दि अभिनव सहकारी बँक लिमिटेड

ECBA

Deposit
604.20 CR

Loans
333.20 CR

Mix Business
937.40 CR

0% NPA

ऑडिट वर्ग
"अ"

५१ वा वार्षिक अहवाल

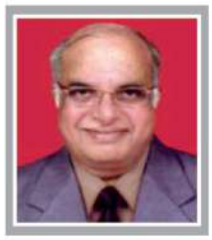
२०२५-२६

दि अभिनव सहकारी बँक लिमिटेड

संचालक मंडळ सन २०१८ ते २०२३


श्री. रमेश र. पाटील
अध्यक्ष


श्री. दिलीप म. भोईर
उपाध्यक्ष


श्री. पोपटलाल के. भंडारी
संचालक


श्री. प्रकाश गो. भोईर
संचालक


सौ. उज्वला चं. दुसाने
संचालिका


सौ. पूर्णिमा स. ढाके
संचालिका


श्री. तुळशीराम वि. चौधरी
संचालक


श्री. अनिल गो. पाटील
संचालक


श्री. पवन मु. भोईर
संचालक


श्री. संजय ब. चौधरी
संचालक


श्री. विजय मो. पातकर
संचालक


ॲड. रोहिदास द. भंडारी
संचालक


श्री. प्रसाद सु. सांगळे
संचालक


श्री. सुशिल नि. मनोहर
संचालक


श्री. गजानन मो. घैसास
तज्ञ संचालक


श्री. विकी र. पाटील
तज्ञ संचालक


श्री. सुरेश मो. शिंदे
मुख्य कार्यकारी अधिकारी


श्री. चंद्रशेखर गो.जोशी
उप - सरव्यवस्थापक

- वार्षिक सर्वसाधारण सभेची सूचना -

बँकेची ५१ वी वार्षिक सर्वसाधारण सभा सोमवार, दिनांक १० ऑगस्ट, २०२६ रोजी सकाळी १०.०० वाजता हॉटेल शिवम, प्लॉट नं. पी-१४, एल. आय. सी. ऑफिस जवळ, आर. आर. हॉस्पिटलच्या मागे, एम. आय. डी. सी. डोंबिवली (पूर्व) येथे खालील नमूद केलेल्या विषयांवर चर्चा करण्यासाठी आयोजित करण्यात आली आहे. तरी सर्व सभासदांनी सभेला वेळेवर उपस्थित रहावे, हि विनंती.

★ सभेपुढील विषय ★

१. दिनांक १० ऑगस्ट २०२५ रोजी झालेल्या ५० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. दिनांक ३१.०३.२०२६ अखेरच्या वर्षाचा, बँकेच्या कामकाजाचा अहवाल व वैधानिक लेखापरीक्षकांनी प्रमाणित केलेले ताळेबंद व नफा-तोटा पत्रक स्वीकृत करणे.
३. सन २०२५-२६ या आर्थिक वर्षासाठी माननीय संचालक मंडळाने शिफारस केल्याप्रमाणे नफा विभागणीस मंजुरी देणे.
४. सन २०२५-२६ या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालावर चर्चा करणे व स्वीकृत करणे.
५. सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
६. सन २०२६-२७ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकांची नेमणूक करण्याचा व त्यांचे सेवाशुल्क ठरविण्याचा अधिकार बँकेच्या संचालक मंडळास देणे. (रिझर्व्ह बँकेच्या मंजुरीस अधीन राहून).
७. सन २०२६-२७ च्या अंदाज पत्रकाची नोंद घेणे.
८. माननीय अध्यक्षांच्या संमतीने आयत्यावेळी येणाऱ्या विषयांवर विचार करणे.

ठिकाण : डोंबिवली
दिनांक : २४ जुलै, २०२६

संचालक मंडळाच्या आदेशानुसार
सुरेश मोहन शिंदे
मुख्य कार्यकारी अधिकारी

★ सूचना ★

१. गणपूर्ती अभावी स्थगित झालेली सभा त्याच दिवशी, त्याच ठिकाणी वरील वेळेनंतर अर्ध्या तासाने घेण्यात येईल. अशा सभेस गणसंख्येचे बंधन असणार नाही.
२. कोणाही सभासदास हिशेबासंबंधी माहिती हवी असल्यास किंवा काही सूचना करावयाची असल्यास त्यांनी दिनांक ०५ ऑगस्ट, २०२६ पर्यंत बँकेच्या मुख्य कार्यालयात लेखी विचारणा करावी.
३. सभासदांना विनंती करण्यात येते की, त्यांनी बँकेच्या सन २०२५-२६ च्या वार्षिक अहवालाची प्रत व मागील दिनांक १० ऑगस्ट, २०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या इतिवृत्ताची छायांकित प्रत जवळची शाखा अथवा प्रशासकीय कार्यालयातून घेऊन जावी. तसेच, सदरहू अहवाल व इतिवृत्त बँकेच्या www.abhinav.bank.in या वेबसाईटवर उपलब्ध असेल.
४. सभासदांना विनंती करण्यात येते की, ज्या सभासदांनी रु. १,०००/- पेक्षा कमी रक्कमेचे भाग धारण केले आहेत, त्यांनी आवश्यक वाढीव रक्कमेचा भरणा करुन किमान ४० भागांची रक्कम रु. १,०००/- लवकर पूर्ण करावी. ज्या सभासदांच्या पत्त्यात किंवा वारसदारात किंवा कायदेअंतर्गत दर्जात बदल झाला असल्यास या संदर्भात बँकेस लेखी कळवावे.
५. ज्या सभासदांनी आपले भाग दाखले (Share Certificate) अद्याप घेतलेले नाहीत, त्यांनी ती बँकेच्या एम. आय. डी. सी. स्थित भाग-भांडवल विभागातून घेऊन जावेत.
६. ज्या सभासदांच्या पत्त्यात बदल झाला आहे किंवा वारसाची नोंद केली नाही तसेच, ज्यांनी KYC दस्तावेजांची पूर्तता केली नाही त्यांनी या बाबींची पूर्तता त्वरीत करुन घ्यावी.
७. सभासदांनी ओळखपत्र प्राप्त करण्यासाठी दोन पासपोर्ट साईज फोटो बँकेच्या भाग-भांडवल विभागात जमा करावे.
८. वैयक्तिक सभासदांना वार्षिक सर्व साधारण सभेस वैयक्तिकरित्या उपस्थित राहणे अनिवार्य आहे. कुलमुखत्यारपत्र अथवा अशा कोणत्याही प्रकारच्या अधिकार पत्राद्वारे नियुक्त केलेल्या प्रतिनिधि मार्फत उपस्थिती लावता येणार नाही.

RATE OF INTEREST ON DEPOSITS w.e.f. 01st May, 2026
Interest Rate on Term Deposits & Recurring Deposits

	RATE OF INTEREST	
Tenure	For General Public & Co-op. Societies	For Senior Citizens, Staff & Bulk Deposits
07 DAYS TO 90 DAYS	4.25% p.a.	4.75% p.a.
91 DAYS TO 180 DAYS	5.25% p.a.	5.75% p.a.
181 DAYS TO 364 DAYS	6.00% p.a.	6.50% p.a.
12 MONTHS TO 24 MONTHS	6.50% p.a.	7.00% p.a.
25 MONTHS TO 36 MONTHS	7.00% p.a.	7.50% p.a.
37 MONTHS TO 60 MONTHS	6.25% p.a.	6.75% p.a.
ABOVE 60 MONTHS	6.00% p.a.	6.50% p.a.

Senior Citizens Age 60 & Above. Bulk Deposits -Single Term Deposit of Rs.15 Lakhs & above.

RATE OF INTEREST ON LOANS (w.e.f. 1st May, 2024)	RATE OF INTEREST
Personal Loan for Salaried Persons & Others	14.00%
Housing Loan	8.50 Floting Rate will change as per RBI Repo rate
Loan for House Repair / Renovation: Upto Rs. 10.00 Lakhs	10.50%
Vehicle Loan : 1. Car/Vehicle Loan for **Personal use** 2. Vehicle Loan for **Commercial purpose**	 10.50% 11.50%
Education Loan	10.75%
Loan to Professionals	11.50%
Term Loan / Cash Credit / Hypotehcation Loan / Bill Discounting for MSME a. Upto Rs. 50.00 Lakh b. Above Rs. 50.00 Lakh to Rs. 2.00 Crores c. Above Rs. 2.00 Crores	 10.50% 10.25% 9.75% plus loading as per rating.
Term Loan / Cash Credit / Hypotehcation Loan / Bill Discounting for other than MSME	12.50%
Overdraft upto Rs. 50.00 Lakhs against Property	11.75%
Loan Against LIC/NSC/KVP	11.00%
Loan Against Gold Ornaments	9.90%
Advance against Own Deposits	1.00% Extra above deposit rates
Advance against Third Party Deposits	3.00% Extra above deposit rates

बँकेच्या कामकाजाचा वार्षिक अहवाल

सन्माननीय सभासद बंधु आणि भगिनिंनो, सस्नेह नमस्कार...

बँकेच्या ५१ व्या वार्षिक सर्वसाधारण सभेमध्ये मी आपले हार्दिक स्वागत करतो.

दिनांक ३१.०३.२०२६ रोजी संपलेल्या अहवाल वर्षाचा वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद व नफा-तोटा पत्रक व वार्षिक अहवाल आपणांसमोर सादर करत आहे. आपल्या बँकेची सन २०२५-२६ मधील आर्थिक कामगिरी उत्तम राहिली आहे. मागील वर्षी बँकेचा निव्वळ नफा रुपये २२७.४४ लाख एवढा होता. यावर्षी तो रुपये २२५.२४ लाख एवढा झाला आहे. बँकेची एकूण उलाढाल रुपये ८३९.७७ कोटी वरून रुपये ९३७.४० कोटी एवढी झाली आहे. यातील वाढ ही रुपये ९७.६३ कोटी आहे. भांडवल पर्याप्ततेचे प्रमाण मागील वर्षी २०.७४% होते या वर्षी ते १८.१६% एवढे आहे. या वर्षी ही बँकेने लाभांशाची शिफारस केलेली आहे. मागील वर्षाप्रमाणे या वर्षी ही बँकेस **"अ"** ऑडीट वर्ग प्राप्त झाला आहे.

सभासद व भाग भांडवल :

गतवर्षी ३१ मार्च २०२५ अखेर बँकेची सभासद संख्या ३४,०६० होती. अहवाल वर्षात १०७९ नवीन सभासद नोंदविण्यात आले. तसेच ४४५ सभासदांनी आपल्या सभासदत्वाचा राजीनामा दिल्यामुळे अथवा आपले भाग अन्य सभासदांच्या नावे वर्ग केल्यामुळे त्यांचे सभासदत्व संपुष्टात आले. परिणामी अहवाल वर्ष अखेर बँकेची एकूण सभासद संख्या ३४,६९४ झाली आहे. याशिवाय बँकेची नाममात्र सभासद संख्या ४,८५४ आहे.

बँकेचे वसूल भाग भांडवल गतवर्षी ३१ मार्च, २०२५ अखेर रुपये १,४८५.४३ लाख होते. त्यामध्ये रुपये ६४.६९ लाखांची वाढ होऊन वर्ष अखेर वसूल भाग भांडवल रुपये १,५५०.१२ लाख झाले आहे. भांडवलातील वाढ ४.३५% एवढी आहे. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेप्रमाणे भांडवल पर्याप्ततेचे प्रमाण कमीत कमी ९% असणे आवश्यक आहे, आपल्या बँकेचे हे प्रमाण १८.१६% एवढे आहे.

बँकेचा क्रियाशील सभासद असण्यासाठी रु.१,०००/- चे भाग धारण करणे आवश्यक आहे. तसेच सभासदाचे बँकेतील एकत्रित ठेव रक्कम रु. ५,०००/- अथवा कर्ज रु. ५०,०००/- घेतलेले असावे व असा सभासद मागील पाच वर्षांत एका तरी वार्षिक सर्भसाधारण सभेस उपस्थित असावा.

राखीव व इतर निधी :

गतवर्षी ३१ मार्च, २०२५ अखेर वैधानिक राखीव निधी व अन्य निधी एकूण रु. ६,७९५.५५ लाख होते. त्यामध्ये अहवाल वर्षात रु. ३३६.१८ लाखांची वाढ होऊन वर्ष अखेरीस बँकेचे एकूण निधी रु. ७,१३१.७३ लाख झाले आहेत.

ठेवी:

गत वर्षाअखेरीस बँकेच्या ठेवी रु.५४,४७९.०९ लाख होत्या अहवाल वर्षअखेर ठेवी रु. ६०,४२०.२९ लाख झाल्या आहेत ठेवींमध्ये रु. ५,९४१.२० लाख वाढ झाली आहे. अहवाल वर्षात आयकर कायद्यातील तरतूदी नुसार एका वर्षात रु. ४०,०००/- पेक्षा जास्त व्याज मिळणाऱ्या मुदत ठेवींवर अग्रिम कर कपात (Tax Deducted at Source) करण्यात येते. वरिष्ठ नागरिकांसाठी ही मर्यादा रु. ५०,०००/- एवढी आहे. ज्या ठेवीदारांचे वार्षिक उत्पन्न करपात्र नाही त्यांनी आपल्या शाखेत 15G/15H फॉर्म भरून द्यावा, जेणे करून सदर ठेवीदारांस अग्रिम कर कपातीमधून सूट मिळवता येईल.

ठेवींचा विमा :

आपल्या बँकेने रिझर्व्ह बँकेच्या धोरणानुसार व डिपॉझिट इन्शुरन्स ॲन्ड क्रेडिट गॅरंटी कॉर्पोरेशन कायद्यान्वये बँकेतील ठेवींचा विमा उतरविला आहे. सदर विम्याचे हप्ते बँकेकडून नियमित भरले जात असून, ठेवीदारांच्या रुपये ५.०० लाखपर्यंतच्या ठेवींना विमा संरक्षण आहे.

कर्ज व्यवहार :

गतवर्षी बँकेचा कर्ज व्यवहार रुपये २९,४९७.६२ लाख एवढा होता, त्यामध्ये रुपये ३,८२२.२२ लाख वाढ होऊन वर्ष अखेरीस एकूण कर्ज व्यवहार रुपये ३३,३१९.८४. लाख एवढा झाला आहे. बँकेने अग्रक्रम क्षेत्रासाठी ७९.०२ % कर्जवाटप केले असून, दुर्बल घटकांसाठी १६.६१ % कर्जवाटप केले आहे. अहवाल वर्षी कर्ज-ठेवींचे प्रमाण ५५.१५ % आहे.

गुंतवणूक :

बँकिंग रेग्युलेशन ॲक्ट, १९४९ (सहकारी बँकांना लागू असलेला) च्या तरतूदीस अधीन राहून व रोख मर्यादा व तरलता यांचे पूर्ण पालन करून रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनूसार बँकेने सरकारी रोख्यांत आवश्यक गुंतवणूक केली आहे. गतवर्ष अखेरीस सरकारी रोख्यांतील गुंतवणूक रु. १६,७४८.०९ लाख होती ती या अहवाल वर्ष अखेरीस रु. १९,४७५.८५ लाख आहे. त्याप्रमाणे गतवर्ष अखेरीस इतर शेड्यूल सहकारी व वाणिज्य बँकांमध्ये ठेवींतील गुंतवणूक रु. ६,८७२.६३ लाख होती ती या अहवाल वर्ष अखेरीस रु.७,२१२.६५ लाख आहे.

नफा वाटणी :

महाराष्ट्र सहकारी संस्था अधिनियम, १९६० च्या कलम ६५ अन्वये आवश्यक सर्व तरतुदी केल्यानंतर बँकेस अहवाल वर्षी रूपये २,२५,३३,७५१.४६ निव्वळ नफा झाला आहे. त्यामध्ये मागील वर्षाचा शिल्लक नफा रूपये ९,१४१.६० इतकी रक्कम विनियोगासाठी उपलब्ध होते. संचालक मंडळ नफा वाटणीस पुढील प्रमाणे शिफारस करीत असून आपल्या मंजूरीकरिता सादर करत आहे.

नफा वाटणी :

वैधानिक राखीव निधी	रुपये	३२,००,०००.००
गुंतवणूक चढउतार राखीव निधी	रुपये	३०,००,०००.००
लाभांश ६.२५% (हिस्से राशी दराने)	रुपये	९२,००,०००.००
ईमारत निधी	रुपये	१०,००,०००.००
तंत्रज्ञान विकास निधी	रुपये	३६,००,०००.००
प्रशिक्षण निधी	रुपये	२०,००,०००.००
निवडणूक निधी	रुपये	५,००,०००.००
पुढील वर्षाकरिता शिल्लक नफा	रुपये	३३,७५१.४६
एकूण नफा २०२५-२६	**रुपये**	**२,२५,३३,७५१.४६**

वसुली व थकित कर्जाचे निर्लेखन :

गतवर्षी अखेर बँकेच्या ढोबळ एन पी चे प्रमाण ४.९७% व निव्वळ एन. पी. ए. चे प्रमाण ०.००% एवढे होते अहवाल वर्ष अखेर त्यात घट होऊन ढोबळ एन.पी.ए. चे प्रमाण ३.८२% व निव्वळ एन.पी.ए. चे प्रमाण ०.००% आहे. हि बाब उल्लेखनिय आहे. थकित कर्ज वसुलीचे प्रयत्न सातत्याने व कसोशीने करण्यात येत आहेतच. सर्वच थकित कर्जखात्यांच्या वसुलीसाठी प्रत्यक्ष भेटी, पाठपुरावा, कायदेशीर कारवाई ई. सर्वतोपरी प्रयत्न सुरू आहेत. अहवाल वर्षी कोणत्याही थकीत कर्जाचे निर्लेखन करण्यात आलेले नाही.

Financially Sound And Well Managed (FSWM) :

आपणा सर्वांस कळविण्यास अभिमान वाटतो की, बँकेने सलग दुसऱ्या वित्तीय वर्षात रिझर्व बँकेच्या नियमानुसार वित्तीय वर्ष २०२५-२६ मध्ये, Financially Sound And Well Managed (FSWM) चे सर्व निकष पूर्ण केले आहेत. आपल्या बँकेने आजवर जी उत्तम प्रगती केली आहे याचे हे प्रमाण आहे व उत्तरोत्तर आपण अशीच प्रगती करू हा विश्वास आहे.

संचालक मंडळ :

बँकेच्या सर्वांगीण प्रगतीसाठी विद्यमान संचालक मंडळातील सर्व सदस्यांचा अभ्यासपूर्ण सहभाग तसेच अचूक व त्वरित निर्णय घेण्याची क्षमता आहे. संचालक मंडळाच्या अहवाल वर्षात एकूण १३ सभा झाल्या आहेत. संचालक मंडळाने एकूण १० उपसमिती गठित केल्या आहेत. यामध्ये कर्ज समिती, लेखा परीक्षण समिती, वसुली व एक रकमी कर्ज परतफेड समिती, मालमत्ता व खर्च समिती, कर्मचारी समिती, असेट व लायबिलीटी मॅनेजमेंट समिती, गुंतवणूक समिती, सभासद कल्याण समिती, माहिती तंत्रज्ञान समिती, उच्चमूल्य फसवणूक अहवाल व कृती समिती यांचा समावेश आहे. या समित्यांद्वारे बँकेच्या ध्येय धोरणांची आखणी व अंमल बजावणी करण्यात येते. संचालक मंडळात ॲडव्होकेट, सी.ए., एम.बी.ए., इंजिनिअर, तसेच इतर शाखांतील पदवीधर व समाजसेवक असे सदस्य आहेत.

कर्मचारी वृंद :

बँकेच्या प्रगतीत कर्मचारी वृंदाने सातत्याने सहकार्य दिले याचा आम्ही गौरवपूर्वक उल्लेख करत आहोत कर्मचाऱ्यांच्या बँकिंग, तंत्रज्ञान वृद्धीसाठी बँक नेहमीच प्रयत्नशील असते. विविध नामांकित संस्थाद्वारे बँकिंग व तंत्रज्ञान इ. विषयांवर आयोजित केलेल्या प्रशिक्षण कार्यक्रमांस बँकेचे अधिकारी व कर्मचाऱ्यांस नियमित पाठविले जाते त्याचप्रमाणे बँकिंग क्षेत्रा मधील तज्ज्ञ व्यक्तींकडून कर्मचाऱ्यांना बँकेच्या वास्तूमध्ये प्रशिक्षण दिले जाते.

अत्याधुनिक तंत्रज्ञानासह ग्राहक सेवा :

ग्राहकांना अधिकाधिक चांगली, सुरक्षित व अल्प खर्चिक सेवा अत्याधुनिक तंत्रज्ञानाच्या माध्यमातून देणेकरिता बँक नेहमीच प्रयत्नशील आहे. बँकेच्या सर्व शाखा कोअर बँकिंग प्रणालीद्वारे एकमेकांस जोडण्यात आल्या असून, बँकेच्या कोणत्याही शाखेतील ग्राहकांस बँकेच्या इतर कोणत्याही शाखेतून व्यवहार करणेची सुविधा उपलब्ध आहे. ग्राहकांच्या सोयीसाठी विविध प्रकारचे कर e-TDS भरण्याची व्यवस्था बँकेत उपलब्ध आहे. सर्वच बँकांच्या समाशोधन प्रक्रियेतील बदलांच्या आवश्यकतेनुसार आपल्या बँकेने चेक ट्रंकेशन सिस्टीम (CTS, 2010) ही प्रक्रिया संपूर्णपणे अंमलात आणली आहे. बँकेने सुरू केलेल्या UPI / RTGS / NEFT / IMPS या सुविधांचा लाभ ग्राहक घेत आहेत. बँकेच्या आठ शाखांमध्ये ए. टी. एम. आहेत, तसेच नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया यांचेकडून बँकेस RuPay कार्डसाठी परवानगी मिळाली असून, ग्राहकांना RuPay कार्ड उपलब्ध करून देण्यात आलेले आहे. या कार्डाद्वारे बँकेच्या व इतर कोणत्याही बँकेच्या ATM मधून रक्कम काढण्याची सुविधा तर आहे आणि ग्राहकांना ग्राहकोपयोगी वस्तूंच्या खरेदीसाठी RuPay कार्डचा वापर करण्याचीही सुविधा सुरू करण्यात आली आहे. ई-मेल द्वारे खाते उतारा व इतर ऑनलाईन सुविधा उपलब्ध आहेत. तसेच व्यवसायिकांना POS मशीन उपलब्ध करून दिले आहेत.

बँकेने मोबाईल ॲपद्वारा बँकींग सेवा माहे जुलै २०१९ पासून सुरू केली आहे. तसेच ग्राहकांच्या सोयीसाठी बँकेने माहे जुलै २०२२ पासून QR Code UPI (Unified Payment Interface) सर्व्हिस सुरू केली आहे. त्यामुळे आपल्या बँकेच्या ग्राहकांना आपले बँक खाते Google-Pay, Phone - Pay, Pay-TM इत्यादिनां लिंक करुन या सर्व सेवांचा लाभ घेता येईल. तसेच आपल्या मोबाईल ॲपच्या माध्यमातून भारत बिल पेमेंट सर्व्हिस मधून लाईट बिल, मोबाईल बिल अथवा रिचार्ज तसेच पाणी बिल व मालमत्ता कर इ. भरणा करणे आता शक्य झाले आहे. तसेच बँकेच्या एम. आय. डी. सी. शाखेत फ्रँकींग सेवा माहे मे, २०२४ पासून कार्यान्वित केली आहे. आपल्या बँकेने रिझर्व्ह बँकेच्या निर्देशानुसार सायबर सुरक्षेचे (सायबर सिक्युरीटीचे) सर्व निकष यशस्वीरित्या पूर्ण केले आहेत.

विमा व्यवसाय :

आपल्या बँकेने फ्युचर जनरली इंडिया इन्शुरन्स कंपनी लि. आणि नॅशनल इन्शुरन्स कंपनी लि. यांचेबरोबर जनरल इन्शुरन्स साठी तसेच लाईफ इन्शुरन्स साठी कोटक लाईफ इन्शुरन्स कंपनी लि. व श्रीराम इन्शुरन्स कंपनी यांचे बरोबर एजन्सी करार केला आहे. अहवाल वर्षात बँकेस कमीशन पोटी रु. ८,७०,५६२.१६ इतके उत्पन्न मिळाले आहे.

शाखाविस्तार :

सर्व सभासदांसाठी अभिमानास्पद बाब आहे की, सलग दुसऱ्या वर्षी म्हणजे २०२४-२५ व २०२५-२६ या दोन्ही वर्षी आपली बँक आर्थिकदृष्ट्या सक्षम ठरली आहे. आपल्याला रिझर्व्ह बँकेच्या पूर्व परवानगी शिवाय नवीन शाखा उघडण्यास मंजुरी आहे. त्या अनुषंगाने, सर्व सभासदांस कळविण्यास अत्यंत आनंद होत आहे की, सुवर्ण महोत्सव वाटचालीत आणखी एक अभिमानास्पद बाब म्हणजे आपल्या बँकेची १९ वी शाखा आपण कळंबोली येथे गिरिराज एनकलेव्ह, सेक्टर २०, रोड पाली येथे सुरू करण्यात येत आहे. आजमितीस बँकेच्या एकूण १८ शाखा व मुख्य कार्यालय इतका शाखा विस्तार आहे. त्यापैकी १० शाखा स्वमालकीच्या जागेत आहेत व मार्च २०२६ अखेरीस आपल्या बँकेची व्यावसायिक उलाढाल रूपये ९३७.४० कोटी इतकी आहे.

लेखापरिक्षण व तपासणी :

बँकेच्या सर्व शाखांचे लेखापरीक्षण करण्यासाठी बँकेचा स्वतंत्र अंतर्गत लेखापरीक्षण विभाग कार्यरत आहे. तसेच, बँकेच्या एकूण १८ शाखा व मुख्य कार्यालयाचे सातत्याचे लेखापरीक्षण (Concurrent Audit) मे. टी. एन. डी. ॲन्ड असोसिएट्स् चार्टर्ड अकाऊंटंटस् यांचे मार्फत करण्यात आले आहे. अहवाल वर्षाचे वैधानिक लेखापरीक्षण मे. वैश्यमपायन आणि पाढ्ये असोसिएट्स, चार्टर्ड अकाऊंटंटस् यांनी पूर्ण केले आहे. अहवाल वर्षी आपल्या बँकेस **"अ"** ऑडीट वर्ग प्राप्त झाला आहे. सर्व माननीय हिशेब तपासनीस व लेखापरीक्षकांनी केलेल्या बहुमोल मार्गदर्शनाबद्दल आम्ही त्यांचे मनापासून आभार मानतो.

श्रद्धांजली :

अहवाल वर्षी बँकेचे जे ज्ञात-अज्ञात सभासद, ग्राहक व हितचिंतक, तसेच विविध क्षेत्रांतील मान्यवर विभूती निधन पावल्या त्यांच्या आत्म्यास सद्गती व चिरशांती लाभो, हीच ईश्वरचरणी प्रार्थना.

आभार व ऋणनिर्देश:

रिझर्व्ह बँकेच्या नागरी बँक खात्यातील तसेच मा. सहकार आयुक्त व निबंधक, महाराष्ट्र राज्य, पुणे, मा. विभागीय सहनिबंधक, कोकण विभाग, नवी मुंबई, मा. जिल्हा उपनिबंधक, सहकारी संस्था, ठाणे व मा. उपनिबंधक, सहकारी संस्था, डोंबिवली, नॅशनल अर्बन को-ऑपरेटीव्ह फायनान्स अ‍ॅण्ड डेव्हलपमेंट कॉर्पोरेशन, महाराष्ट्र अर्बन को-ऑपरेटीव्ह बँक्स् फेडरेशन, कोकण नागरी सहकारी बँक्स असोशिएशन, महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि, स्टेट बँक ऑफ इंडिया, फेडरल बँक लि, पंजाब नॅशनल बँक, आय.डी.बी.आय.बँक लि, एस.व्ही.सी.को-ऑप. बँक लि, बँक ऑफ बडोदा, बंधन बँक व ॲक्सिस बँक लि. यांच्या अधिकाऱ्यांनी व कर्मचाऱ्यांनी वेळोवेळी केलेल्या सहकार्याबद्दल आम्ही त्यांचे आभारी आहोत. को-ऑपरेटिव्ह एम्प्लॉईज युनियनचे अध्यक्ष, मा. खासदार श्री. आनंदरावजी अडसूळ व त्यांचे सहकाऱ्यांनी सातत्याने दिलेल्या सहकार्याबद्दल आम्ही त्यांचे अत्यंत आभारी आहोत.

आमचे भागधारक, ठेवीदार, ग्राहक व हितचिंतक यांच्याही सततच्या सहकार्याबद्दल आम्ही आभारी आहोत.

श्री. रमेश रतन पाटील
अध्यक्ष
दि अभिनव सहकारी बँक लि. डोंबिवली

ठिकाण : डोंबिवली
दिनांक : २४ जुलै २०२६

ANNEXURE - A

As on 31.03.2026

Name of the Bank		:	The Abhinav Sahakari Bank Limited
Head Office Address		:	P-48, M.I.D.C. Residential Zone, Near Usma Petrol Pump, M.I.D.C. Phase - I, Dombivli (E), Thane - 421 203.
Registration No. & Date		:	TNA/BNK/205 dated 5th February, 1976.
Date & No. of RBI Licence		:	ACD/MH-87-P dated 20th September, 1976.
Jurisdiction		:	Maharashtra State
Number of Branches		:	Eighteen Branches
Membership	Regular	:	34694
	Nominal	:	4854
			(Figures in Lakhs)
Paid up Share Capital		:	1550.12
Total Reserves and Funds		:	7131.73
Deposits :	Savings	:	21344.85
	Current	:	5887.20
	Fixed and Others	:	33188.23
Advances	Secured	:	30167.46
	Unsecured	:	3152.38
Priority Sector Lending		:	23308.98 (79.02%)
Weaker Section Lending		:	4898.98 (16.61%)
Borrowings		:	NIL
Investments		:	27674.39
Profit for the year 2025-26		:	127.62
Working Capital		:	70306.62
Overdues		:	3.89%
Audit Classification		:	“A”
Total Staff Officers & Clerks		:	89
Sub-staff		:	26

THE ABHINAV SAHAKARI BANK LTD.

BALANCE SHEET AS ON 31ST MARCH, 2026

CAPITAL AND LIABILITIES	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
SHARE CAPITAL	1	155012100.00	148543425.00
RESERVE FUND AND OTHER RESERVES	2	713173160.41	679554620.41
DEPOSITS	3	6042029415.73	5447909693.28
BRANCH ADJUSTMENTS		774671.13	422929.30
OVERDUE INTEREST RESERVE		1044692848.40	935967809.60
INTEREST PAYABLE	4	9273886.00	28511175.00
OTHER LIABILITIES	5	87874771.97	39981605.18
PROFIT & LOSS ACCOUNT	6	22524609.86	28744141.60
TOTAL		**8075355463.50**	**7309635399.37**
CONTINGENT LIABILITIES	**7**	**139302322.00**	**137499237.10**

Mr. S. M. Shinde
Chief Executive Officer

For M/s Vaishampayan & Padhye
Chartered Accountants
FRN 119380W

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Dhiraj S. Waghmare (Partner)
(Statutory Auditor)
M. No 608390

Place : Dombivli

Date : 24 June 2026

THE ABHINAV SAHAKARI BANK LTD.

BALANCE SHEET AS ON 31ST MARCH, 2026

PROPERTY AND ASSETS	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
CASH	8	96914671.00	82133683.00
BALANCE WITH OTHER BANKS	9	1202381626.96	1243866886.51
INVESTMENTS	10	2046173884.00	1773398246.00
ADVANCES	11	3331984328.17	2949762686.34
INTEREST RECEIVABLE	12	1107186829.97	997085737.13
FIXED ASSETS	13	222122395.95	223623753.33
OTHER ASSETS	14	68591727.45	39764407.06
TOTAL		**8075355463.50**	**7309635399.37**

Mr. S. M. Shinde
Chief Executive Officer

For M/s Vaishampayan & Padhye
Chartered Accountants
FRN 119380W

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Dhiraj S. Waghmare (Partner)
(Statutory Auditor)
M. No 608390

Place : Dombivli

Date : 24 June 2026

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

EXPENDITURE	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
INTEREST PAID ON DEPOSITS & BORROWINGS	20	289462101.84	259956365.27
SALARIES, ALLOWANCES, BONUS & EX-GRATIA	21	103704412.00	114596285.00
AUDITOR'S FEES		2393347.00	1812649.00
OPERATING EXPENSES	22	75779057.34	70780705.15
PROVISIONS & CONTINGENCIES	23	47997900.00	0.00
PROFIT BEFORE TAX :		15156909.63	31548421.28
PROVISION FOR INCOME TAX - CURRENT YEAR		1000000.00	7161044.00
INCOME TAX - PREVIOUS YEAR		1404367.37	0.00
DEFERRED TAX PROVISION		0.00	1650154.00
NET PROFIT CARRIED TO BALANCE SHEET		12752542.26	22737223.28
TOTAL		**534493727.81**	**478694425.70**

Mr. S. M. Shinde
Chief Executive Officer

For M/s Vaishampayan & Padhye
Chartered Accountants
FRN 119380W

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Dhiraj S. Waghmare (Partner)
(Statutory Auditor)
M. No 608390

Place : Dombivli

Date : 24 June 2026

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

INCOME	Schedule	Current Year 31.03.2026	Previous Year 31.03.2025
INTEREST EARNED	15	472541463.48	444192058.84
COMMISSION, EXCHANGE & BROKERAGE	16	870562.16	1497785.92
OTHER RECEIPTS	17	32747339.97	24912630.94
PROFIT ON SALE OF INVESTMENT	18	8873523.20	3091950.00
PROVISION REVERSED	19	19460839.00	5000000.00
TOTAL		**534493727.81**	**478694425.70**

Mr. S. M. Shinde
Chief Executive Officer

For M/s Vaishampayan & Padhye
Chartered Accountants
FRN 119380W

Mr. R. R. Patil
Chairman

Mr. D. M. Bhoir
Vice-chairman

CA Dhiraj S. Waghmare (Partner)
(Statutory Auditor)
M. No 608390

Place : Dombivli

Date : 24 June 2026

SCHEDULES

	PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
	SCHEDULE 1 CAPITAL		
I)	**Authorised Capital**	200000000.00	200000000.00
	(80,00,000 Shares of Rs. 25/- each)	0.00	0.00
ii)	**Subscribed & Paid Up Share Capital**	155012100.00	148543425.00
	(62,00,484 Shares of Rs. 25/- each)		
	Of the above held by:		
	a) Individuals *	155012100.00	148543425.00
	b) Co-operative Institutions	0.00	0.00
	c) State Government	0.00	0.00
	*The item "individuals" include shares held by the institutions other than co-operative institutions and state government as per the The Banking Regulation Act, 1949		
	Total	**155012100.00**	**148543425.00**
	SCHEDULE 2 RESERVE FUND & OTHER RESERVES		
	Statutory Reserve Fund	201822812.06	195956712.06
	Building fund	200450000.00	200800000.00
	Bad & Doubtful Debt Reserve	117686829.85	135686829.85
	Charitable Fund	500250.00	500250.00
	Staff Welfare Fund	478.50	15478.50
	Members Welfare Fund	2929982.00	2997982.00
	Investment Fluctuation Reserve	27781000.00	24031000.00
	Investment Depreciation Reserve	45389750.00	204850.00
	Provision for Standard Assets	15561060.00	12748060.00
	Golden Jubilee Fund	0.00	2350000.00
	Election Fund	2100000.00	2100000.00
	Technology Development Fund	2100000.00	3150000.00
	Training Fund	290972.00	3953432.00
	General Reserve Fund	3200000.00	1700000.00
	Investment NPA Reserve	78860026.00	78860026.00
	Bad & Doubtful Debt Reserve 2024	14500000.00	14500000.00
	Total	**713173160.41**	**679554620.41**

PARTICULARS		Current Year 31.03.2026	Previous Year 31.03.2025
SCHEDULE 3	**DEPOSITS & OTHER ACCOUNTS**		
	Fixed & Other Deposits	3318823269.01	2982435865.30
	Saving Bank Deposits	2134485495.99	2019110982.19
	Current Deposits	588720650.73	446362845.79
	Total (i+ii+iii)	**6042029415.73**	**5447909693.28**
SCHEDULE 4	**INTEREST PAYABLE**		
	Interest Payable on ATR	2661215.00	1814142.00
	Interest Payable on FDR and ADS	6588299.00	26622424.00
	Interest Payable on Matured Deposits	24372.00	74609.00
	Total	**9273886.00**	**28511175.00**
SCHEDULE 5	**OTHER LIABILITIES**		
	Income Tax Payable	1000000.00	7300000.00
	Audit Fee Payable	1081034.00	1018601.00
	Pay Order Payable	48374563.23	4555358.38
	Dividend Payable	3151856.00	2577256.00
	Sundry Creditors	1135087.73	914436.73
	TDS Payable	3840.00	10602.00
	Share suspense	2852050.00	1912650.00
	Excess Cash Received	150540.00	152040.00
	IMPS Payable	9048239.19	6612178.69
	BILL Desk Payable	33360.28	4211.28
	Clearing Diff. Payable	114066.00	83321.00
	CGST, SGST & IGST Payable	1640912.02	1226108.66
	GST Suspense Acquirer	0.00	11378.87
	Insurance Premium Payable	880883.32	908559.32
	Expenses Payable	1210845.46	1056154.26
	Acquirer Credit Notification A/c	3968.83	74896.61
	UPI Outward Account	15394781.16	4801185.70
	Rupay Settlement A/c	1692.72	0.00
	Security Deposit of Saviour	198840.12	0.00
	Valuation Charges Payable	500.00	0.00
	DEAF Payable	46284.91	400.68
	Deferred Tax Liability	1551427.00	6762266.00
	Total	**87874771.97**	**39981605.18**

PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
SCHEDULE 6 PROFIT & LOSS		
Profit as per last Balance-Sheet	28744141.60	27011918.32
Less:- Appropriation of profit for the year 2024-25		
Statutory Reserve Fund	5685000.00	6755000.00
General Reserve Fund	0.00	0.00
Dividend @ 10 %	14000000.00	11200000.00
Investment Fluctuation Reserve	5000000.00	500000.00
Golden Jubilee Fund	0.00	550000.00
Election Fund	0.00	0.00
Technology Development Fund	950000.00	1000000.00
Building Fund	3100000.00	5000000.00
Members Welfare Fund	0.00	0.00
Training Fund	0.00	0.00
Bad & Doubtful Debt Reserve	0.00	2000000.00
Balance Profit	9141.60	6918.32
Add : Excess of Reserves Trf to Appropriation		
Excess of BDDR	5000000.00	6000000.00
Excess of Technology Fund	4000000.00	0.00
Excess of Golden Jubilee Fund	762926.00	0.00
Total	**9772067.60**	**6006918.32**
Profit brought forward from Profit & Loss A/c.	12752542.26	22737223.28
Total	**22524609.86**	**28744141.60**
SCHEDULE 7 CONTINGENT LIABILITIES		
Bank Guarantees	48944700.00	51135082.00
Amount transferred to DEAF	90357622.00	84131011.00
GST Demand under rectification	0.00	2233144.10
Total	**139302322.00**	**137499237.10**
SCHEDULE 8 CASH		
Cash in Hand	94948281.00	80901912.00
Cash in ATM	1919500.00	1122100.00
Petty Cash	46890.00	109671.00
Total	**96914671.00**	**82133683.00**

PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
SCHEDULE 9 BALANCE WITH OTHER BANKS		
Current Account With :		
Reserve Bank of India	157904298.83	175593071.76
State Bank of India	5242787.17	4738125.17
Punjab National Bank	4904767.53	4306146.87
IDBI Bank Ltd.	16886163.15	67703536.95
Bank of Baroda	16545797.74	43778210.00
The Maharashtra State Co-op Bank Ltd	14266179.03	14831960.73
The Thane Dist. Central Co-op Bank Ltd	3776748.67	3295158.91
Axis Bank Ltd	15252157.36	11017927.50
ICICI Bank Ltd	68795119.68	69343966.29
Shamrao Vithal Co-op Bank Ltd	135361811.60	150834822.41
Thane Janata Sahakari Bank Ltd.	0.00	47329.72
Unity Small Finance Bank Ltd	214739.20	214739.20
Bandhan Bank	41966323.00	10898272.00
Total	**481116892.96**	**556603267.51**
Fixed Deposits with Banks :		
Punjab National Bank	113713430.00	116812315.00
The Maharashtra State Co-op Bank Ltd	20000000.00	55000000.00
The Maharashtra State Co-op Bank Ltd (Reserve Fund)	19250000.00	53750000.00
The Thane Dist. Cent. Co-op Bank Ltd (Reserve Fund)	34900000.00	400000.00
The Thane Dist. Cent. Co-op Bank Ltd	25000000.00	0.00
The Saraswat Co-op Bank Ltd	10000000.00	0.00
Shamrao Vithal Co-op Bank Ltd	10000000.00	10000000.00
Cosmos Co-operative Bank Ltd	33000000.00	11000000.00
Thane Janata Sahakari Bank Ltd.	10000000.00	20000000.00
ICICI Bank Ltd	4000000.00	4000000.00
Bandhan Bank	50000000.00	35000000.00
DCB Bank	41300000.00	31200000.00
Ujjivan Small Finance Bank Ltd	49998100.00	49998100.00
Utkarsha Small Finance Bank Ltd	50100200.00	50100200.00
ESAF Small Finance Bank Ltd	50000001.00	50000001.00
Jana Small Finance Bank Ltd	50000000.00	50000000.00
AU Small Finance Bank Ltd	50003000.00	50003000.00
Suryodaya Small Finance Bank Ltd	50000003.00	50000003.00
Equitas Small Finance Bank Ltd	50000000.00	50000000.00
Total	**721264734.00**	**687263619.00**
Total CA and FD	**1202381626.96**	**1243866886.51**

PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
SCHEDULE 10 INVESTMENTS		
In Central and State Government Securities :		
(at Book Value)	1947584864.00	1674809226.00
Held To Maturity	1392554864.00	1274273941.00
Available For Sale	555030000.00	300385535.00
Held For Trading	0.00	100149750.00
In Shares of :		
State Co-operative Banks	1000.00	1000.00
District Co-operative Banks	13000.00	13000.00
Unity Small Finance Bank PNCP	78860026.00	78860026.00
Unity Small Finance Bank Equity	19714994.00	19714994.00
Total	**2046173884.00**	**1773398246.00**
SCHEDULE 11 ADVANCES		
Short-term loans :		
Secured :	468833257.77	507322697.08
Unsecured	0.00	0.00
Of the advances, amount overdue - Rs. 5,58,22,096.52		
Total (i)	**468833257.77**	**507322697.08**
Medium Term Loans :		
Secured	1896183999.17	1516160744.52
Unsecured	315237922.58	319650706.30
Of the advances, amount overdue - Rs. 6,95,22,416.32		
Total (ii)	**2211421921.75**	**1835811450.82**
Long Term Loans		
Secured	651729148.65	606628538.44
Unsecured	0.00	0.00
Of the advances, amount overdue - Rs. 51,65,213.80		
Total-(iii)	**651729148.65**	**606628538.44**
Total (i+ii+iii)	**3331984328.17**	**2949762686.34**

PARTICULARS		Current Year 31.03.2026	Previous Year 31.03.2025
SCHEDULE 12	**INTEREST RECEIVABLE**		
	Interest Receivable on Performing Assets	25778814.08	25140424.04
	Interest Receivable on Non Performing Assets	1044692848.40	935967809.60
	Interest Receivable on Investments	36715167.49	35977503.49
	Total	**1107186829.97**	**997085737.13**
SCHEDULE 13	**FIXED ASSETS**		
	Land, Building & Premises	174546946.00	179017796.00
	Furniture & Fixtures	30558369.26	30870023.86
	Vehicles	1164224.00	1369675.00
	Computers H/W and S/W	3977957.61	4129936.75
	Plant and Machinery	11874899.08	8236321.72
	Total	**222122395.95**	**223623753.33**
SCHEDULE 14	**OTHER ASSETS**		
	Advance for Premises (Nandivali Branch)	19950000.00	4950000.00
	Advance for Capital Expenses	1742318.77	0.00
	Advance Income Tax	13500000.00	16155587.37
	Tax Deducted at source	112589.25	111510.29
	Sundry Debtors	750843.06	1915000.00
	Deposit with Electricity Co.	371887.81	307093.38
	Deposit for Premises	3266840.00	2895560.00
	Deposit with MIDC	18704.00	18704.00
	Deposit with Telephone Co.	23403.84	23403.84
	Security Deposit With SIL	255000.00	255000.00
	Deposit With Insurance Co.	50000.00	50000.00
	IMPS Inward Parking A/c	10349290.16	5900085.80
	UPI Inward Account	13540341.95	4292551.98
	Deposit With HDFC Bank Bill Desk	100000.00	100000.00
	Clearing Diff. Receivable	2188502.32	441572.32
	Advance Against Salary	400000.00	420000.00
	Stamp, Stamp Documents & Digital Stamps	451105.60	549043.60
	CGST, SGST & IGST Paid	719729.02	1086143.98
	Issuer GST Suspense	0.00	42616.10
	TDS on GST	28216.65	17940.42

PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
DEAF Receivable	15374.70	15046.25
Insurance Comm Receivable	49717.32	217547.73
Deferred Tax Assets	707863.00	0.00
Total	**68591727.45**	**39764407.06**

PARTICULARS	Year ended 31.03.26 (Current Year)	Year ended 31.03.25 (Previous Year)
SCHEDULE 15 INTEREST EARNED		
Interest Received on Loans & Advances :		
On Advances	255500127.49	244753968.88
On Cash Credit	19293194.55	31835494.03
On OD & TOD	15647490.00	14057727.50
Total	**290440812.04**	**290647190.41**
Interest Received on Investments	181614551.44	153544868.43
Interest Received on IT Refund	486100.00	0.00
Total	**182100651.44**	**153544868.43**
Total Interest Earned	**472541463.48**	**444192058.84**
SCHEDULE 16 COMMISSION, EXCHANGE & BROKERAGE		
Commission Received on Franking	208161.64	136480.56
Commission Received on Insurance	521251.05	840040.86
Commission Received on Others	141149.47	521264.50
Total	**870562.16**	**1497785.92**
SCHEDULE 17 OTHER RECEIPTS		
Digital Income	111847.39	34110.25
Miscelleneous Receipts	36055.78	28615.59
Processing Charges	21900.00	0.00
Service Charges	27964658.91	22057505.36
NPCI Charges Received	1040314.89	593654.74
Loan Form Charges	200.00	6100.00
Locker Rent	2864500.00	2192645.00
Deferred Tax Assets	707863.00	0.00
Total	**32747339.97**	**24912630.94**

PARTICULARS	Year ended 31.03.26 (Current Year)	Year ended 31.03.25 (Previous Year)
SCHEDULE 18 — PROFIT ON SALE OF INVESTMENT		
Trading Profit on GOI	8873523.20	3091950.00
Trading Profit on Non-SLR Bonds	0.00	0.00
Trading Profit on Sale of T-Bill	0.00	0.00
Total	**8873523.20**	**3091950.00**
SCHEDULE 19 — PROVISION REVERSED		
Excess Provision of IDR Reversed	0.00	5000000.00
Excess Provision of IFR Reversed	1250000.00	0.00
Excess Provision of DTL Reversed	5210839.00	0.00
Excess Provision of BDDR Reversed	13000000.00	0.00
Total	**19460839.00**	**5000000.00**
SCHEDULE 20 — INTEREST PAID ON DEPOSITS & BORROWINGS		
On Saving Bank	55570836.69	52128999.91
On Fixed Deposit	76742928.50	89029441.50
On Recurring Deposit	5537697.79	5504960.76
On Parijat	151585668.86	113248870.10
On Money Multiplier Deposit Scheme	24970.00	44093.00
On Borrowing	0.00	0.00
Total	**289462101.84**	**259956365.27**
SCHEDULE 21 — SALARIES, ALLOWANCES, BONUS & EX-GRATIA		
Salaries	83544840.00	93097680.00
ADM Charges to P.F.	341433.00	347414.00
Bank Contribution To Staff Provident Fund	8194392.00	8337903.00
Bonus And Exgratia	7089319.00	7239775.00
Contribution To I.F.	104550.00	111225.00
Leave Encashment	3962578.00	4917888.00
Leave Travel Allowance	467300.00	544400.00
Total	**103704412.00**	**114596285.00**

PARTICULARS	Year ended 31.03.26 (Current Year)	Year ended 31.03.25 (Previous Year)
SCHEDULE 22 OPERATING EXPENSES		
Electricity & Water Charges	3049448.57	4073579.17
Insurance	7221618.41	6751420.46
Rent	11793884.40	10990363.80
Postage	16387.00	20956.02
Telephone	233639.78	125561.67
Connectivity Charges	1317749.09	1441973.39
ASP CBS Charges	10000698.10	8555110.50
Depreciation on Fixed Assets	12318551.32	12003385.00
Repairs & Maintenance	2635783.64	1949732.55
Vehicle Expenses	709729.94	473357.43
Computer Expenses	9465.00	12250.00
Printing & Stationery	2424724.79	2054550.42
Advertisement & publicity	248554.90	169204.00
Ceremonial Exp.	621579.00	986597.85
Director's Meeting Fees & Allowances	577000.00	247770.00
Clearing encoding & Processing Charges	161761.00	193185.00
Conveyance Charges	483246.70	404083.00
Labour Welfare Fund	11700.00	13200.00
Miscellaneous Expenses	2261342.75	1955842.76
Security Charges	4356896.90	3883730.91
GST Disallowed, RCM CGST & SGST	4412927.32	3186418.96
NPCI Charges Paid	3164691.09	2783766.13
Assets Write Off	533638.00	2513727.00
Books & Periodicals	700.00	2150.00
Training Expenses	17557.00	0.00
Remuneration	2856665.00	1638334.00
Premium on Investment Amortised	1276642.00	1878486.00
Annual General Meeting Expenses	1080171.00	273501.00
Fees & Subcriptions	157039.94	357657.00
Late Fees & Penalties	523890.00	0.00
Profession & Consultancy Charges	1206293.42	1245362.00
Bank Guarantee Charges Paid	48005.24	227595.90
Other Bank Charges	47076.04	367853.23
Total	**75779057.34**	**70780705.15**
SCHEDULE 23 PROVISIONS & CONTINGENCIES		
Provision for Investment Depreciation Reserve	45184900.00	0.00
Provision for Standard Assets	2813000.00	
Total	**47997900.00**	**0.00**

M/s VAISHAMPAYAN & PADHYE

CHARTERED ACCOUNTANTS

A/4, Parshuram Baug, Hemendra CHS Ltd, 1" Floor, Near Indravati Banquet Hall,
Kalpana Kendra, Gokhale Road, Navapada, Thane (West) 400 602.
Email: vaishampayan_padhye@yahoo.co.in, Phone: 91-22-25421450/ 91-22-25442407 Mobile No. 9821055697

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
The Abhinav Sahakari Bank Ltd.
Dombivli - 421203
Report on Audit of Financial Statements

1. We have audited the accompanying financial statements of Abhinav Sahakari Bank Ltd. ('the Bank') as at 31st March 2026, which comprise the Balance Sheet as at 31st March 2026, and the Profit and Loss Account, and the Cash Flow Statement for the year ended, and summary of significant accounting policies, Notes to Accounts and disclosures forming part of financial statement, other explanatory information, the return of the Head Office and its departments, 18 Branches audited by us and are consolidated in these financial statements.

2. Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 as amended by Banking Regulation (Amendment) Act, 2020 and the rules made there under, under the provisions of Co Operatives Societies Act 1960 (Amended in 2014) and the Rules made thereunder, guidelines issued by Reserve Bank of India. 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.

Opinion

In our opinion and to the best of our information and according to the explanation given to us, the aforesaid financial statement together with the notes thereon gives the information required by the Banking Regulation act, 1949, As amended by the banking regulation act 2020 (AACS) the Maharashtra State Cooperative Societies Act 1960 (Amended in 2014) and rules made there under and the guideline issued by Reserve Bank of India and the Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principle generally accepted in India.

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

(b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and

(c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Emphasis of Matters

We draw attention to the following matters in the Financial Statements:

During the year the Bank has, by way of appropriation, drawn down amounts from certain reserve funds (namely the Technology Development Fund, the Golden Jubilee Fund) to the Profit and Loss Appropriation Account, and has met certain items of expenditure directly out of reserves (including the Technology Development Fund, the Training Fund and the Golden Jubilee Fund). We invite attention to the position that, in terms of the applicable provisions of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) and the extant directions of the Reserve Bank of India, the prior approval of the Reserve Bank of India is required to be obtained in respect of such appropriations/utilisations.

Our Opinion is not modified in respect of these matters

Information other than the Financial Statement and Auditor's Report thereon

3. The Bank's Board of Directors is responsible for the preparation of other information. 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 and the members in the Annual General Meeting.

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

4. The Management is responsible for the preparation of these financial statements in accordance with provisions of the Banking Regulations Act, 1949 as amended by Banking Regulation (Amendment) Act, 2020, the Registrar of Societies, the Co-operative Societies Act circulars and guidelines issued by Reserve Bank of India from time to time, the Accounting Standards issued by the Institute of Chartered Accountants of India in so far as applicable to the Bank and in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company 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 statement 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 is responsible for assessing the entity'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 entity or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the Bank's Financial reporting process.

Auditor's Responsibility for the Audit of Financial Statement

5. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement whether due to fraud or error and to issue 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. Misstatement can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an undertaking of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity'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 entity to cease to continue as a going concern.

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 compiled 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 & Regulatory Requirements

6. Balance Sheet and profit and loss account have been drawn up in forms “A” & “B” respectively of the third schedule of the Banking Regulation Act, 1949 (as amended in 2020) & State Co-operative Societies act 1960 (amended act in 2014) the State Co-operative rules, 1961.

   As required by Section 81 and rule 69 (3) of Maharashtra State Co-op Societies Act 1960, subject to our comments in LFAR and annexure thereto,

7. 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 said Act, Rules framed there under, Bye-laws 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) The transactions of the Bank which come to our notice have been within the powers of the Bank.

d) The Balance Sheet, Profit & Loss Account and Cash Flow dealt with by these reports, are in agreement with the books of account and the returns.

e) The accounting standards adopted by the Bank are consistent with those laid down by the Institute of Chartered Accountants of India.

8. As required by the Rule 69 (i) to (v) of Maharashtra Co-operative Societies Rules 1961, we give in the annexure, a schedule on the matters specified in that Rule.

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

For M/s Vaishampayan & Padhye
Chartered Accountants,

CA Dhiraj S Waghmare, (Partner)
(Membership No. 608390)
FRN: 119380W
UDIN: 26608390TRAVVX4868
Place: Thane
Date: 24th June 2026

THE ABHINAV SAHAKARI BANK LTD.
FINANCIAL YEAR ENDED ON 31ST MARCH, 2026
ANNEXURE TO INDEPENDENT AUDITORS REPORT
(Referred to in our report of even date)

As required by the Rule 69(6) of Maharashtra Co-operative Societies Rule, 1961, we report on the matters specified in clause (i) to (v) of the said rules to the extent applicable to the bank.

I) During the course of audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, Rules or Bye-Laws of the Bank.

ii) During the course of audit, we have generally not come across the sum which ought to have been but have not been brought into account of the bank.

iii) During the course of audit, we have generally not come across any material impropriety or irregularity in the expenditure or in the realizations of money due to the bank.

iv) To the best of our knowledge and information, no other matters have been specified by Registrar, which require reporting under this Rule.

For
M/s Vaishampayan & Padhye
Chartered Accountants

Dhiraj S Waghmare,
Partner
(Membership No. 608390)
FRN: 119380W
UDIN: 26608390TRAVVX4868

Place: Thane
Date: 24th June 2026

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS FORMING PART OF BALANCE SHEET AND PROFIT AND LOSS ACCOUNT FOR THE FINANCIAL YEAR ENDED 31ST MARCH, 2026

A. OVERVIEW

1. BASIS OF PREPARATION :

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting and in compliance with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act 1949, The Maharashtra State Co-operative Act, 1960 circulars and guidelines issued by the Reserve Bank of India (RBI), Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

2. USE OF ESTIMATES :

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

3. USE OF FUNDS

Bank had transferred Rs. 0.50 cr from investment fluctuation reserve on 10.12.2024 with the approval of BOD meeting dated 29.05.2024 vide resolution no 8 to the Building fund and note of this fact was inadvertently not mentioned in “Notes To Accounts” for financial year 2024- 2025.

B. SIGNIFICANT ACCOUNTING POLICIES:-

1 ACCOUNTING CONVENTION:

The accompanying financial statements have been prepared in accordance with the historical cost convention and on the going concern concept.

2. INVESTMENTS AND VALUATION THEREOF:

2.1 CATEGORIZATION

The investments other than those held against Reserve Fund, Earmarked Funds, time Deposits with Nationalised and Co-op Banks (which are necessarily done with purpose to hold till maturity unless pre maturity closure in exceptional cases) and Shares of Co-operative Institutions and Financial corporations are classified into Held till Maturity (HTM), Held for Trading(HFT) and Available for Sale (AFS) categories in accordance with the Reserve Bank of India guidelines on classification and valuation of investments for all Primary Urban Co operative Banks.

2.2 CLASSIFICATION OF INVESTMENTS

For the purposes of disclosure in the Balance Sheet and in accordance with RBI guidelines, Investments under each category have been further sub-classified as under : (I) Government Securities (ii) Other Investments (iii) Shares of Co-op Societies (iv) Fixed Deposits (v) Others.

2.3 VALUATION

Valuation of investments held in above categories has been done as follows:

I) **Held Till Maturity:** Investments in HTM category are valued at acquisition cost. The premium (if any) paid on the investments under this category is amortised over the residual life of security and is included in the book value.

ii) **Available for Sale:** Investments under this category are marked to market on annual basis as and are valued scrip wise. Appreciation/Depreciation is aggregated for each class of securities and the net depreciation is provided for. Net appreciation, if any, is ignored.

Market value of government securities is determined on the basis of the pricelist published by RBI or the prices periodically declared by PDAI jointly with FBIL for valuation at the year end.

2.4 Broken period interest in respect of investments purchased is treated as an item of expenditure under the Profit & Loss account.

2.5 Bank has created Investment Fluctuation Reserve and Investment Depreciation Fund as stipulated by RBI. Marking to Market for AFS and HFT is done on annual basis.

2.6 Bank follow FIFO basis for calculating the income from sale of investments

2.7 Commission on the Insurance business is accounted for on cash basis. As per GST law the supply is reported in the month when the invoices are issued.

3 ADVANCES:

3.1 Advances are classified as "Performing" or "Non-Performing" based on recovery of principal/interest and are further classified under four categories, that is a) Standard Assets, b) Sub-Standard Assets, c) Doubtful Assets and d) Loss Assets in accordance with the IRAC guidelines issued by the Reserve Bank of India.

3.2 Provision on advances has been arrived at, on the basis of prudential norms laid down by the Reserve Bank of India on outstanding balances as under:-

Standard Assets	:	at 0.40% to 1.00%
Sub-Standard Assets.	:	at 10%
Doubtful Assets	:	at 20%, 30%, 100% of the secured portion based on the number of years the account remained 'Doubtful' (i.e. up to one year, one to three years and more than three years respectively) and @ 100%ofthe unsecured portion of the outstanding.
Loss Assets	:	at 100%

The provision is not reflected against the individual assets in the books of accounts. The total provision required for the NPA Advances is worked out and compared with the balance in BDDR. In case necessary additional provision is created.

3.3 Advances against security of Bank's own Fixed Deposits, National Saving Certificates, Life Insurance Corporation Policies, Indira Vikas Patra, Kisan Vikas Patra are not considered at Non Performing Assets in accordance with the guidelines issued by the Reserve Bank of India, 3.4 In arriving at the provisioning, for determining the value of securities, the value as per the last valuation reports, of the assets mortgaged is considered. In case of stock the value as per last stock statement submitted by the borrowers is taken into consideration and in case of fixed assets, the depreciated value of the assets is not considered.

3.5 Overdue interest in respect of non-performing advances is provided for separately under "Overdue Interest Reserve" and is not recognized in the Profit and Loss Account until received as per the directives issued by RBI.

3.6 Bank has also provided for by way of general provision against standard assets as per RBI guidelines

4 FIXED ASSETS AND DEPRECIATION :

4.1 Fixed assets are accounted for on the historical cost basis and are carried at the cost less accumulated depreciation.

4.2 Depreciation is charged over the estimated useful life of the fixed assets on a W.D.V. OR S.L.M. For newly purchased assets depreciation is charged @ 100% of normal rate if purchased and put to use for more than 180 days and 50% of normal rate if purchased and put to use less than 180 days. The rates of depreciation for fixed assets are as under:

Sr.No.	Fixed Assets	Depreciation rate/method
1.	Buildings	2.5%/WDV
2.	Furniture I Fixture	10%/WDV.
3.	Computers, related hardware and software	33.33%/SLM
4.	Vehicles	15%/WDV
5.	Civil Work	10%/WDV
6.	Plant & Machinery	15%/WDV

4.3 Gains or Losses arising from recognition of fixed assets are measured as difference between the net proceeds on disposal and carrying amount of the assets and are recognized in the profit and loss account when the asset is derecognized.

4.4 Lease premium paid for acquisition of land is amortized over the remaining primary lease term.

4.5 The cost of fixed assets represents the written down value of the fixed asset as on 01.04.2025 and the subsequent additions and deletion there from. However as per AS 10 details of Fixed Assets are required to be given in Gross Block of Assets /Depreciation block of Assets and Net Block of Assets. Which is currently presented by the Bank.

4.6 The items of Fixed Assets whose WDV has reduced to below Rs. 1,000/-, are fully depreciated by the Bank.

5. REVENUE RECOGNITION:

Items of income and expenditure are generally accounted on accrual basis except the following items, which are accounted on cash basis:

1. Interest on non-performing assets is recognized as income to the extent realized in pursuance with the guidelines issued by the RBI,
2. Commission, exchange, brokerage, pay outs from NPCI

3. Refund on taxes and interest thereon.
4. Dividend on Investments,
5. Locker Rent.
6. In case of Pre-Matured FDs, the Interest is accrued periodically. However, in the year of pre maturity if the Interest accrued is more than the interest payable, difference is reversed to the FD Account and Credited to Profit and Loss account in the year of pre maturity

6. EMPLOYEE BENEFITS: (AS-15)

6.1 The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to the provident fund are charged to Profit & Loss Account for the year when the contributions are due.

6.2 The bank has taken policy for payment of gratuity under Group Gratuity Scheme with Life Insurance Corporation of India. The premium paid for the year is charged to Profit & Loss Account as and when paid.

6.3 Leave Encashment - The Bank has taken a policy for payment of Leave Encashment. The Premium paid for the same is charged to Profit & Loss Accounts.

7. SEGMENT REPORTING: (AS-17)

The bank has identified the business segments comprising of the Banking segment, The treasury segment and other than Banking segment. The Main business of the Bank is Banking and Treasury Segment.

(Rs. In Crores)

Income from Banking segment	Income from treasury segment	Income received other than Banking segment
29.04	18.16	6.24
54.34%	33.98%	11.68 %

8. RELATED PARTY DISCLOSURE: (AS-18)

The Bank is a co-operative society under the Maharashtra State Co-operative Societies Act, 1960 and there are no Related Parties requiring under Accounting Standard 18 issued by The Institute of Chartered Accountants of India (ICAI) other than of the key Management Personnel. i.e. Mr. Suresh Shinde holding the position of CEO of the Bank. In terms of RBI Circular dated 29th March 2003 they being a single party coming under this category, no further details need to be disclosed.

9. LEASES (AS-19)

Operating lease payments are recognized as an expense in the Profit and Loss Account on actual accrual basis over the lease term. There are no finance leases prevailing as on 31.03.26.

10 EARNINGS PER SHARE (AS-20)

Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the number of equity shares outstanding during the period.

11. ACCOUNTING FORTAXESON INCOME (AS-22)

11.1 Tax expense comprises of current and deferred tax, Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under

11.2 Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized. DTA/ DTL are reassessed on every balance sheet date based upon managements judgement as to whether the realisation is reasonably certain.

12. INTANGIBLE ASSETS (AS-26)

The bank has Merged the carrying cost of software with "computers, related hardware & software" and not made separate disclosure of Intangible assets in accordance with AS - 26 issued by ICAI.

13. IMPAIRMENT OF ASSETS: (AS-28)

The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is provided in the Profit and Loss Account to the extent the carrying amount of assets exceeds their estimated recoverable amount.

14. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS: (AS-29)

14.1 The Bank recognizes provisions where it has a present obligation as a result of a past event, and 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.

14.2 Provision are not discounted to its present value and are determined based on management estimate required to settle the obligation at the balance sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates.

14.3 Where there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. In cases where the available information indicates that the loss or the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements.

14.4 Contingent Assets, if any, are not recognized in the financial statements since this may result in the reorganization of income that may never be realised.

C. NOTES TO ACCOUNTS:-

In terms of guidelines issued by the Reserve Bank of India the following disclosures are made.

1) EMPLOYEE BENEFITS: (AS 15)

a) DEFINED BENEFIT PLANS.

Gratuity Plan

The bank has set up a Group Gratuity Scheme and makes an annual contribution to the Employee's Group Gratuity Assurance Scheme, administered by the Life insurance Corporation of India (UC). Bank has made the entire payment which was demanded by the LIC at the time of renewal of the policy.

Leave Encashment Plan

The bank has set up a Leave Encashment Scheme and makes an annual contribution to the Employee's Leave Encashment Scheme, administered by the HDFC Standard Life Insurance Co. Ltd.. The bank has contributed on ad hoc basis in Leave Encashment scheme Premium. As per the intimation received from the insurance company, there is a sufficient balance in the fund to cover the Leave Encashment liability as on Balance sheet date.

2) Earnings per Share: (AS 20)

Particulars	***2025-26***	***2024-25***
Net profit after Tax attributed to equity shareholders (before appropriation)	*1,27,61,683.86*	*2,27,37,223.28*
No. of equity shares outstanding during the period (Actual)	*62,00,484*	*59,41,737*
Basic Earnings per Share (Rs.)	*2.06*	*3.83*
Nominal Value per share (Rs.)	*25.00*	*25.00*

3) INVESTMENTS:-

I) As per RBI guidelines, the excess of acquisition cost over face value of securities held under the category “Held to Maturity” is amortized over the residual life of securities. The amount amortized during the year is Rs. 12,76,642.00.

II) CONTINGENT LIABILITIES :-

Except Bank Guarantee and the Amount standing in the DEAF account with RBI, Bank does not have claims against the Bank not acknowledged as debts.

Outstanding Bank Guarantee for Rs. 4,89,44,700.00 (Previous Year Rs. 5,11,35,082.00) Amount transferred to RBI under DEAF A/c. Rs. 9,03,57622.00 (Previous Year Rs. 8,41,31,011.00) Amount of GST Demand Rs. Nil (Previous Year Rs. 22,33,144.10)

4) There are no material prior period items, except as disclosed in Head Office Annexure A, included in Profit and Loss Account required to be disclosed as per Accounting Standard 5 read with the Reserve Bank of India guidelines. Therefore, these have been charged accounted for to their respective head of accounts.

5) There are no related parties requiring disclosure under Accounting Standard 18 i.e. Related party Disclosures issued by the Institute of Chartered Accountants of India other than the Key Management Personnel i.e. Mr. Suresh Shinde holding the position of CEO of the Bank. In terms of RBI Circular dated 29th March 2003 they being a single party coming under this category, no further details need to be disclosed.

6) Suppliers/Service Providers covered under the Micro, Small and Medium Enterprises Development Act, 2006 have not furnished the information regarding filling of necessary memorandum with the appropriate authority. In view of the same, information relating to cases of delays in payments to Micro, Small, and Medium Enterprises or of interest payments due to delays in such payments cannot be given.

7) Previous year's figures have been regrouped / rearranged wherever necessary to confirm to those of the current year.

Signature to Annexure
As per our report of even date

Sd/-
Chief Executive Officer

Place : Dombivli
Date: 24 June 2026

For M/s Vaishampayan & Padhye
Chartered Accountants
FRN 119380W

Sd/-
CA. Dhiraj S Waghmare
PARTNER
Membership No. : 608390
UDIN : 26608390TRAVVX4868

DISCLOSURE AS PER RBI MASTER DIRECTION DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 DATED 30.08.2021 AS AMENDED.

1. REGULATORY CAPITAL

a) Composition of Regulatory Capital **(Amount in ₹ crore)**

SR. NO.	PARTICULARS	31.03.2026	31.03.2025
i)	Common Equity Tier 1 capital (CET1)*/Paid up share capital and reserves@ (net of deductions, if any)	15.50	14.85
ii)	Other Tier 1 capital	41.50	41.95
iii)	Tier 1 capital (i + ii)	56.77	56.80
iv)	Tier 2 capital	4.33	3.68
v)	Total capital (Tier 1 + Tier 2)	61.11	60.48
vi)	Total Risk Weighted Assets (RWAs)	330.85	291.59
vii)	CET 1 Ratio (Paid-up share capital and reserves as percentage of RWAs)	4.68%	5.09%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.85%	19.48%
ix)	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	1.31%	1.26%
x)	"Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)"	18.16%	20.74%
xi)	"Percentage of the shareholding of- a) Government of India b) State Government (specify name) c) Sponsor Bank"	0.00	0.00
xii)	Amount of paid-up equity capital raised during the year	0.00	0.00
xiii)	Amount of non-equity Tier 1 capital raised during the year of which: Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant	0.00	0.00
xiv)	"Amount of Tier 2 capital raised during the year, of which: Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant"	0.00	0.00

B) DRAWDOWN FROM RESERVES

The Bank has draw down from following Reserves with the approval of Reserve Bank of India and shown as below the line items:-

Sr. No.	Name of the Reserve	Amount (in Crores)
1	Golden Jubilee Fund	0.0763
2	Technology Development Fund	0.4000
3	Bad & Doubtful Debt Reserve	0.5000
	Total	**0.9763**

Bank has inadvertantly disclosed wrong presentation of above disclosure instead Bank has not drawdown any reserve during Financial year 2024 - 2025

Sr. No.	Name of the Reserve	Amount (in Crores)
1	Member Welfare Fund	0.30
2	Staff Welfare Fund	0.00
3	Charitable Fund	0.05
	Total	**0.35**

2. ASSET LIABILITY MANAGEMENT

a) Maturity pattern of certain items of assets and liabilities (as on 31.03.2026) **(Amount in ₹ crore)**

	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months to 6 months	Over 6 months & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	10.55	13.01	9.70	11.66	155.11	387.52	9.46	7.20	604.20
Advances	0.21	0.60	0.05	-	43.23	38.09	34.52	203.78	320.48
Investments	-	17.02	11.90	20.49	127.71	54.65	5.06	39.91	276.74
Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

b) Maturity pattern of certain items of assets and liabilities (as on 31.03.2025) **(Amount in ₹ crore)**

	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months to 6 months	Over 6 months & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	26.92	7.18	0.76	3.52	150.70	334.00	13.72	8.00	544.79
Advances	-	0.60	0.05	3.78	39.27	20.37	53.86	162.39	280.32
Investments	-	8.71	4.14	3.00	111.84	93.23	4.83	20.32	246.07
Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

3. INVESTMENT

a) Composition of Investment Portfolio as on 31/03/2026 (Current Year) **(Amount in ₹ crore)**

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	139.26	0.00	9.86	0.00	0.00	72.12	221.24
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	7.89	0.00	0.00	0.00	7.89
Net	**139.26**	**0.00**	**1.97**	**0.00**	**0.00**	**72.12**	**213.35**
Available for Sale							
Gross	55.50	0.00	0.00	0.00	0.00	0.00	55.50
Less: Provision for Depreciation and NPI *	4.54	0.00	0.00	0.00	0.00	0.00	4.54
Net	**50.96**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**50.96**
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non Performing							
Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Investments	**194.76**	**0.00**	**9.86**	**0.00**	**0.00**	**72.12**	**276.74**
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	7.89	0.00	0.00	0.00	7.89
Less: Provision for Depreciation	4.54	0.00	0.00	0.00	0.00	0.00	4.54
Net	**190.22**	**0.00**	**1.97**	**0.00**	**0.00**	**72.12**	**264.31**

a) Composition of Investment Portfolio as on 31/03/2025 (Previous Year) **(Amount in ₹ crore)**

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	127.43	0.00	9.86	0.00	0.00	68.73	206.01
Less: Provision for Non-Performing Investments (NPI)	0.00	0.00	7.89	0.00	0.00	0.00	7.89
Net	**127.43**	**0.00**	**1.97**	**0.00**	**0.00**	**68.73**	**198.13**
Available for Sale							
Gross	30.04	0.00	0.00	0.00	0.00	0.00	30.04
Less: Provision for Depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**30.04**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**30.04**
Held for Trading							
Gross	10.01	0.00	0.00	0.00	0.00	0.00	10.01
Less: Provision for Non Performing							
Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**10.01**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**10.01**
Total Investments	**167.48**	**0.00**	**9.86**	**0.00**	**0.00**	**68.73**	**246.06**
Less: Provision for Non Performing Investments (NPI)	0.00	0.00	7.89	0.00	0.00	0.00	7.89
Less: Provision for Depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	**167.48**	**0.00**	**1.97**	**0.00**	**0.00**	**68.73**	**238.18**

Bank has no investments outside india as on 31.03.2024 & 31.03.2025

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve **(Amount in ₹ crore)**

Sr. No.	Particulars	31.03.2026	31.03.2025
I)	Movement of provisions held towards depreciation on Investments		
	(a) Opening Balance	0.02	0.52
	(b) Add: Provision made during the year	4.52	0.00
	(c) Less: Write off I write back of excess provisions during the year	0.00	0.50
	(d) Closing Balance	4.54	0.02
II)	Movement of Investment Fluctuation Reserve		
	(a) Opening Balance	2.4031	2.85
	(b) Add: Amount transferred during the year	0.5000	0.05
	(c) Less: Drawdown	0.1250	0.50
	(d) Closing Balance	2.7781	2.40
III)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.01%	**8.00%**

(c) Sale and transfers to/from HTM category
No disclosure required if no sale/transfer during the year

d) Non-SLR Investment Portfolio
i) Non-performing non-SLR investments (Amount in ₹ crore)

Sr. No.	PARTICULARS	31.03.2026	31.03.2025
a	**Opening balance**	**9.86**	**9.86**
b	Additions during the year	0.00	0.00
c	Reductions during the above period	0.00	0.00
d	**Closing balance**	**9.86**	**9.86**
e	Total provisions held	7.89	7.89

(d) (ii) Issuer composition of non - SLR investments (Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	Fis	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Cororates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries I										
	Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	9.86	9.86	-	-	-	-	-	-	9.86	9.86
g)	Provision held towards										
	depreciation	(7.89)	(7.89)	-	-	-	-	-	-	(7.89)	(7.89)
	Total*	**1.97**	**1.97**	**-**	**-**	**-**	**-**	**-**	**-**	**1.97**	**1.97**

*For Co-operative Banks, the total shall match the total of non-SLR investments held by the bank

e) Repo transactions (in face value terms)

Sr. No.	PARTICULARS	Minimum outstanding during the year	Maximum outstanding during the year	Daily average oustanding during the year	Outstanding as on 31st March
I)	**"Securities sold under repo** a) Government Securities. b) Corporate debt securities. c) Any other securities."	**Not Applicable***			
ii)	**"Securitties purchased under reverse repo** a) Government Securities b) Corporate debt securities c) Any other securities"	**Not Applicable***			

*If applicable kindly provide details

4. ASSET QUALITY a) Classification of advances and provisions held

(Amount in crore)

	31.03.2026						31.03.2025					
	Standard	Non-Performing			Total		Standard	Non-Performing			Total	
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non Performing Advances	Total	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non Performing Advances	Total
Gross Standard Advances and NPAs												
Opening Balance	280.32	0.86	13.81	0.00	14.67	294.98	287.19	0.55	20.03	0.01	20.59	307.78
Add: Additions during the year	58.84	15.06	0.94	0.00	16.00	74.83	00.00	0.99	0.00	0.00	099	0.99
Less: Reductions during the year*	18.68	15.57	2.37	0.00	17.94	36.62	06.87	0.68	6.23	0.01	6.92	13.79
Closing balance	**320.48**	**0.34**	**12.38**	**0.00**	**12.72**	**333.20**	**280.32**	**0.86**	**13.81**	**0.00**	**14.67**	**294.98**
***Reductions in Gross NPAs due to:**												
I) Up gradation	18.68	0.00	0.00	0.00	0.00	18.68	0.00	0.00	0.00	0.00	0.00	0.00
ii) Recoveries (excluding from upgraded accounts)	0.00	15.57	2.37	0.00	17.94	17.94	0.00	0.68	6.23	0.01	6.92	6.92
iii) Technical I Prudential Write-offs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iv) Write-offs other than those under (iii) above	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions (excluding Floating Provisions)												
Opening balance of provisions held	1.13	0.08	14.94	0.00	15.02	15.02	15.43	0.00	15.43	0.00	0.00	15.43
Add: Fresh provisions made during the year from Appropriation of Profit for 24-25	0.43	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00	0.00	0.00	0.20
Less: Debit Balance in Current Account written off	0.00				0.00	0.00	0.01				0.00	0.01
Less: Excess provision BDDR taken to P&L Appropriation	0.00	0.00	0.00	0.00	0.00	1.80	0.60	0.00	0.00	0.00	0.00	0.60
Closing balance of provisions held	**1.56**	**0.03**	**13.19**	**0.00**	**13.22**	**13.22**	**1.13**	**0.08**	**14.94**	**0.00**	**15.02**	**15.02**
Net NPAs												
Opening Balance	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.15**	**5.01**	**0.01**	**5.17**	**5.17**
Add: Fresh additions during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Reductions during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	5.01	0.01	5.17	5.17
Closing Balance	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Floating Provisions												
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Additional provisions made during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Amount drawn down during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of floating provisions	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Technical write-offs and the recoveries made thereon												
Opening balance of Technical I Prudential written-off accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Technical/ Prudential write-offs during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Ratios (In Percent)	2025-26	2024-25
Gross NPA to Gross Advances	3.82%	4.97%
Net NPA to Net Advances	0.00%	0.00%
Provision Coverage Ratio	104%	102.46%

4b. Sectorwise Advances and Gross NPAs

(Amount in crore)

Sector	FY 2025-26			FY 2024-25		
	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% Gross NPAs to Total Advances in that sector
(I) Priority Sector						
a) Agriculture and Allied Acitivites	0.09	--	--	0.03	-	-
b) Advances to Industries Sector eligible as priority Sector Lending	44.00	4.93	11.47%	45.68	3.63	7.95%
c) Services	169.91	1.38	1.18%	70.13	2.30	3.28%
d) Personal Loans	19.09	1.02	4.89%	24.97	1.16	4.65%
Sub-Total (I)	**233.09**	**7.33**	**4.72%**	**140.81**	**7.09**	**15.87%**
(II)Non Priority Sector						
a) Agriculture and Allied Acitivites	--	---	--	-	-	0.00%
b) Industry	---	--	--	-	-	0.00%
c) Services	2.88	2.75	3.37%	2.49	2.49	100.00%
d) Personal Loans	97.23	2.64	18.53%	6.98	2.62	37.54%
Sub-Total (II)	**100.11**	**5.39**	**21.90%**	**9.47**	**5.11**	**53.96%**
Total (I + II)	**333.20**	**12.72**	**6.00%**	**150.28**	**12.20**	**69.83%**

Note:- RBI has mandated UCB Vide Circular No. DOR.CRE.REC.69/07.10.002/2024-25 dated 24/03/2025, decided that overall PSL target shall revised, FY 2024-25 onwards, to 60 percent of ANBC or CEOBSE, Whichever is higher.

4c. Overseas assets, NPAs and revenue (If any) (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Total Assets, Total NPAs and Total Revenue	NIL	NIL

4d. Details of accounts subjected to restructuring (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Details of accounts subjected to restructuring	NIL	Nil

4e. Divergence in asset classification and provisioning (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Divergence in asset classification and provisioning	NIL	NIL

4f. Details of stressed loans transferred during the year (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Details of stressed loans transferred during the year	NIL	NIL

4g. Fraud accounts (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Fraud accounts	NIL	NIL

4h. Disclosure under Resolution Framework for COVID-19-related Stress (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Disclosure under Resolution Framework for COVID-19-related Stress	NIL	NIL

5. Exposures

a) Exposure to Real Estate Sector (Amount in ₹ crore)

CATEGORY	31.03.2026	31.03.2025
I) Direct exposure		
a) Residential Mortgages - Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	73.94	67.85
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;	-	-
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
I. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	-	-
TOTAL EXPOSURE TO REAL ESTATE SECTOR	73.94	67.85

b) Exposure to Capital Market (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Total exposure to Capital Market	NIL	NIL

c) Risk Category-wise Country Exposure (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Total Risk Category-wise country exposure	NIL	NIL

d) Unsecured Advances (Amount in ₹ crore)

Particular	31.03.2026	31.03.2025
Total unsecured advances of the bank	31.52	31.97
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

e) Disclosure On Factoring (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Factoring	NIL	NIL

f) Intra Group Exposure (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Intra group Exposure	NIL	NIL

g) Disclosure On Unhedged Foreign Currency (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Unhedged Foreign Currency	NIL	NIL

h) RBI has mandated Urban Co-operative Banks vide circular No. DOR(PCB). BPD. Cir. No. 10/13.05.000/2019-20 dated March 13,2020 16.01.2024 & 24.02.2025, to have at least 50% of their aggregate loans & advances (as per para 2.2.1 of the above circular) comprising loans of not more than Rs. 25 Lakh or 0.40% of their Tier I Capital, whichever is higher, subject to maximum of Rs. 3.00 Crore per borrower/party in a phased manner up to 31st March, 2025. The Bank's present status is as below:

(Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
a. Aggregate of loans and advances (as per para 2.2.1 of the above circular) not exceeding 0.2% of Tier I Capital subject to maximum 1 crore.	153.34	150.28
b. Aggregate loans and advances (as per para 2.2.1 of the above circular) as per audited financial statement	333.20	295.77
c. Percentage of lending as per above (a/b)	46.02%	50.81%

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

a. Concentration of Deposits (Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Total Deposits of the twenty largest depositors	35.40	35.68
Percentage of Deposits of twenty largest Depositors to total deposits of the Bank	5.86%	6.55%

b. Concentration of Advances (Amount in ₹ crore)

Particular	31.03.2026	31.03.2025
Total advances to the twenty largest borrowers	72.45	45.37
Percentage of advances to the twenty largest borrowers to the total advances of the bank	21.74%	15.34%

c. Concentration of Exposure (Amount in ₹ crore)

Particular	31.03.2026	31.03.2025
Total exposure to the twenty largest borrowers I customer	72.45	45.37
% of exposures to the twenty largest borrowers I customers to the total exposure of bank on borrowers I customer	21.74%	15.34%

d) Concentration of NPAs (Amount in ₹ crore)

Particular	31.03.2026	31.03.2025
Total Exposure to the top twenty NPA accounts	0.00	0.00
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	0.00%	0.00%

7. Disclosure On Derivatives (If any)

8. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND) (Amount in ₹ crore)

Sr.No.	Particular	31.03.2026	31.03.2025
i)	Opening balance of amount transferred to DEA Fund	8.41	8.26
ii)	Add :- Amount transferred to DEA Fund during the year	0.67	0.59
iii)	Less :- Amount rembursed by DEA Fund towards claims	0.04	0.44
iv)	Closing balance of amount transferred to DEA Fund	9.04	8.41

9. Disclosure of complaints

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

(Amount in ₹ crore)

Sr.No.	Particular	31.03.2026	31.03.2025
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	Nil	Nil
2	Number of complaints received during the year	1	4
3	Number of complaints disposed during the year 3.1 Of which, number of complaints rejected by the bank	1 4	Nil Nil
4	Number of complaints pending at the end of the year	Nil	Nil
5	Number of maintainable complaints received by the bank from Office of Ombudsman	Nil	Nil
	5.1 Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
	5.2 Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	Nil	Nil
	5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

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

"Grounds of complaints, (i.e.complaints relating to)"	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2025-26)					
Ground - 1 (ATM)	0	104	30%	0	0
Ground - 2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	0	0%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	0	0%	0	0
Others	0	0	0%	0	0
Total	**0**	**0**	**0%**	**0**	**0**
Previous Year (2024-25)					
Ground - 1 (ATM)	0	70	35%	0	0
Ground - 2 (Online Charges)	0	0	0%	0	0
Ground - 3 (Charges)	0	0	0%	0	0
Ground - 4 (in person)	0	0	0%	0	0
Ground - 5	0	0	0	0	0
Others	0	0%	0%	0%	0
Total	**0**	**0**	**0**	**0**	**0**

10. 10.Disclosure Of Penalties Imposed By Reserve Bank Of India (If any) - NO

11. Other Disclosures

a) Business Ratios (After MoC Entries)

PARTICULARS	31.03.2026	31.03.2025
Interest Income as percentage to Working Funds	7.17%	7.26%
Non-Interest income as a percentage to Working Funds	0.65%	0.48%
Cost of Deposits %	5.17%	5.06%
Net Interest Margin %	4.55%	4.68%
Operating Profit as a percentage to Working Funds	0.96%	0.52%
Return on Assets %	0.19%	0.37%
Business (deposits plus advances) per employee (Rs.In Crore)	7.47	7.18
Profit per employee (Rs. In Crore)	1.01	0.02

b) Disclosure On Bancassurance Business (Amount in ₹ crore)

PARTICULARS	31.03.2026	31.03.2025
Commission from selling of Non-Life Insurance Policies	-	-
Commission from selling of Life Insurance Policies	-	-
Commission from Pradhan Mantri Insurance Scheme	-	-
Total	**-**	**-**

c) Disclosure On Marketing And Distribution (Amount in ₹ crore)

PARTICULARS	31.03.2026	31.03.2025
Income from marketing and distribution	NIL	NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) (Amount in ₹ crore)

PARTICULARS	31.03.2026	31.03.2025
Purchase of PSLCs	NIL	NIL
Sale of PSLCs	NIL	NIL

e) Provisions and contingencies (Amount in ₹ crore)

PARTICULARS	31.03.2026	31.03.2025
Provision debited to Profit and Loss Account		
i) Provisions for IDR	4.52	0.00
ii) Provision towards STD Assets	0.28	0.00
iii) Provision made towards Income tax	0.24	0.88
iv) Other Provisions and Contingencies (with details) :		
Bad Debts Written off	0.00	0.00

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

PARTICULARS	31.03.2026	31.03.2025
I) Payment of DICGC Insurance Premium	0.66	0.61
II) Arrears in Payment of DICGC Premium	0.00	0.00

Facilities granted to Directors and their relatives as on dated 31.03.2025 (Amount in ₹ crore)

PARTICULARS	31.03.2026	31.03.2025
Sanctioned & Disbursed Amount (Non Funded BG)	0.025	0.025
Opening Balance	0.000	0.000
Add : New Loan Disbursed During the year	0.000	0.000
Add : Interest Debited during the year	0.000	0.000
Less : Repayment during the year	0.000	0.000
Closing Balance	0.025	0.025

FIXED ASSETS

(Amount in Rs.)

	GROSS BLOCK				ACCUMULATED DEPRECIATION AND IMPAIRMENT				NET BLOCK	
Particulars	* Balance as at 1st April, 2025	Additions	Disposals	Balance as at 31st March, 2026	Balance as at 1st April, 2025	Depreciation for the year	Adjustment due to disposal	Balance as at 31st March, 2026	Balance as at 31st March, 2026	Balance as at 31st March, 2025
(a) Furniture and Fixtures	30,870,023.86	2,997,762.79	10,136.00	33,857,650.65	-	3,299,281.39	-	3,299,281.39	30,558,369.26	30,870,023.86
(b) Vehicles	1,369,675.00	0.00	0.00	1,369,675.00	-	205,451.00	-	205,451.00	1,164,224.00	1,369,675.00
(c) Computer	4,129,936.75	2,195,754.36	0.00	6,325,691.11	-	2,347,733.50	-	2,347,733.50	3,977,957.61	4,129,936.75
(d) Premises	179,017,796.00	0.00	0.00	179,017,796.00	-	4,470,850.00	-	4,470,850.00	174,546,946.00	179,017,796.00
(e) Plant and Machinery	8,236,321.72	6,157,314.79	523,026.00	13,870,610.51	-	1,995,711.43	-	1,995,711.43	11,874,899.08	8,236,321.72
Total	223,623,753.33	11,350,831.94	533,162.00	234,441,423.27	-	12,319,027.32	-	12,319,027.32	222,122,395.95	223,623,753.33
Previous Year 2024-25	233,316,680.72	8,398,434.61	6,087,977.00	235,627,138.33	-	12,003,385.00	-	12,003,385.00	223,623,753.33	233,316,680.72

CASH FLOW STATEMENT AS PER ACCOUNTING STANDARD 3 (AS 3)
For the Years Ended 31st March 2026 & 31st March 2025 (Indirect Method)

PARTICULARS	FY 2025-26	FY 2024-25
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit Before Tax	15,156,909.63	31,548,421.28
Adjustments for :		
Add: Depreciation on Fixed Assets	12,318,551.32	12,003,385.00
Less: Profit on Sale of Investments	-8,873,523.20	-3,091,950.00
Operating Profit before Working Capital Changes	**18,601,937.75**	**40,459,856.28**
Movements in Working Capital:		
Increase / (Decrease) in Deposits	594,119,722.45	305,739,938.39
Increase / (Decrease) in Overdue Interest Reserve	108,725,038.80	96,838,458.24
Increase / (Decrease) in Branch Adjustments	351,741.83	-762,582.59
Increase / (Decrease) in Interest Payable	-19,237,289.00	-1,486,402.00
Increase / (Decrease) in Other Liabilities	53,104,005.79	-16,256,868.98
(Increase) / Decrease in Advances	-382,221,641.83	126,132,944.38
(Increase) / Decrease in Interest Receivable	-110,101,092.84	-99,987,753.79
(Increase) / Decrease in Other Assets	-28,827,320.39	-4,552,473.65
Cash Generated from Operations	**234,515,102.56**	**446,125,116.28**
Less: Income Tax Paid (Current + Previous Year)	-2,404,367.37	-7,161,044.00
NET CASH FROM OPERATING ACTIVITIES (A)	**232,110,735.19**	**438,964,072.28**
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Investments (net)	-272,775,638.00	443,809,943.00
Add: Profit on Sale of Investments	8,873,523.20	3,091,950.00
Purchase of Fixed Assets (net of disposals)	-10,817,193.94	-2,310,457.61
NET CASH FROM INVESTING ACTIVITIES (B)	**-274,719,308.74**	**444,591,435.39**
C. CASH FLOW FROM FINANCING ACTIVITIES		
Increase / (Decrease) in Share Capital	6,468,675.00	2,419,450.00
Increase / (Decrease) in Reserve Fund & Other Reserves	28,407,701.00	5,099,048.78
Increase / (Decrease) in Transfer to Appropriation	3,762,926.00	6,000,000.00
Increase / (Decrease) in Profit & Loss Account	-9,982,457.74	-4,267,776.72
Less: Profit transferred to Reserves (already in Operating)	-12,752,542.26	-24,387,377.28
NET CASH FROM FINANCING ACTIVITIES (C)	**15,904,302.00**	**-15,136,655.22**
NET INCREASE / (DECREASE) IN CASH & BANK BALANCES (A+B+C)	**-26,704,271.55**	**868,418,852.45**
Add: Cash & Bank Balances at the Beginning of the Year	1,326,000,569.51	457,581,717.06
CASH & BANK BALANCES AT THE END OF THE YEAR	**1,299,296,297.96**	**1,326,000,569.51**

Mr. S. M. Shinde
Chief Executive Officer

Place : **Dombivli**
Date : 24 June 2026

For M/s Vaishampayan & Padhye
Chartered Accountants
FRN 119380W

CA Dhiraj S. Waghmare (Partner)
(Statutory Auditor)
M No 608390

दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली

नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, डोंबिवली (पूर्व), ठाणे ४२१ २०३

नफा तोटा अंदाजपत्रक २०२६-२७

(Rs. in Lacs)

अंदाज २०२५-२६	प्रत्यक्ष २०२५-२६	खर्च	अंदाज २०२६-२७
२७००.००	२८९४.६२	ठेवींवरील व्याज	३,०००.००
१२५०.००	१०३७.०४	सेवकांचा पगार, भत्ते व सानुग्रह अनुदान	१,१५०.००
४.००	५.७७	संचालक मंडळाचे मानधन	६.००
२२०.००	२२०.६५	भाडे, कर, विमा व वीजबील	२५०.००
१२०.००	११५.६८	टपाल आणि दूरध्वनी खर्च	१२५.००
२०.००	२३.९३	हिशेब तपासणी शुल्क	२५.००
१२५.००	१२३.१९	मालमत्तेवरील घसारा	१४०.००
१८.००	१२.७७	गुंतवणुकीवरील घसारा	१४.००
२५.००	३३.५५	दुरुस्ती खर्च	४०.००
२१.००	२४.२५	स्टेशनरी व छपाई खर्च	३०.००
३.००	२.४९	जाहिरात	४.००
३.००	१०.८१	वार्षिक सर्वसाधारण सभा खर्च	१२.००
४.००	१.५७	वर्गणी	२.००
१९०.००	२०७.०७	इतर खर्च	१९६.००
४०.००	०.००	संशयीत बुडीत कर्ज तरतूद	५०.००
०.००	२८.१३	उत्पादित कर्जे तरतूद	२०.००
०.००	४५१.८५	गुंतवणुक घसारा निधी तरतूद	०.००
२०.००	०.००	प्रलंबित आयकर तरतूद	१५.००
१५०.००	२४.०४	आयकर	११२.००
३५०.००	१२७.५३	निव्वळ नफा ताळेबंद पत्रकाकडे वर्ग	३६०
५२६३.००	**५३४४.९४**		**५,५५१.००**

दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली

नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, डोंबिवली (पूर्व), ठाणे ४२१ २०३

नफा तोटा अंदाजपत्रक २०२६-२७

(Rs. in Lacs)

अंदाज २०२५-२६	प्रत्यक्ष २०२५-२६	उत्पन्न	अंदाज २०२६-२७
३१५०.००	२९०४.४१	कर्जावरील व्याज	३२००.००
१६५०.००	१८२१.०१	गुंतवणूकीवरील व्याज	१८९८.००
१६.००	८.७०	कमिशन, एक्सचेंज व ब्रोकरेज	९.००
२२.००	२८.६५	लॉकर भाडे	२९.००
३००.००	२९१.७५	किरकोळ उत्पन्न	३१५.००
१२५.००	८८.७३	रोखे विक्रीवरील नफा	१००.००
--	५२.११	DTL तरतूद परतावा	–
-	१२.५०	IFR तरतूद परतावा	–
	१३०.००	BDDR तरतूद परतावा	–
	७.०८	प्रलंबित कर मालमत्ता	–
५२६३.००	५३४४.९४		५५५१.००

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नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, एम.आय.डी.सी. फेज – १, डोंबिवली (पूर्व), ठाणे ४२१ २०३
दूरध्वनी : 0251 - 2439690, 2439699 | www.abhinavbank.com

अभिनव बँकेच्या शाखा

डोंबिवली पश्चिम शाखा :
मैत्री रामकेशव सोसायटी, १ला मजला
सुभाष रोड, डोंबिवली (प) ४२१ २०२.
दूरध्वनी : २४८२९१८
IFS Code : SVCB0007002

डोंबिवली पूर्व शाखा :
गाळा नंबर १०७, बालाजी हाईट्स,
बालभवन जवळ, रामनगर, डोंबिवली पूर्व
दूरध्वनी : २८६ १६४८
IFS Code : SVCB0007003

डोंबिवली एम.आय.डी.सी. शाखा :
पी. ४८, एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ,]
डोंबिवली (पूर्व) ४२१ २०३.
दूरध्वनी : २४३२८१०
IFS Code : SVCB0007004

उल्हासनगर शाखा :
ग्रीन लॅन्ड अपार्टमेन्ट, पहिला मजला,
गोल मैदान, साधु वासवानी गार्डन समोर,
उल्हासनगर (प) - ४२१ ००२.
दूरध्वनी : २७३४३६५
IFS Code : SVCB0007005

मुंब्रा शाखा :
न्यू सुलतान मंझिल, मार्केट रोड,
मुंब्रा (पूर्व) ४०० ६१२
दूरध्वनी : ९६१९६१८३४९
IFS Code : SVCB0007006

बदलापूर शाखा :
श्री अपार्टमेंट, पहिला मजला, गांधी चौक,
कुळगांव बदलापूर (पूर्व) ४२१ ५०३.
दूरध्वनी : २६९०२४५
IFS Code : SVCB0007007

कल्याण पूर्व शाखा :
शॉप नं. ३ / ४, तळमजला, शिवदर्शन अपा.,
दुर्गामाता मंदिर रोड, कोळसेवाडी,
काटेमानिवली, कल्याण पूर्व ४२१ ३०६.
दूरध्वनी : २३६१३५९
IFS Code : SVCB0007008

कल्याण (प) शाखा :
दुकान नं. ६/७, आर्या बिझनेस सेंटर,
तळ मजला, जमुना बाग, आग्रा रोड,
कल्याण (प) -४२१३०१.
दूरध्वनी : २३०४२५८
IFS Code : SVCB0007009

दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली

नोंदणीकृत कार्यालय पी-४८. एम.आय.डी.सी. निवासी विभाग,
उस्मा पेट्रोल पंपाजवळ, एम.आय.डी.सी. फेज – १, डोंबिवली (पूर्व), ठाणे ४२१ २०३
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अभिनव बँकेच्या शाखा

आयरे शाखा :
आशिर्वाद एक्झॉटीका सोसायटी, शॉप नं. १ ते ३,
राजाजी पथ, डोंबिवली (पूर्व) **मो. : ८९२८२८११८९**
IFS Code : SVCB0007010

निळजे शाखा : १ ला मजला,
चंद्रेश अॅव्हेन्यू, लोढा हेवन,
शिळ रोड, निळजे, डोंबिवली (पूर्व) ४२१ २०४.
मो. : ८८७९४१८४७८
IFS Code : SVCB0007011

ठाणे शाखा :
१ ला मजला, प्रणव बिल्डींग, गांवदेवी क्रॉस रोड,
शिवाजी पथ, ठाणे पश्चिम ४०० ६०१.
दूरध्वनी: ७७१८०७६७१२
IFS Code : SVCB0007012

अंबरनाथ शाखा :
११५, स्वानंद शॉपिंग सेंटर, पहिला मजला,
बी-केबीनरोड, अंबरनाथ (पूर्व) - ४२१ ५०१.
दुरध्वनी : २६०९६९९
IFS Code : SVCB0007013

तळोजा पंचानंद शाखा :
गाळा नं. ७/८, ड्रिमसीटी, प्लॉट नं. ४१,
सेक्टर ११, फेज-१, तळोजा पंचानंद,
नवी मुंबई ४१० २०८
दूरध्वनी : ९६१९६१९३४२
IFS Code : SVCB0007018

खारघर शाखा :
शॉप नं. ५० व ५१, केसर गार्डन को.ऑप.सोसा. लि.,
प्लॉट नं.५३, सेक्टर-२०, खारघर, नवी मुंबई.
दूरध्वनी : ०२२-२७७४१४९६
IFS Code : SVCB0007014

टिटवाळा (पूर्व) शाखा :
श्री सद्गुरू कृपा लक्ष्मीनारायण निवास,
गणपती मंदिर रोड, टिटवाळा (पूर्व),
ठाणे -४२१ ६०५. **दूरध्वनी: २३८१९२०**
IFS Code : SVCB0007015

शहापूर शाखा :
शॉप नं. १४ ते१८, पांडुरंग कृपा अपार्टमेंट,
एस.टी. स्टँड जवळ, गोठेघर, शहापूर - ४२१ ६०१.
दूरध्वनी : ०२५२७-२७३९२८
IFS Code : SVCB0007016

नांदीवली पंचानंद शाखा :
तळमजला, श्री स्वामी अपार्टमेंट, सर्वोदय
पार्क कॉम्प्लेक्स समोर, समर्थ नगर, नांदीवली,
पंचानंद, डोंबिवली (पूर्व)
दूरध्वनी : ९३२१८६०१४८
IFS Code : SVCB0007017

दिवा शाखा :
गाळा नं. १५, ए विंग, पहिला मजला,
चंद्रागण रेसिडेन्सी, स्टेशन रोड,
दिवा (पूर्व) ४०० ६१२
दूरध्वनी : ८४५२९६०४५१
IFS Code : SVCB0007019

दि अभिनव सहकारी बँक लिमिटेड, डोंबिवली.

तौलनिक आढावा

(रक्कम रुपये लाखांत, जेथे लागू तेथे)

तपशिल	२०२१-२२	२०२२-२३	२०२३-२४	२०२४-२५	२०२५-२६
सभासद	३४५३९	३४३३२	३४१७२	३४०६०	३४६९४
भाग भांडवल	१४९९.१९	१४४८.३६	१४६१.२४	१४८५.४३	१५५०.१२
निधी	६५१६.२५	६६२४.२७	६८१२.१८	६८६३.१७	७१३१.७३
ठेवी	४६६६३.०९	४६४०२.६६	५१४२१.७०	५४४७९.०९	६०४२०.२९
कर्जे	२४२७७.१७	२७००८.५३	३०७५८.९६	२९४९७.६३	३३३१९.८४
गुंतवणूक	२४४२२.२३	२३२१३.७०	२२१७२.०८	२४६०६.६२	२७६७४.३९
खेळते भांडवल	५४९६२.२६	५६२५६.५२	६०७५९.९८	६३७३६.६७	७०३०६.६२
नफा	१२४.९०	२७९.४५	२७०.१२	२२७.४४	२२५.३४
लाभांश	५%	७%	८%	१०%	६.२५%
पुंजी पर्याप्तता प्रमाण	२४.७०%	२२.६२%	१९.७५%	२०.७४%	१८.१६%
लेखा परिक्षण वर्ग	अ	अ	अ	अ	अ

दि अभिनव सहकारी बँक लिमिटेड

गुणगौरव समारंभात विशेष प्रवीण्य मिळवणाऱ्या गुणवंताचा
सत्कार करताना बँकेचे मा. अध्यक्ष व संचालक मंडळ

गुणगौरव समारंभात विशेष प्रवीण्य मिळवणाऱ्या गुणवंताचा
सत्कार करताना बँकेचे मा. उपाध्यक्ष व संचालक मंडळ

बँकेच्या १८ व्या नवीन दिवा शाखेच्या उद्घाटन प्रसंगी
प्रमुख पाहुणे म्हणून मा. आमदार श्री. सुभाष गणु भोईर व
बँकेचे अध्यक्ष मा. श्री रमेश पाटील यांच्या हस्ते उद्घाटन करतानाचे क्षणचित्र.

जागतिक महिला दिनाचे औचित्त साधून सुवर्ण महोत्सवी वर्षात
बँकेने साजरा केलेल्या महिला दिन सोहळ्याचे क्षणचित्र.

मृत कर्जदारांच्या वारसांना विमा पॉलिसी ची उर्वरित रक्कम
देताना तळोजा बँकेचे शाखाधिकारी

सुवर्ण महोत्सवी वर्षात बँकेने (रु. ६०० कोटी) ठेवी व
(रु.३०० कोटी) कर्ज वाटपातील उपलब्धी साजरा करतानाचे क्षणचित्र.

UPI
UNIFIED PAYMENTS INTERFACE

दि अभिनव सहकारी बँक लिमिटेड

मुख्य कार्यालय : पी-४८, एम.आय.डी.सी. निवासी विभाग, उस्मा पेट्रोल पंपाजवळ, एम.आय.डी.सी. फेज-१,
डोंबिवली (पूर्व), जिल्हा ठाणे - ४२१ २०३. * दुरध्वनी : ०२५१ - २४३९६९०, २४३९६९९