment

The estimated amount of contracts remaining to be executed on capital account (net of advances) and not provided for as at March 31, 2026, is ₹ 887.22 lakh (Previous year: ₹ 841.28 lakh).

FOR THE KALYAN JANATA SAHAKARI BANK LTD

Adv. Sampada Kulkarni
(Chairperson)

Mr. Mahesh Deshpande
(Vice Chairman)

Mr. Prakash Lele
(Director)

Mr. Anant Kulkarni
(Managing Director &
Chief Executive Officer)

Signature to Notes to Accounts

For Mukund M. Chitale & Co.
Chartered Accountants
(Firm Registration No. 106655W)

CA Abhay Kamat (Partner)
Membership No. 039585

Place: Kalyan

Date: 16th May 2026

50⁺
YEARS OF
MOMENTUM

उत्कृष्ट
PROGRESSIVE



THE KALYAN JANATA
SAHAKARI BANK LTD.

MULTI-STATE SCHEDULED BANK

Remote Access App Fraud

Never give strangers control of your phone.

Scammers ask you to install
screen-sharing or remote-access
apps to "solve" banking issues.



- ✓ Banks never ask for remote access
- ✓ Don't install any unknown applications



DISCLOSURE OF INFORMATION

AS PER RBI MASTER DIRECTION RBI/DoR/2025-26/289

DoR.ACC.REC.No.208/21.04.018/2025-26

DATED 28.11.2025

1. REGULATORY CAPITAL

I) Composition of Regulatory Capital

Amount in Crore

Particulars	31.03.2026 (₹)	31.03.2025 (₹)
I Paid up share capital and reserves (net of deductions, if any)	228.81	222.71
II Other Tier 1 capital	0.00	0.00
III Tier 1 capital (i + ii)	228.81	222.71
IV Tier 2 capital	64.84	33.78
V Total capital (Tier 1+Tier 2)	293.65	256.49
VI Total Risk Weighted Assets (RWAs)	2,201.81	2,042.93
VII Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.39%	10.91 %
VIII Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.95%	1.65 %
IX Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.34%	12.56 %
X Amount of paid-up equity capital raised during the year	(3.23)	(0.82)
XI Amount of non-equity Tier 1 capital raised during the year	9.33	5.04
XII Amount of Tier 2 capital raised during the year	31.06	14.49
of which in Long Term Deposit Receipt	34.41	16.13

II) Draw down from Reserves : NIL

There has not been any draw down from Reserves during current and previous year.



2. ASSET LIABILITY MANAGEMENT

I) Maturity Pattern of certain items of Assets & Liabilities

PARTICULARS	As on 31.03.2026										Amount in Crore	
	DAY 1	2 TO 7 DAYS	8 TO 14 DAYS	15 TO 30 DAYS	31 DAYS TO 2 MONTHS	OVER 2 MONTHS & UP TO 3 MONTHS	OVER 3 MONTHS & UP TO 6 MONTHS	OVER 6 MONTHS & UP TO 1 YEARS	OVER 1 YEARS & UP TO 3 YEARS	OVER 3 YEARS & UP TO 5 YEARS	OVER 5 YEARS	TOTAL
DEPOSITS	19.15	33.12	87.46	72.95	128.17	118.08	354.30	720.26	1,197.62	345.46	308.45	3,385.02
ADVANCES	15.16	22.99	42.87	27.94	16.53	39.45	70.15	217.13	996.20	297.57	475.05	2,221.04
INVESTMENTS	80.82	157.66	65.24	29.13	52.62	78.62	127.94	320.74	237.60	67.18	114.46	1,332.01
BORROWINGS	0.87	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	49.65	50.54

PARTICULARS	As on 31.03.2025										Amount in Crore	
	DAY 1	2 TO 7 DAYS	8 TO 14 DAYS	15 TO 30 DAYS	31 DAYS TO 2 MONTHS	OVER 2 MONTHS & UP TO 3 MONTHS	OVER 3 MONTHS & UP TO 6 MONTHS	OVER 6 MONTHS & UP TO 1 YEARS	OVER 1 YEARS & UP TO 3 YEARS	OVER 3 YEARS & UP TO 5 YEARS	OVER 5 YEARS	TOTAL
DEPOSITS	20.23	33.23	84.92	38.48	113.27	113.27	233.43	536.93	1,432.56	307.82	292.85	3,206.99
ADVANCES	12.60	17.81	35.50	20.72	25.13	25.12	68.96	143.91	880.85	339.73	479.75	2,050.08
INVESTMENTS	4.52	7.45	74.31	89.00	68.13	68.13	144.77	222.13	257.88	55.41	124.51	1,116.24
BORROWINGS	3.41	0.00	0.00	0.60	1.72	1.71	4.87	0.88	0.00	0.00	19.04	32.23



I) Composition of Investment Portfolio

3. INVESTMENT

		As on 31.03.2026										Amount in Crore	
		Investments in India					Investments outside India						
CURRENT YEAR	Government Securities	Other Approved Securities	Shares	Debt-tures & Bonds	Subsidiaries and / or joint ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments	
Held to Maturity													
Gross	728.02	0.00	0.00	0.00	0.00	0.00	728.02	NA	NA	NA	NA	728.02	
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00	
Net	728.02	0.00	0.00	0.00	0.00	0.00	728.02	NA	NA	NA	NA	728.02	
Available for Sale													
Gross	10.03	0.00	3.56	5.00	0.00	51.64	70.23	NA	NA	NA	NA	70.23	
Less: Provision for depreciation and NPI	0.06	0.00	0.00	0.54	0.00	0.00	0.60	NA	NA	NA	NA	0.60	
Net	9.97	0.00	3.56	4.46	0.00	51.64	69.63	NA	NA	NA	NA	69.63	
Held for Trading													
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00	
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00	
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00	
Total Investments	738.05	0.00	3.56	5.00	0.00	51.64	798.25	NA	NA	NA	NA	798.25	
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00	
Less: Provision for depreciation and NPI	0.06	0.00	0.00	0.54	0.00	0.00	0.60	NA	NA	NA	NA	0.60	
Net	737.99	0.00	3.56	4.46	0.00	51.64	797.65	NA	NA	NA	NA	797.65	



I) Composition of Investment Portfolio

3. INVESTMENT

PREVIOUS YEAR	As on 31.03.2025										Amount in Crore	
	Investments in India					Investments outside India						
	Government Securities	Other Approved Securities	Shares	Debt-tures & Bonds	Subsidiaries and / or joint ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	757.42	0.00	0.00	0.00	0.00	0.00	757.42	NA	NA	NA	NA	757.42
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Net	757.42	0.00	0.00	0.00	0.00	0.00	757.42	NA	NA	NA	NA	757.42
Available for Sale												
Gross	10.18	0.00	3.56	5.00	0.00	56.21	74.95	NA	NA	NA	NA	74.95
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.54	0.00	0.00	0.54	NA	NA	NA	NA	0.54
Net	10.18	0.00	3.56	4.46	0.00	56.21	74.41	NA	NA	NA	NA	74.41
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00		0.00	0.00	0.00	NA	NA	NA	NA	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Total Investments	767.60	0.00	3.56	5.00	0.00	56.21	832.37	NA	NA	NA	NA	832.37
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.54	0.00	0.00	0.54	NA	NA	NA	NA	0.54
Net	767.60	0.00	3.56	4.46	0.00	56.21	831.83	NA	NA	NA	NA	831.83



3. INVESTMENT

II) Movement of Provisions for Depreciation & Investment Fluctuation Reserves

Amount in Crore

Particulars	31.03.2026 (₹)	31.03.2025 (₹)
I) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.54	0.67
b) Add: Provisions made during the year	0.07	(0.13)
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	0.61	0.54
II) Movement of Investment Fluctuation Reserve		
a) Opening balance	6.08	6.08
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0	0
d) Closing balance	6.08	6.08
III) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	8.66 %	8.11 %

III) Sale and transfers to / from HTM category : There is no sale from HTM category. We have shifted 29 securities having Face Value ₹ 145 Crs from HTM to AFS on 05th April 2025.

IV) Non-SLR investment portfolio: a) Non-performing non-SLR investments

Amount in Crore

Sr. No.	Particulars	31.03.2026 (₹)	31.03.2025 (₹)
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

b) Issuer composition of non-SLR investments

Amount in Crore

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
①	②	③	④	⑤	⑥	⑦	⑧	⑨	⑩	⑪	⑫
		Current Year	Pervious Year	Current Year	Pervious Year	Current Year	Pervious Year	Current Year	Pervious Year	Current Year	Pervious Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	55.20	59.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation including SR provision	50.08	46.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	60.20	64.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



V) Repo Transactions (in face value terms)

Amount in Crore								
Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31,2026	
	FV	MV	FV	MV	FV	MV	FV	MV
I) Securities sold under repo								
a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II) Securities purchased under reverse repo (Under LAF to RBI)								
a) Government securities (Under LAF to RBI)	50.00	49.14	60.00	59.24	56.67	55.82	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Amount in Crore								
Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31,2025	
	FV	MV	FV	MV	FV	MV	FV	MV
I) Securities sold under repo								
a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II) Securities purchased under reverse repo (Under LAF to RBI)								
a) Government securities (Under LAF to RBI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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

Particulars	Amount in Crore				
	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31, 2026
Securities transactions lent through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities transactions borrowed through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00



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

Particulars	Amount in Crore				
	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31, 2025
Securities transactions lent through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities transactions borrowed through GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities placed as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00
Securities received as collateral under GSL transactions	0.00	0.00	0.00	0.00	0.00



4. ASSET QUALITY

I) Classification of advances and provisions held

As on 31.03.2026

Amount in Crore

Particulars	Standard	Non-Performing				(₹)
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	1,919.50	22.00	107.42	1.16	130.58	2,050.08
Add: Additions during the year					7.28	
Less: Reductions during the year*					16.56	
Closing balance	2,099.74	7.28	112.86	1.16	121.30	2,221.04
*Reductions in Gross NPAs due to:						
I) Upgradation					12.67	
II) Recoveries (excluding recoveries from upgraded accounts)					3.89	
III) Technical / Prudential Write - offs					0.00	
IV) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	7.80	2.20	63.24	1.16	66.60	74.40
Add: Fresh provisions made during the year	0.30				7.00	7.30
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	8.10	0.73	71.71	1.16	73.60	81.70
Net NPAs						
Opening Balance		19.80	44.18	0.00	63.98	
Add: Fresh additions during the year					0.28	
Less: Reductions during the year					16.56	
Closing Balance		6.55	41.15	0.00	47.70	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical written offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written-off account						56.27
Add: Technical/Prudential written-off account						0.00
Less: Recovery made from previously written-off account during the year						5.85
Closing balance						50.42



4. ASSET QUALITY

I) Classification of advances and provisions held

As on 31.03.2025

Amount in Crore

Particulars	Standard	Non-Performing				(₹)
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	1,929.84	42.77	99.48	1.09	143.34	2,073.18
Add: Additions during the year					30.77	
Less: Reductions during the year*					43.53	
Closing balance	1,919.50	22.00	107.42	1.16	130.58	2,050.08
*Reductions in Gross NPAs due to:						
I) Upgradation					24.73	
II) Recoveries (excluding recoveries from upgraded accounts)					4.69	
III) Technical / Prudential Write - offs					14.11	
IV) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	7.80	4.31	62.41	1.09	67.81	75.61
Add: Fresh provisions made during the year					12.90	12.90
Less: Excess provision reversed/ Write-off loans					14.11	14.11
Closing balance of provisions held	7.80	2.20	63.24	1.16	66.60	74.40
Net NPAs						
Opening Balance		38.46	37.07	0.00	75.53	
Add: Fresh additions during the year					17.87	
Less: Reductions during the year					29.42	
Closing Balance		19.80	44.18	0.00	63.98	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical written offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written-off account						44.69
Add: Technical/Prudential written-off account						14.11
Less: Recovery made from previously written-off account during the year						2.53
Closing balance						56.27



Ratio (in percent)	F.Y. 2025-26	F.Y. 2024-25
Gross NPA to Gross Advances	5.46%	6.37%
Net NPA to Net Advances	2.22%	3.23%
Provision coverage ratio	60.68%	51.00%

II) Sector-wise Advances and Gross NPAs

Amount in Crore

Sr. No.	Sector*	F.Y. 2025-26			F.Y. 2024-25		
		Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
I	Priority Sector						
a)	Agriculture and allied activities	83.58	0.00	0.00 %	1.01	0.00	0.00 %
b)	Advances to industries sector eligible as priority sector lending	497.34	62.20	12.51 %	440.82	62.68	14.22 %
	Of which More than 10% of total Service sector						
	Textiles	250.24	57.87	23.13 %	203.57	59.21	29.09 %
	Sugar	10.53	0.00	0.00 %			
c)	Services	527.77	10.55	2.00 %	449.34	15.64	3.48 %
	Of which More than 10% of total industry sector						
	Traders	186.23	7.08	3.80 %	106.17	8.27	7.79 %
	Educational Services	67.06	0.00	0.00 %	29.55	0.00	0.00 %
	Hotel and hospitality	119.99	0.82	0.68 %	102.11	0.74	0.72 %
	Builders & Developers	84.31	0.00	0.00 %	108.30	2.66	0.00 %
d)	Personal loans	220.37	5.43	2.46 %	214.27	5.01	2.34 %
	Subtotal - I	1,329.07	78.18	5.88 %	1,105.44	83.33	7.54 %



b) Sector-wise Advances and Gross NPAs

Amount in Crore

Sr. No.	Sector*	F.Y. 2025-26			F.Y. 2024-25		
		Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
II	Non-priority Sector						
a)	Agriculture and allied activities	0.61	0.00	0.00%	0.00	0.00	0.00 %
b)	Industry	242.15	0.02	0.01%	94.65	0.72	0.76 %
	Of which More than 10% of total industry sector						
	Sugar	234.89	0.00	0.00%	62.91	0.00	0.00 %
	Textiles	2.86	0.00	0.00%	27.23	0.71	2.59 %
c)	Services	192.40	30.77	15.99%	378.40	34.15	9.02 %
	Of which More than 10% of total Service sector						
	Builders & Developers	83.52	0.00	0.00%	124.99	2.32	1.86 %
	Traders	63.19	26.36	41.72%	146.00	27.21	18.64 %
	Educational Services	13.45	0.00	0.00%	57.39	0.00	0.00 %
	Hotel and hospitality	6.84	3.02	44.22%	6.53	3.03	46.32 %
d)	Personal loans	456.80	12.34	2.70%	471.59	12.38	2.63 %
	Subtotal (II)	891.97	43.12	4.83%	944.64	47.25	5.00 %
	Total (I + II)	2,221.04	121.30	5.46%	2,050.08	130.58	6.37 %

III) Overseas Assets, NPAs and Revenue

Bank does not having overseas assets, NPA and Revenue during previous year and current year.



IV) Details of accounts subjected to restructuring

Amount in Crore

	Particulars	Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small & Medium Enterprises (MSME)		Retail (excluding agriculture & MSME)		Total	
		F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25
Standard	Number of borrowers	0	0	1	1	8	8	5	5	14	14
	Gross Amount (₹ Crore)	0.00	0.00	12.13	13.07	13.31	16.25	4.73	5.31	30.17	34.63
	Provision held (₹ Crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.23	0.50	0.23	0.50
Sub-Standard	Number of borrowers	0	0	0	0	0	2	0	0	0	2
	Gross Amount (₹ Crore)	0.00	0.00	0.00	0.00	0.00	3.60	0.00	0.00	0.00	3.60
	Provision held (₹ Crore)	0.00	0.00	0.00	0.00	0.00	0.36	0.00	0.00	0.00	0.36
Doubtful	Number of borrowers	0	0	0	0	6	6	4	5	10	11
	Gross Amount (₹ Crore)	0.00	0.00	0.00	0.00	44.15	44.23	0.15	0.21	44.30	44.44
	Provision held (₹ Crore)	0.00	0.00	0.00	0.00	14.40	9.45	0.15	0.13	14.55	9.57
Total	Number of borrowers	0	0	1	1	14	16	9	10	24	27
	Gross Amount (₹ Crore)	0.00	0.00	12.13	13.07	57.46	64.08	4.89	5.52	74.48	82.67
	Provision held (₹ Crore)	0.00	0.00	0.00	0.00	14.40	9.81	0.38	0.63	14.78	10.44

V) Divergence in asset classification and provisioning: NIL

No divergences have been assessed by RBI with respect to Gross NPA, Net NPA and provisions for NPA. Hence, no disclosure on divergence in asset classification and provisioning for NPAs is required.



VI. Disclosure of transfer of loan exposure

a) Details of stressed loan (NPA) transferred during the year:

Amount in Crore

Particulars	To ARCs		To permitted transferees		To other transferees (please specify)	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025
No. of accounts (borrowers)	0	0	0	0	0	0
Aggregate principal outstanding of loans transferred	0	0	0	0	0	0
Weighted average residual tenor of the loans transferred	0	0	0	0	0	0
Netbook value of loans transferred (at the time of transfer)	0	0	0	0	0	0
Aggregate consideration	0	0	0	0	0	0
Additional consideration realized in respect of accounts transferred in earlier years	0	0	0	0	0	0

b) Details of loans acquired during the year ended 31st March 2026

Amount in Crore

Particulars	From SCBs, RRBs, UCBs, DCCBs, From ARCs AIFIs, SFBs & NBFCs including Housing Finance Companies (HFC)	From ARCs
Aggregate principal outstanding of loans acquired	0	0
Aggregate consideration paid	0	0
Weighted average residual tenor of loans acquired	0	0

Amount in Crore

Particulars	31.03.2026		31.03.2025	
	Book Value of SR	RR Ratings	Book Value of SR	RR Ratings
1. Encore Asset Reconstruction Co. Pvt. Ltd	18.26	RR5	18.26	RR4
2. ASREC INDIA LTD	4.47	RR4	4.47	RR4
3. RELIANCE ARC LIMITED 049	2.17	RR2	3.57	RR1
4. RELIANCE ARC LIMITED 051	23.17	RR1+	23.17	RR1
5. RELIANCE ARC LIMITED 058	3.56	RR3	6.73	RR3
Total	51.64		56.21	
Total Provision held by the Bank.	49.47		46.05	



VII. Non – Fund Based Credit Facilities

Amount in Crore

Particulars	As at March 31,2026		As at March 31,2025	
	Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I) Outstanding Guarantees	44.05	0	36.48	0
1) In India	44.05	0	36.48	0
2) Outside India	0.00	0	0.00	0
II) Acceptances, Endorsements and other Obligations	0.00	0	0.00	0
III) Other NFB Credit facilities	4.55	0	0.00	0

VIII. Fraud accounts

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Number of frauds reported	0	0
Amount involved in fraud (₹ crore)	0	0
Amount of provision made for such frauds (₹ crore)	0	0
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0



IX. Disclosures related to Project Finance

Amount in Crore

Sr. No.	Particulars	March -2026 Quarter		December -2025 Quarter	
		Number of accounts	Total outstanding	Number of accounts	Total outstanding
1.	Projects under implementation accounts at the beginning of the quarter	24	58.35	26	66.58
2.	Projects under implementation accounts sanctioned during the quarter	0	0.00	6	5.56
3.	Projects under implementation accounts where DCCO has been achieved during the quarter	2	4.03	8	17.09
4.	Projects under implementation accounts at the end of the quarter. (1+2-3)	22	61.51	24	58.35
5.	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	1	0.95	0	0
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	0	0	0	0
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0	0	0
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0	0	0
6.	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	0	0	0	0
7.	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	0	0	0	0
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0	0	0
7.2	Out of '7', accounts where SBCF was not pre sanctioned or renewed continuously	0	0	0	0
8.	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	0	0	0	0
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	0	0	0	0
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0	0	0
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0	0	0



X) Disclosure under Resolution Framework for COVID-19-related Stress

I) For the half year ended 31st March 2026

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30.09.2025 (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 31.03.2026
Personal Loans	5.20	0.00	0.00	0.31	4.89
Corporate persons	16.72	0.00	0.00	4.46	12.25
Of which MSMEs	16.72	0.00	0.00	4.46	12.25
Others	0.00	0.00	0.00	0.00	0.00
Total	21.91	0.00	0.00	4.77	17.14

II) For the half year ended 30th September 2025

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31.03.2025 (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 30.09.2025
Personal Loans	5.52	0.00	0.00	0.32	5.20
Corporate persons	20.82	0.00	0.00	4.11	16.72
Of which MSMEs	20.82	0.00	0.00	4.11	16.72
Others	0.00	0.00	0.00	0.00	0
Total	26.34	0.00	0.00	4.43	21.91



I) For the half year ended 31st March 2025

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30.09.2024 (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 31.03.2025
Personal Loans	5.84	0.00	0.00	0.32	5.52
Corporate persons	23.12	0.00	0.00	2.30	20.82
Of which MSMEs	22.48	0.00	0.00	1.66	20.82
Others	0.00	0.00	0.00	0.00	0.00
Total	28.96	0.00	0.00	2.62	26.34

II) For the half year ended 30th September 2024

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31.03.2024 (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 30.09.2024
Personal Loans	6.26	0.00	0.00	0.42	5.84
Corporate persons	25.09	3.62	0.00	1.97	23.12
Of which MSMEs	24.03	3.62	0.00	1.55	22.48
Others	0.00	0.00	0.00	0.00	0.00
Total	31.35	3.62	0.00	2.38	28.96



5. EXPOSURES

I) Exposure to real estate sector

Amount in Crore

Category	F.Y. 2025-26	F.Y. 2024-25
I. Direct exposure		
a) Residential Mortgages –		
Priority	207.12	200.00
Non-Priority (excluding staff loans)	68.34	66.31
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;	111.44	170.56
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
i. Residential - -	0.00	0.00
ii. Commercial Real Estate - -	0.00	0.00
II. Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	386.90	436.87

ii) Exposure to Capital Market - Nil (Previous year - Nil)

iii) Risk category-wise country exposure

Amount in Crore

Risk Category*	Exposure (Net) as at 31.03.2026	Provision held at 31.03.2026	Exposure (Net) as at 31.03.2025	Provision held as at 31.03.2025
Insignificant	NA	NA	NA	NA
Low	NA	NA	NA	NA
Moderately Low	NA	NA	NA	NA
Moderate	NA	NA	NA	NA
Moderately High	NA	NA	NA	NA
High	NA	NA	NA	NA
Very High	NA	NA	NA	NA
Total	NA	NA	NA	NA



iv) Unsecured advances

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total unsecured advances of the bank	195.11	213.15
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

v) Factoring exposures : NIL

vi) Unhedged foreign currency exposure: NIL



vii) Loans against gold and silver collateral

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

Particulars	Loan outstanding (₹ crore)	As % of Total Loans	Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
1. Opening balance of the FY [(a)+(b)]	11.67	0.57%	0.02	38.55%	0.04%
(a) Consumption loans	11.66	0.57%	0.02	38.61%	0.04%
of which bullet repayment loans	5.34	0.26%	0.01	50.08%	0.00%
(b) Income generating loans	0.01	0.00%	0.05	12.13%	0.00%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	8.40	0.38%	0.01	46.86%	NA
(c) Consumption loans	8.40	0.38%	0.01	46.86%	NA
of which bullet repayment loans	5.63	0.25%	0.01	52.09%	NA
(d) Income generating loans	0.00	0.00%	0.00	0.00%	NA
3. Renewals sanctioned and disbursed during the FY	0.00	0.00%	0.00	0.00%	NA
4. Top-up loans sanctioned and disbursed during the FY	0.00	0.00%	0.00	0.00%	NA
5. Loans repaid during the FY [(e)+(f)]	10.77	0.48%	0.02	NA	NA
(e) Consumption loans	10.76	0.48%	0.02	NA	NA
of which bullet repayment loans	4.53	0.20%	0.01	NA	NA
(f) Income generating loans	0.01	0.00%	0.05	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.01	0.00%	0.02	NA	NA
(g) Consumption loans	0.01	0.00%	0.02	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
(h) Income generating loans	0.00	0.00%	0.00	NA	NA
7. Loans written off during the FY [(i) + (j)]	0.00	0.00%	0.00	NA	NA
(i) Consumption loans	0.00	0.00%	0.00	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
(j) Income generating loans	0.00	0.00%	0.00	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	9.28	0.42%	0.01	44.27%	0.04%
(k) Consumption loans	9.28	0.42%	0.01	44.27%	0.04%
of which bullet repayment loans	6.43	0.29%	0.01	48.16%	0.03%
(l) Income generating loans	0.00	0.00%	0.00	0.00%	0.00%



(b) Details of gold and silver collateral and auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	193.00 gms (Gross Weight) 157.15 gms (Net Weight)
(b)	Number of loan accounts in which auctions were conducted	0
(c)	Total outstanding in loan accounts mentioned in (b)	0.00
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	0.00
(e)	Gold or silver collateral auctioned during the FY (in grams)	0.00
(f)	Recovery made through auctions during the FY (in ₹ crore)	0.00
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	0.00
(i)	as % of outstanding loan	0.00

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

I) Concentration of deposits

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total deposits of the twenty largest depositors	176.90	158.29
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.20%	4.94%

II) Concentration of advances

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total advances to the twenty largest borrowers	430.69	374.94
Percentage of advances to twenty largest borrowers to total advances of the bank	19.39%	18.29%

III) Concentration of exposures

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total exposure to the twenty largest borrowers/customers	466.97	393.03
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	21.02%	19.17%

II) Concentration of NPAs

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Total Exposure to the top twenty NPA accounts	97.59	103.56
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	80.45%	79.31%



7. DERIVATIVES

Bank does not have transaction in derivatives in the current and previous financial years.

8. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Opening balance of amounts transferred to DEA Fund	12.61	11.29
Add: Amounts transferred to DEA Fund during the year	1.46	1.71
Less: Amounts reimbursed by DEA Fund towards claims	0.59	0.39
Closing balance of amounts transferred to DEA Fund	13.48	12.61

9. DISCLOSURE OF COMPLAINTS

1) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)

Sr. No.	Particulars	F.Y. 2025-26	F.Y. 2024-25
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	24	07
3.	Number of complaints disposed during the year	24	07
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 OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	22	17
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	23	16
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note:

Point No.3 & 5.1. One of the complaint was received on CMS Portal on 31.03.2025 & we responded on 02.04.2025. Hence, the said was pending at beginning of F.Y.2025-26. The complaint was resolved by bank on 02.04.2025.



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

Grounds of Complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year F.Y. 2025-26					
Ground-1 Debit Card / ATM Transaction	0	0	(100 %)	0	0
Ground-2 Loan/CIBIL/NPA Issues	0	18	157.14 %	0	0
Ground-3 Customer Service	0	5	66.66 %	0	0
Ground-4 Others	0	23	76.92 %	0	0
Ground-5	0	0	0	0	0
Total	0	46	91.66 %	0	0
Previous Year F.Y. 2024-25					
Ground-1 Debit Card / ATM Transaction	0	1	(85.71 %)	1	0
Ground-2 Loan/CIBIL/NPA Issues	0	7	(36.36 %)	0	0
Ground-3 Customer Service	0	3	0.00	0	0
Ground-4	0	0	0	0	0
Ground-5	0	0	0	0	0
Others	0	13	18.18 %	0	0
Total	0	24	(25.00 %)	1	0



10. DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Disclosure of Penalties	NIL	NIL

11. OTHER DISCLOSURE

I) Business ratios

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
I) Interest Income as a percentage to Working Funds	7.42 %	7.91 %
II) Non-interest income as a percentage to Working Funds	0.73 %	0.56 %
III) Cost of Deposits	5.12 %	5.03 %
IV) Net Interest Margin	3.08 %	3.22 %
V) Operating Profit as a percentage to Working Funds	0.90 %	0.94 %
VI) Return on Assets to working fund	0.44 %	0.28 %
VII) Business (deposits plus advances) per employee (in ₹ crore)	10.12	9.11
VIII) Profit per employee (in ₹ crore)	0.03	0.02

II) Bancassurance business

The break-up of income derived from insurance business

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
I) Commission from selling of Non-Life Insurance policies	0.16	0.17
II) Commission from selling of Life Insurance policies	1.52	1.28

III) Marketing and distribution

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
Income from Mutual Fund	0.00	0.00



IV) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

Current Year F.Y. 2025-26	Previous Year F.Y. 2024-25
PSLCs Purchased Rs. 500 Cr	PSLCs Purchased Rs. 1150 Cr
(PSLCs General Rs. 500Cr)	(PSLCs General Rs. 1150Cr)
PSLCs Sale NIL	PSLCs Sale NIL

V) Provisions and contingencies

Amount in Crore

Provision debited to Profit and Loss Account	F.Y. 2025-26	F.Y. 2024-25
I) Provisions for NPI	0.00	0.00
II) Provision towards NPA (Provision made Bad and Doubtful debts)	7.00	12.90
III) Provision made towards Income tax	7.50	4.14
IV) Provision for Restructure advances	0.00	(1.49)
V) Provision against Standard Assets	0.30	0.00
VI) Provision for IDR	0.07	(0.14)
VII) Provision for Depreciation on SRs	3.42	7.34

VI) Payment of DICGC Insurance Premium

Amount in Crore

Particulars	F.Y. 2025-26	F.Y. 2024-25
I) Payment of DICGC Insurance Premium	3.89	3.99
II) Arrears in payment of DICGC premium	0.00	0.00
*DICGC Premium Paid upto 31.03.2026		



VII) Disclosure of Advances to Directors & their relatives

Particulars	Amount in Crore	
	F.Y. 2025-26	F.Y. 2024-25
Fund-based (Advance against Fixed Deposit)	0.00	0.00
Outstanding at the beginning of the year	0.00	0.00
Disbursement during the year	0.01	0.00
Recovery during the year	0.01	0.00
Outstanding at the end of the year.	0.00	0.00
Non-fund based (Guarantees, L/Cs etc.)	0.00	0.00

For Mukund M. Chitale & Co.
Chartered Accountants
(Firm Registration No. 106655W)

FOR THE KALYAN JANATA SAHAKARI BANK LTD

CA Abhay Kamat (Partner)
Membership No. 039585
Place: Kalyan Date: 16th May 2026

Adv. Sampada Kulkarni
(Chairperson)

Mr. Mahesh Deshpande
(Vice Chairman)

Mr. Prakash Lele
(Director)

Mr. Anant Kulkarni
(Managing Director &
Chief Executive Officer)



CASH FLOW FOR THE YEAR ENDED MARCH 31, 2026

Amount in Lakh

PARTICULARS	2025-26 (₹)	2025-26 (₹)	2024-25 (₹)	2024-25 (₹)
OPERATING ACTIVITY				
NET PROFIT AS PER PROFIT AND LOSS A/C		1663.59		1,009.86
ADD: ADJUSTMENT FOR				
PROVISION FOR INCOME TAX	750.00		413.90	
PROVISION FOR DOUBTFUL DEBTS	700.00		1290.00	
AMORTISATION OF SECURITY	49.08		47.09	
DEPRECIATION ON FIXED ASSETS	635.54		746.83	
LOSS ON SALE OF ASSETS	29.85		0.00	
PROVISION FOR IDR	7.18		0.00	
PROVISION FOR STANDARD ASSETS	30.00		0.00	
PROVISION FOR DEPRECIATION ON SRs	342.40		734.00	
DEFERRED TAX	0.00	2544.03	39.00	3,270.82
LESS :				
PROFIT ON SALE OF ASSETS	0.00		5.63	
PROFIT ON SALE OF INVESTMENT	218.29		52.31	
DEFERRED TAX	164.25		0.00	
RESTRUCTURE PROVISION REVERSED	0.00		149.00	
INTEREST ON INVESTMENT CONSIDERED IN INVESTING	8454.86		8,179.55	
IDR REVERSED	0.00		13.50	
NOTIONAL GAIN ON ACTUALRIAL LEAVE & GRATUITY	22.00		26.54	
DIVIDEND RECEIVED	0.20		0.20	
INT RECD ON INCOME TAX REFUND	0.00		0.00	
INCOME TAX EARLIER SURPLUS PROVISION REVERSED	0.00		0.00	
STANDARD ASSETS PROVISION NOT REQUIRED REVERSED	0.00	8,859.59	0.00	8,426.74

Carried Forward



CASH FLOW FOR THE YEAR ENDED MARCH 31, 2026

Amount in Lakh

PARTICULARS	2025-26 (₹)	2025-26 (₹)	2024-25 (₹)	2024-25 (₹)
ADJUSTMENTS FOR				
INCREASE/DECREASE IN RESERVE	0.00		0.00	
INCREASE/DECREASE IN DEPOSITS	17,802.84		(14,799.83)	
INCREASE/DECREASE IN INTEREST PAYABLE	(31.88)		(19.54)	
INCREASE/DECREASE IN OTHER LIABILITY	38.26		(141.01)	
INCREASE/DECREASE IN ADVANCE	(17,095.60)		898.81	
INCREASE/DECREASE IN OTHER ASSETS	(208.57)		1,255.98	
INCREASE/DECREASE IN INTEREST RECEIVABLE	(674.08)		(427.09)	
		(169.04)		(13,232.67)
INCOME TAX PAID		(638.00)		(632.00)
EXPENSES OUT OF FUND				
SHAREHOLDERS WELFARE FUND	(7.95)		(9.48)	
CHARITY FUND	(10.00)		0.00	
NATIONAL CO-OPERATIVE EDUCATION FUND	(10.00)		0.00	
CO-OP. EDUCATION FUND (TRAINING)	0.00	(27.95)	(7.38)	(16.86)
INCOME CREDITED TO RESERVE FUND				
NOMINAL MEMBERS FEE	1.69		1.79	
ENTRANCE FEES	3.94		2.47	
UNPAID DIVIDEND	3.78	09.41	4.77	09.03
NET CASH GENERATED FROM OPERATING ACTIVITIES		(5,477.55)		(18,018.54)
INVESTMENT ACTIVITY				
PURCHASE OF FIXED ASSET	(81.35)		(43.93)	
SALE OF FIXED ASSETS	8.83		12.13	
PURCHASE OF INVESTMENT	(45,631.55)		(22,178.24)	
DIVIDEND RECEIVED	0.20		0.20	

Carried Forward



CASH FLOW FOR THE YEAR ENDED MARCH 31, 2026

PARTICULARS	Amount in Lakh			
	2025-26 (₹)	2025-26 (₹)	2024-25 (₹)	2024-25 (₹)
SALE/REDEMPTION OF INVESTMENT	50,600.30		38,305.23	
INTEREST ON INVESTMENT	8,454.86		8,179.55	
NET CASH GENERATED FROM INVESTING ACTIVITIES		13,351.29		24,274.96
FINANCIAL ACTIVITY				
INCREASE IN SHARE CAPITAL	(323.55)		(69.51)	
INCREASE/(DECREASE) IN BORROWING	1,830.75		1,195.76	
DIVIDEND PAID	(390.53)		(366.41)	
NET CASH GENERATED FROM FINANCIAL ACTIVITY		1,116.67		759.84
NET INCREASE/DECREASE IN CASH AND CASH EQUIVALENTS		8,990.41		7,016.26
CASH IN HAND AT THE BEGINNING OF THE YEAR	1,946.64		1,992.69	
BALANCE WITH BANK AT THE BEGINNING OF YEAR	43,757.48		36,695.16	
		45,704.11		38,687.86
CASH AND CASH EQUIVALENTS AT THE END OF YEAR		54,694.52		45,704.11
CASH IN HAND AT THE END OF THE YEAR	1,906.74		1,946.64	
BALANCE WITH BANK AT THE END OF YEAR	52,787.79		43,757.48	
TOTAL		54,694.52		45,704.11

AS PER OUR REPORT OF EVEN DATE
FOR THE KALYAN JANATA SAHAKARI BANK LTD

For Mukund M. Chitale & Co.
Chartered Accountants
(Firm Registration No. 106655W)

Adv. Sampada Kulkarni
(Chairperson)

Mr. Mahesh Deshpande
(Vice Chairman)

Mr. Prakash Lele
(Director)

Mr. Anant Kulkarni
(Managing Director &
Chief Executive Officer)

CA Abhay Kamat (Partner)
Membership No. 039585
Place: Kalyan Date: 16th May 2026



ANNEXTURE A

Name of the Bank		The Kalyan Janata Sahakari Bank Ltd		
Registered Office Address		'Kalyanam_astu', Om Vijaykrishna Apartment, Adharwadi, Kalyan (West) 421 301		
No. & Date of Registration		MSCS/CR/1272/2017		
Date & No. of RBI license		20th Aug. 1988	UBD/MH/980P	
Area of Jurisdiction		Entire state of Maharashtra & Gujarat		
Particulars for the year ended		31 March, 2026		
No. of Branches Including H.O.		40		
Number of Members	(A) Regular	68,755		
	(B) Nominal	7,604	Borrowing Members :	926
			Non Borrowing Members :	6,678

(₹ in lakh)

Paid up Share Capital		₹ 11,186.09
Total Reserves & Funds		₹ 30,794.32
Deposits:	Saving	₹ 1,00,945.20
	Current	₹ 19,368.86
	Fixed	₹ 2,18,187.56
Advances:	Secured	₹ 2,02,593.11
	Unsecured	₹ 19,510.81
Total % of Priority Sector		64.08 %
% of Weaker Section to priority sector		14.42 %
Borrowing		₹ 5,053.67
Investments		₹ 79,825.10
Overdues % (Percentage)		1.64 %
Working Capital		₹ 3,80,393.32
Profit for the year		₹ 1,663.59
Total Staff		554
Sub Staff		96
Other Staff		458
Productivity per employee		₹ 1,011.92

QR Code Scams

QR कोड स्कॅन करण्यापूर्वी सावध रहा !

फसवणूक करणारे
रिफंड, बक्षीस, कॅशबॅक
किंवा पैसे मिळणार
असल्याचे आमिष दाखवून
QR कोड पाठवतात.



- ✓ पैसे पाठवण्यापूर्वी लाभार्थ्याचे (Beneficiary) नाव तपासा.
- ✓ QR कोड स्कॅन करून पैसे पाठवले जातात.
- ✓ पैसे मिळवण्यासाठी कधीही QR कोड स्कॅन करावा लागत नाही.



दि. 20 जुलै 2025 रोजी 'विद्यार्थी प्राविण्य पुरस्कार' सोहळ्यात उपस्थितांना संबोधित करताना प्रमुख पाहुणे डॉ. बिपिनचंद्र वाडेकर (प्राचार्य, बी.के.बिल्डिंग नाईट कॉलेज, कल्याण). सोबत बँकेचे अध्यक्ष, संचालक आणि मुख्य कार्यकारी अधिकारी.



दि. 27 सप्टेंबर, 2025 रोजी बँकेने आयोजित केलेल्या कार महोत्सवाचे उद्घाटन प्रसंगी कल्याणातले प्रसिद्ध उद्योजक मा. श्री. गौतम दिवाडकर व सोबत बँकेचे अध्यक्ष, संचालक आणि वरिष्ठ अधिकारी.



आंतरराष्ट्रीय सहकार वर्षानिमित्त बँकेने दि. 29 नोव्हेंबर 2025 रोजी आयोजित केलेल्या व्यावसायिक मेळाव्यादरम्यान कार्यक्रमाचे प्रमुख पाहुणे व ख्यातनाम वक्ते सी.ए. मुकुंद एम. चितळे उपस्थितांना संबोधित करताना.



दि. 6 डिसेंबर, 2025 रोजी बँकेने सामाजिक काम करणाऱ्या विविध संस्थांकरीता आयोजित केलेल्या संस्था परिचय शिबिरादरम्यान उपस्थितांशी संवाद साधताना कार्यक्रमाचे प्रमुख पाहुणे मा. अॅड. श्रीराम मोडक, न्यायाधीश, मुंबई उच्च न्यायालय. सोबत बँकेचे अध्यक्ष, उपाध्यक्ष, संचालक आणि मुख्य कार्यकारी अधिकारी.



दि. 03 जानेवारी, 2026 रोजी पुणे क्षेत्रीय कार्यालय येथे नव्या प्रशिक्षण केंद्राचे उद्घाटन करण्यात आले. या प्रशिक्षण केंद्राचे उद्घाटन करताना मा. श्री. संतोष दाभाडे (तळेगावचे माजी नगरसेवक, तळेगाव दाभाडे नगर परिषदेचे विद्यमान लोक नियुक्त नगराध्यक्ष व निर्मलवारीचे संयोजक) आणि श्री. महेशराव कर्पे (रा. स्व. संघ - पश्चिम महाराष्ट्र - प्रांत सहकार्यवाह) व सोबत बँकेचे अध्यक्ष, संचालक आणि बँकेचे वरिष्ठ अधिकारी.

या प्रशिक्षण केंद्रास बँकेचे संस्थापक संचालक व माजी अध्यक्ष कै. प्रा. अशोक प्रधान यांचे नाव देण्यात आले.



बँकेने C-Edge Technologies Ltd. यांच्या TCS-GBP या बँकिंग क्षेत्रातील अग्रगण्य व अद्ययावत CBS (Core Banking Solution) प्रणालीचा अवलंब करण्याचा निर्णय घेतला असून, त्यासंदर्भातील Purchase Order (PO) दि. 22 जानेवारी 2026 रोजी सदर कंपनीचे COO श्री. अनिल महाजन यांना सुपूर्द करण्यात आली. सदर भेटीदरम्यान (फोटो क्र. 1) मध्ये बँकेचे अध्यक्ष व उपाध्यक्ष हे श्री. महाजन यांचे स्वागत करताना, तर (फोटो क्र. 2) मध्ये बँकेचे मुख्य कार्यकारी अधिकारी तसेच वरिष्ठ अधिकारी श्री. महाजन यांना Purchase Order (PO) सुपूर्द करताना.



दि. 20 डिसेंबर 2025 रोजी कल्याण येथे आयोजित करण्यात आलेल्या "कै. वामनराव साठे स्मृतीव्याख्यान" दरम्यान उपस्थितांना संबोधित करताना प्रसिद्ध अर्थतज्ज्ञ मा. डॉ. विनायक गोविलकर, सोबत बँकेचे उपाध्यक्ष श्री. मंगेश पाटील व मुख्य कार्यकारी अधिकारी.



हडपसर शाखेचे नजीकच्या नवीन व मोठ्या जागेमध्ये स्थलांतरित करण्यात आले व सदर कार्यक्रमाचेवेळी शाखेचे उद्घाटन करताना बँकेच्या अध्यक्ष अॅड. संपदा कुळकर्णी, संचालक व बँकेचे वरिष्ठ अधिकारी.



मा. श्री. दीनानाथ ठाकूर (नॅशनल को-ऑप. डेव्हलपमेंट कॉर्पोरेशनचे माजी संचालक)
यांचे स्वागत करतांना बँकेच्या अध्यक्ष अॅड. सौ. संपदा कुळकर्णी.



मा. श्री. सतीश मराठे (रिझर्व्ह बँकेचे संचालक तसेच नॅशनल हाऊसिंग बँक आणि नाबार्ड चे संचालक)
यांचे स्वागत करतांना बँकेच्या अध्यक्ष अॅड. सौ. संपदा कुळकर्णी व उपाध्यक्ष श्री. महेश देशपांडे.

50⁺
YEARS OF
MOMENTUM

उत्तर
PROGRESSIVE



THE KALYAN JANATA
SAHAKARI BANK LTD.

MULTI-STATE SCHEDULED BANK

Nomination is not just a formality. It's financial responsibility.

Update your nominee
to avoid unnecessary
difficulties and ensure
a smoother claim
settlement process
when needed.



TOLL FREE: 1800 233 1919  kalyanjanata.bank.in     KJSBank

50⁺
YEARS OF
MOMENTUM

उत्कृष्ट
PROGRESSIVE



THE KALYAN JANATA
SAHAKARI BANK LTD.
MULTI-STATE SCHEDULED BANK

WHO HAS UPDATED ALL THEIR DETAILS WITH BANK RAISE THEIR HAND!

The one who haven't, DO IT NOW!
So you would never miss any important
alerts, statements, OTPs or service
communications from the bank.



**Best Product Innovation
in Large UCB Category**

FCBA 2025



**Top CISO of the
year Award 2025**

CSI CYBER FIFC AWARDS



**Outstanding Cyber
Security Team Award**

CSI CYBER FIFC AWARDS



Best Customer Service Initiative

Green World Co-Prize Award

For decades, our customers have been at the heart of every decision we make and every milestone we achieve. Their aspirations inspire us to evolve, innovate, and create meaningful opportunities for growth.

As we continue to strengthen relationships built on trust and service, we remain committed to moving forward together embracing change, creating value in everything we do.

After all, true progress is not measured by how far we have come, but by how consistently we help our customers move ahead, living the spirit of **Har Pal Progressive.**

Head Office : "Kalyanam_astu", Om Vijaykrishna Apartment, Adharwadi, Kalyan (West) – 421 301.

Regional Office : Survey No. – B 55 / 7, Maharshi Karve Stree Shikshan Sanstha, Karvenagar Bus Stop, Karve Nagar, Pune – 411 052.

 kalyanjanata.bank.in     **KJSBank**