



<b>7</b>	<b>Expenses recognized in Profit &amp; Loss Account</b>		
i.	Current service cost	37.77	39.56
ii.	Interest cost	79.00	82.12
iii.	Expected Return on planned Assets	(74.86)	-70.82
iv.	Net actuarial (gain) / loss	1.02	64.79
<b>v.</b>	<b>Expenses to be recognized in Profit &amp; Loss Account</b>	<b>42.93</b>	<b>115.65</b>

Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2026	Leave Encashment (Funded) 31.03.2025
<b>1</b>	<b>Discount rate</b>	7.25%	7.25%
<b>2</b>	<b>Expected Return on plan assets</b>	7.25%	7.53%
<b>3</b>	<b>Salary escalation rate</b>	5%	5.00%
<b>4</b>	<b>Reconciliation of opening and closing balance of the present value of the defined benefit obligation:</b>		
i.	Present value of obligation- Opening	546.96	704.56
ii.	Interest cost	39.65	58.09
iii.	Current service cost	46.47	29.46
iv.	Benefits paid	(111.86)	-144.81
v.	Actuarial (gains) / loss on obligations	(131.85)	-100.34
vi.	Present value of obligation as at 31 <sup>st</sup> March	<b>389.37</b>	<b>546.96</b>
<b>5</b>	<b>Reconciliation of opening &amp; closing balance of fair value of fair plan assets:</b>		
i.	Fair value of plan assets- Opening	602.24	593.89
ii.	Expected return on plan assets	37.67	42.49
iii.	Contributions	-	110.68
iv.	Benefits paid	(111.86)	-144.82
v.	Actuarial (gain) / loss on plan assets	0.63	--
vi.	<b>Fair value of plan assets as at 31<sup>st</sup> March</b>	<b>528.68</b>	<b>602.24</b>
<b>6</b>	<b>Amount recognized in Balance Sheet</b>		
i.	Present value of obligations	389.37	546.96
ii.	Fair value of Plan Assets as at 31 <sup>st</sup> March	528.68	602.24
iii.	<b>Assets / (liability) as at 31<sup>st</sup> March</b>	<b>139.31</b>	<b>55.28</b>
<b>7</b>	<b>Expenses recognized in Profit &amp; Loss Account</b>		
i.	Current service cost	46.47	29.46
ii.	Interest cost	39.65	58.09
iii.	Expected Return on planned Assets	(37.67)	-42.49
iv.	Net actuarial (gain) / loss	(131.85)	-100.34
<b>v.</b>	<b>Expenses to be recognized in Profit &amp; Loss Account</b>	<b>(83.40)</b>	<b>-55.28</b>

### 3. Segment Reporting

The disclosure under Accounting Standard - 17 on "Segment Reporting" issued by ICAI is as follows:

(Amount in Rs in Lakhs.)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	2,652.37	2,305.57	3,499.15	2,556.28	3,545.61	3,998.28	192.92	208.52	9,890.04	9,068.65
Result	176.01	484.82	591.92	713.92	514.43	95.65	15.23	44.60	1,297.60	1,339.00
Unallocated Expenses									-	-
<b>Operating profit</b>									<b>1,297.60</b>	<b>1,339.00</b>
Income Taxes									-258.07	-315.46
Extraordinary profit / loss/Trf.									-93.63	-46.61
<b>Net Profit</b>									<b>945.90</b>	<b>976.93</b>
Other Information:										
Segment Assets	52,332.69	40,894.13	39,951.09	21,867.67	40,481.60	44,297.74	49.30	65.43	1,32,814.68	1,07,124.96
Unallocated Assets									473.63	431.58
<b>Total Assets</b>									<b>1,33,288.31</b>	<b>1,07,556.54</b>
Segment liabilities	55,168.51	42,506.93	38,608.37	21,366.95	39,121.05	43,283.43	82.71	68.85	1,32,980.65	1,07,226.16
Unallocated liabilities									307.66	330.38
<b>Total liabilities</b>									<b>1,33,288.31</b>	<b>1,07,556.54</b>

The Bank reports its operations in the following segments:

#### i) Treasury:

The treasury segment primarily consists of net interest earnings from the Bank's investment portfolio, money market borrowing and lending, gains or losses on investment operations.

#### i) Corporate/Wholesale Banking

This segment includes all advances to individuals, trusts, partnership firms, companies and statutory bodies which are not included under "Retail Banking". Revenue of wholesale banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & whole banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses including staff personnel costs and other overhead cost not attributable under Treasury/other banking operations in proportion to advances under wholesale banking & retail banking.

#### ii) Retail Banking

Exposures which fulfill the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in Master Directions on Basel III Capital Regulations (modified from time to time) and individual housing loans are considered under this



segment. Revenue of retail banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & whole banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses.

**iv) Other banking operations**

Includes all other operations not covered under Treasury, Corporate/Wholesale & Retail Operations. Revenues this segment consist of locker rent, profit on sale of Fixed Assets, commission & brokerage income. Expenses of this segment primarily comprise, loss on sale of fixed asset and day to day expenses incurred and allocated proportionately

**v) Unallocated**

All items which are reckoned at an enterprise level are classified under this segment. This includes debt classified as Tier I or Tier II capital and other un-allocable assets and liabilities.

**4. Disclosures as per AS-19 is as under: Operating Leases comprises of leasing of office premises. (Rs. In Lakh)**

Particulars	Current Year	Previous Year
Future minimum lease payments under non- cancelable operating leases		
1. Not Later than one year	258.36	224.09
2. Later than one year but not later than 5 years	756.49	676.06
3. Later than 5 years	921.82	440.57
Total minimum lease payments recognized in the profit and loss account for the year	260.88	232.85
Total of future minimum sub-lease payment expected to be received under non-cancelable sub-lease	-	-
Sub-lease payments recognized in the profit and loss account for the year	-	-

The above disclosure is given on the basis of valid and subsisting rental agreements, as at the year end.

**5. Earnings per Share (EPS): (AS-20)**

Particulars	Current Year	Previous Year
Net Profit/(Loss) after taxation (before appropriation) (In Rs.)	10,39,52,989.35	10,23,53,903.39
Weighted average no of shares	2,59,39,701.65	2,47,17,091.83
EPS (in actual Rs.)	4.01	4.14

**6. Consolidated Financial Statement (CFS) (AS-21):**

Since the bank does not have any Subsidiary Companies/Co-operative societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

**7. Deferred Tax :**

The major components of Deferred Tax Assets (Liabilities) is as under (AS-22):

Particulars	(Rs. In Lakhs)		
	Balance as on 31.03.2025 (Rs.)	Tax effect arising/ (reversing) during the year (Rs.)	Balance as on 31.03.2026 (Rs.)
On account of timing differences towards provision	138.64	31.71	170.35
On account of timing difference between book and Income tax depreciation	(89.50)	(32.46)	(121.96)
<b>Net deferred Tax Assets/ (Liability)</b>	<b>49.14</b>	<b>0.75</b>	<b>48.39</b>

**8. Investments:**

8.1. As per RBI guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortised over the residual life of securities. The amount amortized during the year is Rs. 2.78 lakh (Previous year Rs. 34.24 lakh).

8.2. During the year the bank has transferred Government Securities (SLR) having book value of Rs, 9072.70 lakhs from "Held to Maturity" category to "Available for Sale". In the absence of loss on shifting, No depreciation was charged during the year (Previous year Rs. Nil) to Profit & Loss Account.

**9. Bad Debts**

During the year the bank has written off Rs. 23.33 lakh (Previous Year Rs. 253.57 lakh) as bad debts in the Profit & Loss Account.

**10. Intangible Assets.**

Details of Computer Software other than internally generated. (AS- 26)

**a) Amortization rates used at 33.33% p.a. on straight line method.**

Particulars	(Rs. in lakh)	
	Current Year	Previous Year
Opening Balance	0.43	0.72
Add: Additions during the year	8.79	-
Less: Amortization during the year on SLM basis @33.33%	(1.75)	(0.29)
Less: Deletions	-	-
<b>Net Carrying amount as on 31<sup>st</sup> March, 2026</b>	<b>7.47</b>	<b>0.43</b>

b) Amount of commitments (net of advance) for the acquisition of computer software Rs. Nil (Previous year Rs. Nil).



### 11. Impairment of Assets (AS-28)

The Bank has ascertained that there is no material impairment of any of its assets and as such, no provision under Accounting Standard 28 issued by ICAI is required.

### 12. Contingent Liabilities

#### 1. Claims Against the Bank not acknowledged as Debts

a. On account of outstanding Letters of Credit and guarantee's given on behalf of constituents- As per disclosure in balance sheet.

Particulars	(Rs. In lakhs)	
	Current Year	Previous Year
Bank Guarantees	62.28	175.26
Others- Depositors Education Awareness Fund	794.24	731.74

b. Claims not acknowledged as debts:

Particulars	(Rs. In lakhs)	
	Current Year	Previous Year
On account of Tax Deducted at Source Demand (Gross)	83.72	83.72
On account of Goods & Services Tax Demand (Gross)	35.28	Nil
On account of Income Tax Demand (Gross)	1.52	Nil

The Bank has paid Rs. 16.74 lakhs (P.Y:- Rs. 16.74 lakhs) against the Tax Deducted At Source Demand raised by Income Tax department for assessment year 2016-17 & Rs. 3.58 (P.Y Rs. Nil) against the demand raised by Goods & Services Tax Department. The Bank has contested these demands at various appellate levels and bank is hopeful of getting substantial relief in respect thereto. Further bank has filed for rectification w.r.t Refund receivable of Rs. 1.52 lakhs.

2. Other items for which the bank is contingently liable – Amount transferred to DEA Fund (Deposits unclaimed for 10 years or more).

13. There are no material prior period item's, except as disclosed elsewhere, 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 to/for under, their respective head of accounts.

14. 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 other than the Key Management Personnel. Mr. Ishwardas D. Lalwani, Chief Executive Officer of the Bank coming under this category, no further details need to be disclosed.

15. Impairment of Assets (AS-28). No material impairment of Assets has been identified by the Bank and as such no provision is required.

16. No disclosure is made for Accounting for Amalgamation (AS-14) and Consolidation of Financial Statement (AS-21) as the same is not applicable to the bank.

17. Suppliers/Service Providers covered under the Micro, Small and Medium Enterprises Development Act, 2006 have not furnished the information regarding filing 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.

#### 18. Provision for Taxes:

The breakup of provision for Taxes appearing in the Profit & Loss Account is as under:

Particulars	(Rs in Lakh)	
	Current Year	Previous Year
Current Income Tax	307.66	330.38
Deferred Tax	0.75	(16.80)
Tax paid for earlier years	(50.34)	1.88
<b>Total</b>	<b>258.07</b>	<b>315.46</b>

19. In terms of guidelines issued by the Reserve Bank of India in Master Direction on Financial Statements- Presentation and Disclosures Circular No: RBI/DoR/2025-26/289 DoR.ACC.REC. No.208/21.04.018/2025-26 dated November 28,2025 the following additional disclosures are made:

#### 1) Regulatory Capital

##### (a) Composition of regulatory capital

Sr. No.	Particulars	(Rs. in Lakhs)	
		As on 31-03-2026	As on 31-03-2025
i)	Paid up share capital and reserves (net of deductions, if any)	7,646.21	6,722.48
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital ( i + ii)	7,646.21	6,722.48
iv)	Tier 2 capital	1,100.08	847.96
v)	Total capital (Tier 1 + Tier 2)	8,746.29	7,570.45
vi)	Total Risk Weighted Assets (RWAs)	54,502.61	46,431.85
vii)	Paid-up share capital and reserves as percentage of RWAs)	14.06%	14.48%
viii)	Tier 1 Ratio ( Tier 1 capital as a percentage of RWAs)	14.06%	14.48%
ix)	Tier 2 Ratio ( Tier 2 capital as a percentage of RWAs)	2.03%	1.83%
x)	Capital to Risk Weighted Assets ratio (CRAR) (Total Capital as a percentage of RWAs)	16.05%	16.31%
xi)	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, Long Term Deposits.).	-	-



Sr. No.	Particulars	Current Year	Previous Year
	Amount of Tier 2 capital raised during the year of which:		
a)	Perpetual Cumulative Preference Shares	-	-
b)	Redeemable Non-Cumulative Preference Shares	-	-
c)	Long Term Deposits	-	-

(b) Draw down from/To reserves

Sr. No.	Name of Reserve	Amount withdrawn during FY 25-26	Amount withdrawn during FY 24-25	Rationale for withdrawal
1.	Transfer from Members' Welfare Fund	51,544.24	Nil	Utilization of Fund towards the expenses incurred for the purpose during the year.
2.	Transfer from Dir, Mem & Emp Training Expense Fund	6,85,474	2,85,131.50	Utilization of Fund towards the expenses incurred for the purpose during the year.
3.	Transfer to Investment Fluctuation Reserves	1,01,00,000	Nil	Transfer to Investment Fluctuation Reserves in accordance with Master Direction on Classification, valuation and Operation of Investment Portfolio

2) Asset Liability Management

a) Maturity pattern of certain items of assets and liabilities:

i) As on 31.03.2026

(Rs. In Lakh)

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 months	Over 2 Months up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	1222.60	869.08	253.14	606.05	1228.35	3162.81	9717.13	25919.40	63054.89	443.19	418.71	106895.36
Advances	1313.00	120.70	85.46	240.83	541.96	722.21	1900.05	16502.74	8544.09	5537.50	31853.84	67362.36
Investments	-	-	2000.00	610.00	3177.08	1849.27	4669.80	4511.18	1626.00	5891.79	13617.00	37952.12
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
FCY Assets	-	-	-	-	-	-	-	-	-	-	-	-
FCY Liabilities	-	-	-	-	-	-	-	-	-	-	-	-

ii) As on 31.03.2025

2) Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 months	Over 2 Months up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	858.72	830.02	865.17	2728.58	3814.52	3218.46	10799.45	14408.36	48993.64	440.57	406.47	87,363.96
Advances	1,276.87	191.79	118.36	258.74	1,172.15	833.92	1,538.10	15,139.98	5,428.57	5,156.11	27,562.81	58,677.41
Investments	-	552.36	-	25.00	3,548.26	1,842.46	5,995.21	420.63	4,337.92	7,069.77	11,378.30	35,169.91
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

3) Investments

a) Composition of Investment Portfolio as at 31.03.2026 :

Particulars	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
<b>Held to Maturity</b>							
Gross	12,367.75	-	3,714.17	-	-	-	16,081.92
<b>Net</b>	<b>12,367.75</b>	-	<b>765.70</b>	-	-	-	<b>13,133.45</b>
<b>Available for Sale</b>							
Gross	10,667.04	-	-	-	-	-	10,667.04
Less: Prov. for depreciation and NPI	(347.75)	-	-	-	-	-	(347.75)
<b>Net</b>	<b>10,319.29</b>	-	-	-	-	-	<b>10,319.29</b>
<b>Held for Trading</b>							
Gross	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-



<b>Net</b>	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>23,034.79</b>	-	<b>3,714.17</b>	-	-	-	<b>26,748.96</b>
Less: Prov. for non- performing investment	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	(347.75)	-	(2,948.47)	-	-	-	(3,296.22)
<b>Net</b>	<b>22,687.04</b>	-	<b>765.70</b>	-	-	-	<b>23,452.74</b>

Note: Bank has no investment outside India as on 31.03.2026.

**(b) Composition of Investment Portfolio as at 31.03.2025**

(Rs. In Lakh)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
<b>Held to Maturity</b>							
Gross	11,363.27	-	3,694.17	-	-	-	15,075.44
Less: Prov. for non- performing investment	-	-	(2,948.47)	-	-	-	(2,948.47)
<b>Net</b>	<b>11,363.27</b>	-	<b>745.70</b>	-	-	-	<b>12,108.97</b>
<b>Available for Sale</b>							
Gross	5,189.39	-	-	-	-	-	5,189.39
Less: Prov. for depreciation and NPI	(55.38)	-	-	-	-	-	(55.38)
<b>Net</b>	<b>5,134.01</b>	-	-	-	-	-	<b>5,134.01</b>
<b>Held for Trading</b>							
Gross	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-
<b>Net</b>	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>16,552.67</b>	-	<b>3,694.17</b>	-	-	-	<b>20,246.84</b>
Less: Prov. for non- performing investment	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	(55.38)	-	(2,948.47)	-	-	-	(3003.85)
<b>Net</b>	<b>16,497.28</b>	-	<b>745.70</b>	-	-	-	<b>17,242.98</b>

Note: Bank has no investment outside India as on 31.03.2025.

**(c) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Rs. In Lakh)

Particulars	Current Year	Previous Year
<b>i) Movement of provisions held towards depreciation on investments</b>		
Opening Balance	55.38	157.07
<b>Add:</b> Provisions made during the year	292.37	-
<b>Less:</b> Write off / write back of excess provisions during the year	-	101.69
<b>Closing Balance</b>	<b>347.75</b>	<b>55.38</b>
<b>ii) Movement of Investment Fluctuation reserve</b>		
Opening Balance	288.65	288.65
<b>Add:</b> Amount transferred during the year	251.00	-
<b>Less:</b> Drawdown from reserves	-	-
<b>Closing Balance</b>	<b>539.65</b>	<b>288.65</b>
<b>iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category</b>	<b>5.06%</b>	<b>5.57%</b>

**(d) Non SLR Investment portfolio**

**i) Non-performing non-SLR investments**

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

**ii) Issuer Composition of Non-SLR Investments**

(Rs. In Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		CY.	PY.	CY.	PY.	CY.	PY.	CY.	PY.	CY.	PY.
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	-	-	-	-	-	-	-	-	-	-



b)	Fls	-	-	-	-	-	-	-	-	-	-
c)	Banks	3,685.58	3,685.58	-	-	-	-	-	-	3,685.58	3,685.58
d)	Private Corporate	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others (Shares in Co-op Societies)	28.59	8.59	-	-	-	-	-	-	28.59	8.59
g)	Provision held towards depreciation	(2,948.47)	(2,948.47)	-	-	-	-	-	-	(2,948.47)	(2,948.47)
	<b>Total</b>	<b>765.70</b>	<b>745.70</b>	-	-	-	-	-	-	<b>765.70</b>	<b>745.70</b>

**CY. - Current Year & PY. - Previous Year**

**(e) Repo Transactions (in face value and market value terms)**

(Amount in Rs. Lakh)

For F.Y 2025-26	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV <sup>1</sup>	MV <sup>2</sup>	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	188.00	199.05	1500.00	1531.46	84.98	86.17	-	-
b) Corporate debt securities								
c) Any other securities								
ii) Securities purchased under reverse repo								
a) Government securities	188.00	199.13	4850.00	4997.52	631.47	658.27	4850.00	4997.52
b) Corporate debt securities								
c) Any other securities								

Note: 1 FV: Face Value  
2 MV: Market Value

For F.Y 2024-25	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV <sup>1</sup>	MV <sup>2</sup>	FV	MV	FV	MV	FV	MV
ii) Securities sold under repo								
a) Government securities	190.00	199.80	1906.00	1898.43	294.67	306.65	-	-
b) Corporate debt securities								
c) Any other securities								
iii) Securities purchased under reverse repo								
a) Government securities	198.00	199.83	2192.00	2289.79	282.35	288.63	2592.00	2689.53
b) Corporate debt securities								
c) Any other securities								

Note: 1 FV: Face Value  
2 MV: Market Value

**(f) Non-Performing Fixed Deposits :**

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

- a. The bank has depreciation requirement on investment (IDR) of Rs. 347.75 lakhs in valuation of investment on mark to market basis. The bank has provided for Rs. 292.37 lakhs towards Investment depreciation reserve (IDR) during the year.
- b. Reserve Bank of India vide Circular No. DOR.(PCB).BPD.Cir. No.11/16.20.000/2019-20 dated 20th April, 2020 has advised the Urban Co-operative Banks that non-performing inter-bank exposures arising from fixed deposits placed by the Bank shall be fully provided within 5 years @20% p.a. Further as per Circular – RBI/2022-23/70 DOR.MRG.REC. 46/00-00-011/2022-23 dated June 10,2022, on allotment of Perpetual Non-Cumulative Preference Shares (PNCPS) / Equity Warrants, provision for the same is made as under :  
Equity warrants issued are to be valued @ Rs. 1/- per warrant and no provision is required to be made. Accordingly no provision is made for Equity Warrant of Rs. 737.11 lacs issued.  
In respect of PNCPS, the loss (net off extant provision held) has to be fully provided for equally over 2 years, such that the entire loss is fully provided by March 31st, 2024. The Total Provision held as on March 31st, 2026 is Rs. 2,948.47 lacs.

**4) Asset Quality**

**a) Classification of advances and provisions held 31.03.2026**

	Standard	Non – Performing			Total	
	Total Standard Advances	Sub- Standard	Doubtful	Loss		Total Non-performing Advances
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	55,574.33	585.21	2,428.18	89.69	3,103.08	58,677.41



Add: Additions during the year					844.84	
Less: Reductions during the year*					764.54	
<b>Closing balance</b>	<b>64,178.98</b>	<b>782.03</b>	<b>2,261.53</b>	<b>139.82</b>	<b>3,183.38</b>	<b>67,362.36</b>
*Reductions in Gross NPAs due to:						
i) Upgradation					31.30	
ii) Recoveries (excluding recoveries from upgraded accounts)					709.92	
iii) Technical/Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					23.32	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	260.00	58.52	3,285.65	89.69	3,433.86	3,693.86
Add: Fresh provisions made during the year					-	-
Less: Excess provision reversed/Write-off loans					23.32	23.32
<b>Closing balance of provisions held</b>	<b>280.00</b>	<b>78.20</b>	<b>3,192.52</b>	<b>139.82</b>	<b>3,410.54</b>	<b>3,690.54</b>
<b>Net NPAs</b>						
Opening Balance		526.69	-857.47	-	-330.78	-330.78
Add: Fresh additions during the year					844.84	844.84
Less: Reductions during the year					741.22	741.22
<b>Closing Balance</b>		<b>703.83</b>	<b>-930.99</b>	<b>-</b>	<b>-227.16</b>	<b>-227.16</b>
<b>Floating Provisions</b>						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
<b>Closing Balance</b>						-
<b>Technical write-offs and the recoveries made thereon</b>						
Opening Balance of Technical/Prudential written –off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written off accounts during the year						-
<b>Closing Balance</b>						-

**Classification of advances and provisions held 31.03.2025**

	Standard		Non – Performing			Total Non-performing Advances	Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss			
<b>Gross Standard Advances and NPAs</b>							
Opening Balance	53,335.95	304.60	3294.86	179.92	3779.38	57115.33	
Add: Additions during the year					622.08		
Less: Reductions during the year*					1298.38		
<b>Closing balance</b>	<b>55574.33</b>	<b>585.21</b>	<b>2428.18</b>	<b>89.69</b>	<b>3103.08</b>	<b>58677.41</b>	
*Reductions in Gross NPAs due to:							
i) Upgradation					199.53		
ii) Recoveries (excluding recoveries from upgraded accounts)					845.28		
iii) Technical/Prudential Write-offs					-		
iv) Write-offs other than those under (iii) above					253.57		
<b>Provisions (excluding Floating Provisions)</b>							
Opening balance of provisions held	235.00	30.46	3477.05	179.92	3687.43	3922.43	
Add: Fresh provisions made during the year					-	25.00	
Less: Excess provision reversed/Write-off loans					253.57	253.57	
<b>Closing balance of provisions held</b>	<b>260.00</b>	<b>58.52</b>	<b>3285.65</b>	<b>89.69</b>	<b>3433.86</b>	<b>3693.86</b>	
<b>Net NPAs</b>							
Opening Balance		274.14	-182.19	-	91.95	91.95	
Add: Fresh additions during the year					622.08	622.08	
Less: Reductions during the year					1044.81	1044.81	
<b>Closing Balance</b>		<b>526.69</b>	<b>-857.47</b>	<b>-</b>	<b>-330.78</b>	<b>-330.78</b>	



<b>Floating Provisions</b>		
Opening Balance		-
Add: Additional provisions made during the year		-
Less: Amount drawn down during the year		-
<b>Closing Balance</b>		-
<b>Technical write-offs and the recoveries made thereon</b>		
Opening Balance of Technical/Prudential written –off accounts		-
Add: Technical /Prudential write-offs during the year		-
Less: Recoveries made from previously technical/prudential written off accounts during the year		-
<b>Closing Balance</b>		-

<b>Ratios (in %)</b>	<b>Current Year</b>	<b>Previous Year</b>
Gross NPA to Gross Advances	4.73%	5.29%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	107.14%	110.66%

**b) Sector-wise Advances and Gross NPAs**

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
<b>i) Priority Sector</b>							
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Advances to industries sector eligible as priority sector lending	3403.41	528.37	15.52%	3382.45	690.68	20.42%
c)	Services	24616.58	529.54	2.15%	21683.41	1439.81	6.64%
d)	Personal loans	9561.04	318.48	3.33%	9240.04	337.91	3.66%
	<b>Sub-Total (i)</b>	<b>37581.03</b>	<b>1376.39</b>	<b>3.66%</b>	<b>34305.9</b>	<b>2468.4</b>	<b>7.20%</b>
<b>ii) Non-Priority Sector</b>							
a)	Agriculture and allied activities			-			-
b)	Industry	466.40	13.57	2.91%	212.93	62.73	29.46%
c)	Services	21012.83	1611.12	7.67%	2198.35	409.55	18.63%
d)	Personal loans (Inclu. Others)	8302.10	182.30	2.20%	21960.22	162.4	0.74%
	<b>Sub-Total (ii)</b>	<b>29781.33</b>	<b>1806.99</b>	<b>6.07%</b>	<b>24371.5</b>	<b>634.68</b>	<b>2.60%</b>
	<b>Total (i+ii)</b>	<b>67362.36</b>	<b>3183.38</b>	<b>4.73%</b>	<b>58677.4</b>	<b>3103.08</b>	<b>5.29%</b>

**Details of Sub-Sectors where the outstanding advances exceeds 10 percent of the outstanding total advances of that Industry :**

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
a)	Small Business	15479.43	963.41	6.22%	24071.76	1830.25	7.60%
b)	Housing Loan	13935.23	385.90	2.77%	12845.67	358.07	2.79%
c)	Personal Loans (Incl. Others)	23697.30	163.22	0.69%	-	-	0.00%

**c) Details of accounts subjected to Restructuring**

(Amount in Rs. Lakh)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture, MSME)		Total	
		C.Y	P.Y	C.Y	P.Y	C.Y	P.Y	C.Y	P.Y	C.Y	P.Y
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>Number of borrowers</b>	-	-	-	-	-	-	-	-	-	-
	<b>Gross Amount</b>	-	-	-	-	-	-	-	-	-	-
	<b>Provision held</b>	-	-	-	-	-	-	-	-	-	-

Provision required as per RBI guidelines as on 31<sup>st</sup> March, 2026 is Rs. Nil. Actual Provision held Rs. Nil (P.Y- Rs. Nil).



d) Fraud Accounts

Particulars	Current Year	Previous Year
Number of frauds reported	7	6
Amount involved in fraud (Rs. Lakh)	108.87	57.79
Amount of provision made for such frauds (Rs. Lakh)	78.12	28.35
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs. Lakh)	0.00	0.00

\*Includes Provision held in BDDR.

e) Disclosures related to Project Finance

Sr. No.	Particulars	No. Of Accounts	Total outstanding (In lakhs)
1	Projects under implementation accounts at the beginning of the year	03	266.52
2	Projects under implementation accounts sanctioned during the year	08	2403.81
3	Projects under implementation accounts DCCO has been achieved during the year	02	599.71
4	Projects under implementation accounts at the end of the year (1+2-3)	09	2070.62
5	Out of '4' - accounts in respect of which resolution process involving extension in original/ extened DCCO, as the case may be has been invoked	-	-
5.1	Out of '5' - accounts in respect of which Resolution Plan has been implemented	02	101.91
5.2	Out of '5' - accounts in respect of which Resolution Plan is under implementation	03	266.52
5.3	Out of '5' - accounts in respect of which Resolution Plan has failed	08	2403.81
6	Out of '5' - accounts in respect of which resolution process involving extension in original/ extened DCCO, as the case may be has been invoked due to change in scope ad size of the project.	-	-
7	Out of '5' - accounts in respect of which cost overrun associated with extension in original/ extended DCCO, as the case may be, was funded.	-	-
7.1	Out of '7' accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2	Out of '7' accounts where SBCF was not pre-sanctioned or renewed continuously.	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/ extended DCCO, as the case may be has been invoked	-	-
8.1	Out of '8' - accounts in respect of which Resolution Plan has been implemented	-	-
8.2	Out of '8' - accounts in respect of which Resolution Plan is under implementation	-	-
8.3	Out of '8' - accounts in respect of which Resolution Plan has failed	-	-

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

A. Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 are given below:

i) Half year ended on September 30, 2025

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	2.56	-	-	2.56	-
<b>Total</b>	<b>2.56</b>	-	-	<b>2.56</b>	-

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

ii) Half year ended on March 31, 2026

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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



Amount and number of borrowers accounts in respect of which application for restructuring are under process, but the restructuring packages have not been implemented/approved are Rs. Nil and No borrower accounts respectively as on 31st March 2026. (Previous Year: Rs. Nil, Nil Accounts respectively.)

- B. Details of resolution plan implemented under the Resolution Framework for Resolution of COVID-19 related stress of Micro, Small and Medium Enterprises (MSMEs) as per RBI circular DOR.STR.REC.12/21.04.048/2021-22 dated May 5, 2021 and circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020 (collectively as MSME restructuring circulars) are given below:

No of Accounts Restructured	Amount (Rs In Lakh)
25 (P.Y. 36)	1093.08* (P.Y. 1531.17)

\*Outstanding Balance as on 31st March 2026

- C. Details of resolution plan implemented under the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business as per RBI circular DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 are given below: (Rs. In Lakh)

Sl. No.	Description	2025-26			2024-25		
		Individual Borrowers Personal Loans	Individual Borrowers Business Loans	Small business	Individual Borrowers Personal Loans	Individual Borrowers Business Loans	Small business
(A)	Number of requests received for invoking resolution process under Part A	-	-	-	-	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	-	-	-	-	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	-	-	-	-	-	-
(D)	Of (C) , aggregate amount of debt that was converted into other securities	-	-	-	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	-	-	-	-	-	-

\*Total 16 (P.Y- 23) accounts restructured as per the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business Exposures are having outstanding balance of Rs. 277.56 lakhs. (Previous year Rs. 427.41 lakhs.)

- g) Exposure to Real Estate Sector (Rs. In Lakh)

Category	31.03.2026	31.03.2025
<b>i) Direct exposure</b>	<b>16,677.38</b>	<b>14,697.74</b>
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.	13,935.23	12,845.67
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;	2,742.15	1,852.07
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
<b>ii) Indirect Exposure</b>	<b>-</b>	<b>-</b>
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
<b>Total Exposure to Real Estate Sector</b>	<b>16,677.38</b>	<b>14,697.74</b>

- h) Unsecured advances (Rs. In Lakh)

Particulars	31-03-2026	31-03-2025
Total unsecured advances of the bank	1459.80	1370.27
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

- 5) Concentration of deposits, advances, exposures and NPAs

- a) Concentration of deposits (Rs. In Lakh)

Particulars	31-03-2026	31.03.2025
Total deposits of the twenty largest depositors	12973.03	10015.23
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.14%	11.68%



**b) Concentration of Advances**

Particulars	31-03-2026	31.03.2025
Total advances to the twenty largest borrowers	9989.46	8457.55
Percentage of advances to twenty largest borrowers to total advances of the bank	9.34%	14.46%

**c) Concentration of exposures**

(Rs. In Lakh)

Particulars	31-03-2026	31.03.2025
Total exposure to the twenty largest borrowers/customers	16174.02	14401.79
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	9.28%	9.98%

**d) Concentration of NPAs**

(Rs. In Lakh)

Particulars	31-03-2026	31.03.2025
Total Exposure to the top twenty NPA accounts	2479.20	2375.87
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	77.88%	76.64%

**6) Loan against gold and silver collateral**

**i) Details of loans extended against eligible gold and silver collateral**

For FY 2025-26

Particular	Loan Outstanding		Average ticket size (₹ Lakh)	Average LTV ratio	Gross NPA (%)
	(₹ in lakhs)	As % of Total Loans			
1. Opening balance of the FY (a) + (b)	7413.63	12.63%	2.00	-60.35%	0.03%
a) Consumption loans	7413.63	12.63%	2.00	-60.35%	0.03%
of which bullet repayment loans	4727.29	8.06%	2.00	-60.22%	0.01%
b) Income generating loans	0.00	0.00%	4.00	0.00%	0.00%
2. New loans sanctioned and disbursed during FY (c) + (d)	4166.88	0.00%	0.00	0.00%	NA
c) Consumption loans	0.00	0.00%	0.00	0.00%	NA
of which bullet repayment loans	4773.13	0.00%	0.00	0.00%	NA
d) Income generating loans	4166.88	0.00%	0.00	0.00%	NA
3. Renewals sanctioned and disbursed during the FY 2025-26	0.00	0.00%	0.00	0.00%	NA
4. Top up loans sanctioned and disbursed during the FY 2025-26	0.00	0.00%	0.00	0.00%	NA
5. Loan repaid during the FY 2025-26 (e) + (f)	6929.68	0.00%	0.00	NA	NA
e) Consumption loans of which bullet repayment loans	4692.20	0.00%	0.00	NA	NA
f) Income generating loans	0.00	0.00%	0.00	NA	NA
6. Non-Performing loans recovered during the FY (g) + (h)	2237.48	0.00%	0.00	NA	NA
g) Consumption loans of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
h) Income generating loans	0.00	0.00%	0.00	NA	NA
7. Loans written off during the FY (i) + (j)	0.00	0.00%	0.00	NA	NA
i) Consumption loans of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
j) Income generating loans	0.00	0.00%	0.00	NA	NA
8. Closing balance at the end of FY (k) + (l)	0.00	0.00%	0.00	NA	NA
k) Consumption loans	0.00	0.00%	0.00	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
l) Income generating loans	9423.96	13.99%	2.00	-55.85%	0.03%

For FY 2024-25

Particular	Loan Outstanding		Average ticket size (₹ lakh)	Average LTV ratio	Gross NPA (%)
	(₹ in lakh)	As % of Total Loans			
1. Opening balance of the FY (a) + (b)	6070.56	10.63%	2.00	62.24%	0.03%
a) Consumption loans	6070.56	10.63%	2.00	62.24%	0.03%
of which bullet repayment loans	4551.79	7.97%	2.00	64.00%	0.01%
b) Income generating loans	0.00	0.00%	4.00	0.00%	0.00%
2. New loans sanctioned and disbursed during FY (c) + (d)	7189.45	0.00%	0.00	0.00%	NA
c) Consumption loans	7189.45	0.00%	0.00	0.00%	NA
of which bullet repayment loans	4710.66	0.00%	0.00	0.00%	NA
d) Income generating loans	0.00	0.00%	0.00	0.00%	NA
3. Renewals sanctioned and disbursed during the FY 2024-25	0.00	0.00%	0.00	0.00%	NA



4. Top up loans sanctioned and disbursed during the FY 2024-25	0.00	0.00%	0.00	0.00%	NA
5. Loan repaid during the FY 2024-25 (e) + (f)	<b>5846.39</b>	0.00%	0.00	<b>NA</b>	<b>NA</b>
e) Consumption loans of which bullet repayment loans	5846.39	0.00%	0.00	NA	NA
f) Income generating loans	4535.16	0.00%	0.00	NA	NA
6. Non-Performing loans recovered during the FY (g) + (h)	0.00	0.00%	0.00	NA	NA
g) Consumption loans of which bullet repayment loans	<b>0.00</b>	<b>0.00%</b>	<b>0.00</b>	<b>NA</b>	<b>NA</b>
h) Income generating loans	0.00	0.00%	0.00	NA	NA
7. Loans written off during the FY (i) + (j)	0.00	0.00%	0.00	NA	NA
i) Consumption loans of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
j) Income generating loans	0.00	0.00%	0.00	<b>NA</b>	NA
8. Closing balance at the end of FY (k) + (l)	0.00	0.00%	0.00	NA	NA
k) Consumption loans	0.00	0.00%	0.00	NA	NA
of which bullet repayment loans	0.00	0.00%	0.00	NA	NA
l) Income generating loans	<b>7413.63</b>	<b>12.63%</b>	<b>2.00</b>	<b>60.35%</b>	<b>0.03%</b>

ii) Details of gold and silver collateral and auctions

Sr. No	Particulars	2025-26	2024-25
a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	135.20	135.20
b)	Number of loan accounts in which auctions were conducted	-	-
c)	Total outstanding in loan accounts mentioned in (b)	-	-
d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	-	-
e)	Gold or silver collateral auctioned during the FY (in Grams)	-	-
f)	Recovery made through auctions during the FY (in ₹ crore)	-	-
g)	Recovery percentage:	-	-
h)	as % of value of gold or silver collateral	-	-
i)	as % of outstanding loan	-	-

Note: Bank has not extended any loan against silver ornaments

iv) Details of NFB credit facilities

Particulars	As at 31st March 2026		As at 31st March 2025	
	Secured	Unsecured	Secured	Unsecured
I Outstanding Guarantees				
i. In India	62.28	-	175.26	-
ii. Outside India	-	-	-	-
II Acceptances, Endorsements and other Obligations	-	-	-	-
III Other NFB Credit facilities	-	-	-	-

7) Transfers to Depositor Education and Awareness Fund (DEA Fund)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Opening balance of amounts transferred to DEA Fund	731.74	661.38
ii)	Add: Amounts transferred to DEA Fund during the year	73.23	83.57
iii)	Less: Amounts reimbursed by DEA Fund towards claims	(10.42)	(13.22)
iv)	Closing balance of amounts transferred to DEA Fund	<b>794.54</b>	<b>731.74</b>

8) Disclosure of Complaints

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

Sr. No.	Particulars	31.03.2026	31.03.2025
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	79	-
3	Number of complaints disposed during the year	79	-
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		



5		Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

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

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
<b>F.Y. 2025-26</b>					
Ground - 1 UPI/IMPS/POS	-	79	7900%	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3 Loans and advances	-	-	-	-	-
Ground - 4 Account opening / difficulty in operation of accounts	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	-	-	<b>7900%</b>	-	-
<b>F.Y. 2024-25</b>					
Ground - 1 UPI/IMPS/POS	-	-	-	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3 Loans and advances	-	-	-100%	-	-
Ground - 4 Account opening / difficulty in operation of accounts	-	-	-200%	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-400%	-	-
<b>Total</b>	-	-	<b>-700%</b>	-	-

**9) Disclosures of penalties imposed by the Reserve Bank of India**

Sr. No.	Nature of Breach	Number of instances of Default	Quantum of Penalty Imposed
-	-	-	-

**10) Details of Divergence in asset classification and provisioning assessed by Reserve Bank of India**

In terms of the RBI guidelines, banks are required to disclose the divergence in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever the additional provisioning assessed / additional gross NPAs identified by RBI exceeds the threshold specified by RBI. The threshold for provisioning is 5 per cent of the reported profit before provisions and contingencies for the reference period and that for additional gross NPAs is 15 per cent of the published incremental Gross NPAs for the reference period.

There was no reportable divergence in asset classification and provisioning for NPAs for the year ended March 31, 2025

**11)** No item of income or expenses included under the head Miscellaneous Income or Other Expenditure exceeds 1% of total income. No item included under the head other liabilities or other assets exceeds 1% of total assets hence particulars of any such item is not required to be given.

**12) Priority Sector Lending Certificates (PSLC)**

During the year Bank has no transactions involving sale and purchase of Priority Sector Lending Certificates (PSLC).

**13) Other Disclosures**

a) Business Ratio:

Particulars	31.03.2026	31.03.2025
i) Interest Income as a percentage to Working Funds	8.70%	8.24%
ii) Non-interest income as a percentage to Working Funds	0.57%	0.51%
iii) Cost of Deposits	5.54%	5.36%
iv) Net Interest Margin	4.11%	4.13%
v) Operating Profit as a percentage to Working Funds	1.36%	1.33%
vi) Return on Assets	0.99%	1.03%
vii) Business (deposits plus advances) per employee (in Rs Lakh)	744.70	673.03
viii) Profit per employee (in Rs Lakh)	4.44	4.72



b) Bankassurance Business

Commission /brokerage earned by bank from insurance business is as follows:-

(Rs. In Lakh)

Sr. No.	Particulars	31.03.2026	31.03.2025
a	For selling Life Insurance Policies	4.88	4.17
b	For selling Non Life Insurance Policies	1.72	4.41
c	For selling Mutual Fund Products	0.00	0.00
d	Others (Specify)	0.00	0.00
	<b>Total</b>	<b>6.60</b>	<b>8.58</b>

c) Marketing and distribution

Particulars	31.03.2026	31.03.2025
Income from Fees and Remuneration Received from Marketing and Distribution function	-	-

d) Disclosure regarding Priority Sector Lending Certificates

During the year bank has not purchased / sold PSLCs certificate.

e) Provisions and contingencies

(Rs. In Lakh)

Provision debited to Profit and Loss Account	31.03.2026	31.03.2025
i) Provisions for NPI/ PNCPS	-	-
ii) Provision towards NPA	-	-
iii) Provision made towards Income tax	258.07	315.46
iv) Other Provisions and Contingencies (with details)	-	-
- Provision for Standard assets	20.00	25.00
- Provision for Contingencies	30.00	-
- Contingent Provision against Depreciation in Investment	292.37	-

f) Payment of DICGC Insurance Premium

(Rs. In Lakh)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Payment of DICGC Insurance Premium	118.37	109.74
ii)	Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to directors and Relatives :

(Rs. In Lakh)

Sr. No.	Particulars	31.03.2026	31.03.2025
1	Funds Based:		
a.	Outstanding at the beginning of the year	0.00	32.99
b.	Addition during the year	0.00	0.00
c.	Recovery during the year	0.00	32.99
d.	Outstanding at the end of the year	0.00	0.00
2	Non-Fund Based (Guarantees, L/Cs, etc.)	0.00	0.00

20. The Bank has opted for section 115BAD of Income tax Act, 1961 and therefore has recognized the deferred taxes for the year ended 31st March, 2026 at the rate prescribed under section 115BAD of Income tax Act, 1961.

21. The figures of the previous year have been regrouped and restated, wherever necessary.

As per our Report  
Attached  
For Jain Tripathi & Co.  
Chartered Accountants  
FRN : 103979W

For & on behalf of the Board of Directors  
For DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.,

(Ishwardas Lalwani)  
Chief Executive Officer

(Vikram V.Bhilare)  
Chairman

(Chandrakant T.Dalvi)  
Vice-Chairman

(Chandrakant R. Gawade)  
Director

(Balasaheb T. Bhaleghare)  
Chairperson (Audit Committee)

CA Sushma Tripathi  
Partner  
M. No 112135  
(Statutory Auditors)  
Place : Mumbai  
Date : 29th May 2026



## DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD., PROPOSED AMENDMENTS TO BYE-LAWS

Bye-Law No	Wording of the Existing Bye-Law	Bye-Law No	Wording of the Proposed Amendment to Bye-law	Reason/Purpose of Proposed Amendment
1	<b>NAME :</b>  The Name of the Bank shall be <b>"DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.," (DMK JAOLI BANK)</b> and is a society registered under MCS Act, 1960 vide Registration No. <b>BOM/BNK/127/1973 dated 19/07/1973</b> and the bank has been granted license by R.B.I. to carry on banking business vide license no. <b>ACD. MH. 37. P dated 26/03/1974.</b>	1	<b>NAME :</b>  The Name of the Bank shall be <b>"DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.," (DMK JAOLI SAHAKARI BANK)</b> and is a society registered under MCS Act, 1960 vide Registration No. <b>BOM / BNK / 127 / 1973 dated 19/07/1973</b> and the bank has been granted license by R.B.I. to carry on banking business vide license no. <b>ACD. MH. 37. P dated 26/03/1974.</b>	Required to amend to approach the concerned Regional Office (DoR, Central Office Mumbai) of RBI for grant of No Objection Certificate (NOC) in line with the Reserve Bank of India (Urban Co-operative Banks - Miscellaneous) Directions No. DoR.SOG(SPE).REC.No.2 13/13-04-001/2025-26, dt November 28, 2026 to build the Brand Image of the bank for future growth with the use of the abridged name.
3	<b>AREA OF OPERATION :</b>  The area of operation of the Bank will be confined to the entire <b>state of Maharashtra</b> . For any revision in this regard, the prior approval in writing of the Reserve Bank of India and also the Registering Authority shall be necessary.	3	<b>AREA OF OPERATION :</b>  The area of operation of the Bank will be confined to the entire <b>state of Maharashtra &amp; Goa</b> . For any revision in this regard, the prior approval in writing of the Reserve Bank of India and also the Registering Authority shall be necessary.	Required to amend in line with the expansion of business with the adjoining state.
4	<b>DEFINATIONS :</b>	4		
xviii	<b>"Co-Operative Bank"</b> mean a co-operative society which undertaken Banking business and registered/deemed to be registered under Maharashtra Co-Operative Societies Act and/or licensed or deemed to be licensed under the Banking Regulation Act, 1949 (AACS.	xviii	<b>"Co-Operative Bank"</b> means a State Co-Operative Bank, a Central Co-Operative Bank a Primary Co-Operative Bank	Required to amend in line with Section 5(cci) read with Section 56 of the Banking Regulation Act, 1949.
xxix	<b>"BANK"</b> means 'Dattatraya Maharaj Kalmbe Jaoli Sahakari Bank Ltd.,'	xxix	<b>"BANK"</b> means <b>"DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.," (DMK JAOLI SAHAKARI BANK)</b> .	Required to amend in line with amendment of Clause (1) Name of the existing Bye-Law of the Bank.



Bye-Law No	Wording of the Existing Bye-Law	Bye-Law No	Wording of the Proposed Amendment to Bye-law	Reason/Purpose of Proposed Amendment
22	<b>WITHDRAWAL AND RESIGNATION OF MEMBERS :</b>	22	<b>WITHDRAWAL AND RESIGNATION OF MEMBERS :</b>	
i)	A member may withdraw or resign his membership after one year and give at least one month notice in writing and withdraw his share capital with the approval of the Board. The approval shall not be given while such a member is indebted to the Bank either as a borrower or surety. During any co-operative year, the aggregate withdrawals shall not exceed 10% of the total Paid-Up Capital as at 31st March of the preceding year. The money refunded shall be as per the valuation of the share or face value of the share whichever less as on last preceding financial year is.	i)	<p>A. No person shall be entitled to demand payment towards surrender of shares issued to him by a bank: and,</p> <p>B. Bank shall not withdraw or reduce its share capital, except to the extent and subject to such conditions as the Reserve Bank may specify in this behalf.</p> <p>A member may withdraw or resign his membership on demand (subject to the member fulfilling all the eligibility conditions for refund) after one year from admission and give at least one month notice in writing and withdraw his share capital with the approval of the Board, subject to the following conditions</p> <p>a) The bank complies with the minimum applicable regulatory CRAR, both as per the latest audited financial statements and the last CRAR as assessed by the Reserve Bank during statutory inspection,</p> <p>b) Such refund does not result in the CRAR of the bank falling below the minimum regulatory CRAR applicable to a bank,</p> <p>c) The approval shall not be given while such a member is indebted to the Bank either as a borrower or surety.</p> <p>d) During any co-operative year, the aggregate withdrawals shall not exceed 10% of the total Paid-Up Capital as at 31st March of the preceding year.</p> <p>e) The money refunded shall be as per the valuation of the share or face value of the share whichever less as on last preceding financial year.</p>	Required to amend in line with the section 12(2)(i) & (ii) read with section 56 of the BR Act, 1949.



Bye-Law No	Wording of the Existing Bye-Law	Bye-Law No	Wording of the Proposed Amendment to Bye-law	Reason/Purpose of Proposed Amendment																																										
39	<b>BOARD OF DIRECTORS :</b>	39	<b>BOARD OF DIRECTORS :</b>																																											
i)	<p>The Executive management of the Bank shall vest in the hands of Board of Directors consisting of 17 Directors, as follows.</p> <table border="1"> <thead> <tr> <th>Sr.</th> <th>Category</th> <th>No. of Directors</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>General</td> <td>12</td> </tr> <tr> <td>2.</td> <td>S.C./S.T.</td> <td>1</td> </tr> <tr> <td>3.</td> <td>Women</td> <td>2</td> </tr> <tr> <td>4.</td> <td>OBC</td> <td>1</td> </tr> <tr> <td>5.</td> <td>DT - NT/S.B.C./V.J.N.T.</td> <td>1</td> </tr> <tr> <td></td> <td><b>Total</b></td> <td><b>17</b></td> </tr> </tbody> </table> <p><b>Note: -</b> In addition to the above Bank may co-opt two directors from active members of the bank with suitable banking experience from middle management of any bank for the minimum period of 10 years or having relevant professional qualifications. For the purpose of the sub-clause the professional qualification means a Chartered Accountant / ICWA / CS / CAIIB / MBA, Banking &amp; finance, Law Graduate or faculty in banking field having an experience in the middle / senior / top level management for minimum 10 years. (This is as per RBI circular No. 39 / 09.013.01 / 2001 - 02 Dt. 05/04/2002).</p> <p>Bank may nominate functional director as per the provision of Section 73 AAA of the MCS Act.</p> <p><b>Explanation:</b></p> <p>a) One seat shall be reserved for the active member belonging to SC/ST.</p> <p>b) One seat shall be reserved for the active member belonging to the Other Backward Class.</p> <p>c) One seat shall be reserved for the active member belonging to the D-notified Tribes (Vimukta Jatis), Nomadic Tribes or Special Backward Classes.</p>	Sr.	Category	No. of Directors	1.	General	12	2.	S.C./S.T.	1	3.	Women	2	4.	OBC	1	5.	DT - NT/S.B.C./V.J.N.T.	1		<b>Total</b>	<b>17</b>	i)	<p>The Executive management of the Bank shall vest in the hands of Board of Directors consisting of 17 Directors, as follows.</p> <table border="1"> <thead> <tr> <th>Sr.</th> <th>Category</th> <th>No. of Directors</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>General</td> <td>12</td> </tr> <tr> <td>2.</td> <td>S.C./S.T.</td> <td>1</td> </tr> <tr> <td>3.</td> <td>Women</td> <td>2</td> </tr> <tr> <td>4.</td> <td>OBC</td> <td>1</td> </tr> <tr> <td>5.</td> <td>DT - NT/S.B.C./V.J.N.T.</td> <td>1</td> </tr> <tr> <td></td> <td><b>Total</b></td> <td><b>17</b></td> </tr> </tbody> </table> <p>ii) Not less than fifty-one per cent of the total number of members of the Board of directors of a bank shall consist of persons, who-</p> <p>a) Shall have special knowledge or practical experience in respect of one or more of the following matters, namely: -</p> <p>i) accountancy, ii) agriculture and rural economy, iii) banking, iv) co-operation, v) economics, vi) finance, vii) law, viii) small-scale industry, ix) any other matter the special knowledge of, and practical experience in, which would, in the opinion of the Reserve Bank, be useful to the bank;</p> <p>Provided that out of the aforesaid number of directors, not less than two shall be persons having special knowledge or practical experience in respect of agriculture and rural economy, co-operation or small-scale industry; and</p> <p>b) shall not-</p> <p>1) have substantial interest in, or be connected with, whether as employees, manager or managing agent-</p> <p>i) any company, not being a company registered under Section 25 of the Companies Act, 1956 (1 of 19546), or</p> <p>ii) any firm,</p>	Sr.	Category	No. of Directors	1.	General	12	2.	S.C./S.T.	1	3.	Women	2	4.	OBC	1	5.	DT - NT/S.B.C./V.J.N.T.	1		<b>Total</b>	<b>17</b>	Required to amend in line with the Banking Laws (Amendment) Act, 2025 (16 of 2025) & extent Reserve Bank of India (Urban Co-operative Banks - Governance) Directions.
Sr.	Category	No. of Directors																																												
1.	General	12																																												
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Bye-Law No	Wording of the Existing Bye-Law	Bye-Law No	Wording of the Proposed Amendment to Bye-law	Reason/Purpose of Proposed Amendment
39	<p><b>BOARD OF DIRECTORS :</b></p> <p><b>Note:</b> If no person is elected to any of the above three reserved seats, then such seat or seats shall be filled in by nomination from amongst the persons entitled to contest the election under sub section (3) of section 73 B.</p> <p>d) Two seats shall be reserved on the Board of Directors for Active Women members. (Section 73C of the Act)</p> <p><b>Note:</b> An individual Active Women member of the Bank shall be eligible to contest the election. Where no woman member or women members are elected then such seat or seats shall be filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73C.</p>	39	<p><b>BOARD OF DIRECTORS :</b></p> <p>which carries on any trade, commerce or industry and which, in either case, is not a small-scale industrial concern, or</p> <p>2) be proprietors of any trading, commercial or industrial concern, not being a small-scale industrial concern.</p> <p>(2-A) Notwithstanding anything to the contrary contained in the Companies Act, 1956 (1 of 1956) or in any other law for the time being in force, -</p> <p>i) no director of a bank, other than its chairman or whole-time director, by whatever name called, shall hold office continuously for a period exceeding ten years,</p> <p>ii) a chairman or other whole-time director of a bank who has been removed from office as such chairman, or whole-time director, as the case may be, under the provisions of the BR Act, 1949 shall also cease to be a director of the bank and shall also not be eligible to be appointed as a director of the bank, whether by election or co-option or otherwise, for a period of three years from the date of his ceasing to be the chairman or whole-time director as the case may be,</p> <p>3) If, the requirements, as laid down in subsection (2), are not fulfilled at any time, the Board of Directors of the bank shall re-constitute such Board so as to ensure that the said requirements are fulfilled.</p> <p>4) If, for the purpose of re-constitution the Board under subsection (3), it is necessary to retire any director or directors, the Board may, by lots drawn in such manner as may be prescribed, decide which director or directors shall cease to hold office and such decision shall be binding on every director of the Board.</p> <p><b>Note: -</b> In addition to the above to ensure professionalism in the Board, a Bank shall, at all times, have at least two professional directors, i.e., persons</p>	



Bye-Law No	Wording of the Existing Bye-Law	Bye-Law No	Wording of the Proposed Amendment to Bye-law	Reason/Purpose of Proposed Amendment
39	BOARD OF DIRECTORS :	39	<p>BOARD OF DIRECTORS :</p> <p>with suitable banking experience (at middle / senior management level) or with relevant professional qualification in the fields of law, accountancy or finance.</p> <p>Bank may nominate functional director as per the provision of Section 73 AAA of the MCS Act.</p> <p><b>Explanation:</b></p> <p>a) One seat shall be reserved for the active member belonging to SC/ST.</p> <p>b) One seat shall be reserved for the active member belonging to the Other Backward Class.</p> <p>c) One seat shall be reserved for the active member belonging to the D-notified Tribes (Vimukta Jatis), Nomadic Tribes or Special Backward Classes.</p> <p><b>Note:</b></p> <p>If no person is elected to any of the above three reserved seats, then such seat or seats shall be filled in by nomination from amongst the persons entitled to contest the election under sub section (3) of section 73 B.</p> <p>d) Two seats shall be reserved on the Board of Directors for Active Women members. (Section 73C of the Act)</p> <p><b>Note:</b></p> <p>An individual Active Women member of the Bank shall be eligible to contest the election. Where no woman member or women members are elected then such seat or seats shall be filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73C.</p>	



Bye-Law No	Wording of the Existing Bye-Law	Bye-Law No	Wording of the Proposed Amendment to Bye-law	Reason/Purpose of Proposed Amendment																																
40	<p><b>ELIGIBILITY OF BOARD OF DIRECTORS :</b></p> <p>To contest the election of the Board of Directors, the active member should comply with the following criteria.</p> <table border="1"> <thead> <tr> <th>Sr.</th> <th>No. of Bank Category (Deposit in Crore ₹)</th> <th>Shares Amount (in ₹)</th> <th>Deposit Amount (in ₹)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Upto 100 Crores</td> <td>5,000/- And</td> <td>25,000/-</td> </tr> <tr> <td>2</td> <td>100 to 500 Crores</td> <td>10,000/- And</td> <td>50,000/-</td> </tr> <tr> <td>3</td> <td>More than 500 Crores</td> <td>15,000/- And</td> <td>1,00,000/-</td> </tr> </tbody> </table> <p><b>Note:</b></p> <p>i) The elected directors shall keep the above deposits for the entire tenure of the board,</p> <p>ii) The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of criteria required for general category.</p>	Sr.	No. of Bank Category (Deposit in Crore ₹)	Shares Amount (in ₹)	Deposit Amount (in ₹)	1	Upto 100 Crores	5,000/- And	25,000/-	2	100 to 500 Crores	10,000/- And	50,000/-	3	More than 500 Crores	15,000/- And	1,00,000/-	40	<p><b>ELIGIBILITY OF BOARD OF DIRECTORS :</b></p> <p>To contest the election of the Board of Directors, the active member should comply with the following criteria.</p> <table border="1"> <thead> <tr> <th>Sr.</th> <th>No. of Bank Category (Deposit in Crore ₹)</th> <th>Shares Amount (in ₹)</th> <th>Deposit Amount (in ₹)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Upto 100 Crores</td> <td>5,000/- And</td> <td>25,000/-</td> </tr> <tr> <td>2</td> <td>100 to 500 Crores</td> <td>10,000/- And</td> <td>50,000/-</td> </tr> <tr> <td>3</td> <td>More than 500 Crores</td> <td>50,000/- And</td> <td>5,00,000/-</td> </tr> </tbody> </table> <p><b>Note:</b></p> <p>i) The elected directors shall keep the above deposits for the entire tenure of the board,</p> <p>ii) The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of criteria required for general category,</p> <p>iii) The persons contesting the election of the Board of Directors, should require complying with the share amount six months prior to the declaration of programme of the election of the board by the election authority.</p>	Sr.	No. of Bank Category (Deposit in Crore ₹)	Shares Amount (in ₹)	Deposit Amount (in ₹)	1	Upto 100 Crores	5,000/- And	25,000/-	2	100 to 500 Crores	10,000/- And	50,000/-	3	More than 500 Crores	50,000/- And	5,00,000/-	In order to ensure Participation of Active Members in the election of the Board of Directors of the bank.
Sr.	No. of Bank Category (Deposit in Crore ₹)	Shares Amount (in ₹)	Deposit Amount (in ₹)																																	
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57	<p><b>RESERVE FUND :</b></p> <p>c A bank may utilize an amount from the Reserve Fund for the purchase of any assets with the prior permission of the Registrar and as per provisions of the MCS Act &amp; Rules</p>	57	<p><b>RESERVE FUND :</b></p> <p>c Where a bank appropriates any sum or sums from the Reserve Fund, it shall, within twenty-one days from the date of such appropriation, report the fact to the Reserve Bank explaining the circumstances relating to such appropriation.</p>	Required to amend in line with the Section 17 of the Banking Regulation Act, 1949.																																
58	<p><b>DIVIDEND :</b></p> <p>d Any dividend remaining undrawn for three years after having been declared shall be forfeited and shall be carried to the Reserve Fund of the Bank.</p>	58	<p><b>DIVIDEND :</b></p> <p>d Any amount of dividend remaining unclaimed for more than ten years, should be credited to Depositor Education and Awareness Fund (DEAF) within a period of three months from the expiry of the said period of ten years.</p>	Required to amend in line with the Section 26-A of the Banking Regulation Act, 1949.																																



Bye-Law No	Wording of the Existing Bye-Law	Bye-Law No	Wording of the Proposed Amendment to Bye-law	Reason/Purpose of Proposed Amendment
59	ACCOUNTS, RECORD & AUDIT :	59	ACCOUNTS, RECORD & AUDIT :	
—	— —	d	Notwithstanding anything contained in any law for the time being in force or in in contract to the contrary, the bank shall before appointing, re-appointing or removing any auditor or auditors, obtain the previous approval of the Reserve Bank.	Required to incorporate in the existing byelaw in line with the Section 30 of the Banking Regulation Act, 1949.
61	AMENDMENT TO BYE-LAWS:	61	AMENDMENT TO BYE-LAWS:	
c	Any addition, amendment, alteration or rescission resolved upon at such meeting shall take effect from the date of receipt of the Registrar's approval in writing	c	Any addition, amendment, alteration or rescission resolved upon at such meeting shall take effect from receipt of No Objection Certificate from the Reserve Bank of India to such addition, amendment, alteration or rescission resolved and the date of receipt of the Registrar's approval in writing.	Required to amend in line with the Section 49-C of the Banking Regulation Act, 1949.



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31.03.2026

(Rs. In Lakhs)

	31.03.2026		31.03.2025	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
Interest received during the year	9,157.10		8,164.23	
Other Income	532.48	9,689.58	507.81	8,672.04
<b>Less:</b>				
Interest paid during the year on deposits, borrowings etc.,	5,037.93		4,390.95	
Operating expenses	3,058.84	(8,096.77)	3,201.63	(7,592.58)
Less: Taxes Paid		(457.30)		(382.44)
<b>I. CASH PROFIT GENERATED FROM OPERATIONS</b> (Prior to changes in Operating Assets & Liabilities)		<b>1,135.50</b>		<b>697.01</b>
<b>II. CASH FLOW FROM OPERATING ASSETS &amp; LIABILITIES</b>				
<b>Reserves &amp; surplus</b>				
Paid from directors/members/charity	-		(2.85)	
Income received in Statutory Reserve	3.42	3.42	3.10	0.25
<b>Increase/ (Decrease) in Liabilities</b>				
Deposits	19,532.53		2,215.26	
Branch Adjustment	(0.70)		(2.60)	
Interest payable on deposits	(96.22)		(49.30)	
Other Liabilities & Provisions	1,255.62	20,691.23	133.03	2,296.39
<b>(Increase)/Decrease in Assets</b>				
Advances	(8,684.96)		(1,562.08)	
Interest receivable on Investments	(85.24)		76.83	
Branch adjustment	-		-	
Other Assets	(296.51)	(9,066.71)	(146.26)	(1,631.51)
<b>Net Changes in Operating Assets &amp; Liabilities</b>		<b>11,627.93</b>		<b>665.13</b>
<b>A. Net Cash Flow from Operating Activities</b>		<b>12,763.44</b>		<b>1,362.14</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
Investments	(6,490.22)		3,355.67	
(Purchase)/ sales of Fixed Assets	(281.15)	(6,771.37)	(15.74)	3,339.93
<b>B. Net Cash Flow from Investing Activities</b>		<b>(6,771.37)</b>		<b>3,339.93</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
Share Capital	218.35		93.37	
<b>C. Net Cash Flow from Financing Activities</b>		<b>218.35</b>		<b>93.37</b>
<b>Total Cash Flow during the year (A+B+C)</b>		<b>6,210.42</b>		<b>4,795.44</b>
<b>Increase/(Decrease) in Cash Flow</b>		<b>6,210.42</b>		<b>4,795.44</b>
<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>				
a) Cash and Balances with R.B.I.		3,776.42		4,149.80
b) Balances with banks and money at Call & Short notice		18,597.28		13,428.46
<b>Total -I</b>		<b>22,373.70</b>		<b>17,578.26</b>
<b>CASH &amp; CASH EQUIVALENTS AT THE END OF THE YEAR</b>				
a) Cash and Balances with R.B.I.		8,062.51		3,776.42
b) Balances with banks and Money at Call & Short notice		20,521.62		18,597.28
<b>Total -II</b>		<b>28,584.13</b>		<b>22,373.70</b>
<b>TOTAL NET CASH FLOW DURING THE YEAR</b>				
<b>Increase/(Decrease) in Cash Flow-I-II</b>		<b>6,210.43</b>		<b>4,795.44</b>

For Jain Tripathi & Co  
Chartered Accountants  
FRN : 103979W

For DMK JAOLI SAHAKARI BANK LTD.

Sushma Tripathi  
Partner  
M No.: 112135

Ishwardas Lalwani  
Chief Executive Officer

Vikram V. Bhilare  
Chairman

Chandrakant T. Dalvi  
Vice-Chairman

Place: Mumbai  
Dated: May 29, 2026

Chandrakant Gawade  
Director

Balasaheb T. Bhaleghare  
Chairperson (Audit Committee)



## सन 2026-2027 सालाकरीता अंदाज पत्रक

### खर्च (Expenditures):

(रुलाखांत)

अ.क्र.	तपशिल	सन 2025-26 सालासाठी होणा-या खर्चाचे केलेले अंदाज	सन 2025-26 सालात झालेले प्रत्यक्ष खर्च	सन 2026-27 सालासाठी होणा-या खर्चाचे केलेले अंदाज
1	ठेवी व घेतलेल्या कर्जावरील व्याज *	4900.00	5037.93	5900.00
2	पगार , भत्ते, ग्रॅजुईटी, बोनस व भविष्य निर्वाह निधी	1900.00	1684.47	1950.00
3	सचालक मंडळ बैठक भत्ते व खर्च	45.00	42.19	45.00
4	भाडे, कर, विमा व विज बिले	450.00	471.28	525.00
5	कायदेविषयक, व्यवसायीक फी *	150.00	170.21	175.00
6	हिशोब तपासणी फी	40.50	37.93	42.00
7	टपाल व दुरध्वनी	7.50	3.91	7.50
8	मालमत्ता, घसारा व दुस्ती	125.00	117.04	150.00
9	स्टेशनरी छपाई व जाहीरात खर्च *	40.00	25.30	35.00
10	ईतर कार्यालयीन खर्च *	522.00	558.35	600.50
11	मालमत्ता/गुंतवणुक विक्री, आनुषांगीक प्रसंगा पोटी झालेला तोटा *	70.00	75.36	35.00
12	निर्लेखीकरण-सरकारी कर्ज रोखे खरीदीकरीता भरलेला वधार	50.00	2.78	10.00
13	तरतूदी *	100.00	342.37	100.00
14	आयकर	400.00	258.07	325.00
15	निव्वळ नफा	1050.00	1039.53	1200.00
	एकुण	9850.00	9866.72	11100.00

### उत्पन्न (Income):

अ.क्र.	तपशिल	सन 2025-26 सालात होणा-या उत्पन्नाचे केलेले अंदाज	सन 2025-26 सालात झालेले प्रत्यक्ष उत्पन्न	सन 2026-27 सालात होणा-या उत्पन्नाचे केलेले अंदाज
1	कर्जावरील व गुंतवणुकीवरील व्याज	9150.00	9157.10	10350.00
2	गुंतवणूक/मालमत्ता विक्री पोटीचा नफा	100.00	69.39	125.00
3	हुंडणावळ	530.11	468.44	555.50
4	लॉकर भाडे	25.00	21.51	25.00
5	लाभांश	29.89	29.49	29.50
6	इतर जमा	15.00	13.79	15.00
7	उत्पन्नात वर्ग करण्यात आलेले अतिरिक्त स्वस्मातील निधी	0.00	107.00	0.00
	एकुण	9850.00	9866.72	11100.00

सन 2026-27 मध्ये व्यवसाय वाढीकरीता करण्यात आलेले अंदाज :

अ.क्र.	तपशिल	गतसाली केलेले अंदाज	सन 2025-26 सालात झालेले साध्य	सन 2026-27 सालासाठी केलेले अंदाज
1	ठेवी	105000.00	106896.49	125000.00
2	कर्जे	70000.00	67362.36	85000.00
	एकुण	175000.00	174258.85	210000.00



## CHART OF A BANK PROGRESS AS AT 31.03.2026

Chart 1: Breakup of major components of Liabilities

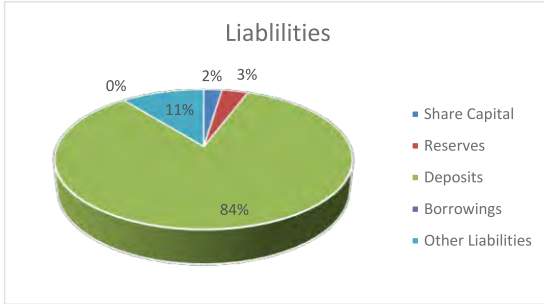


Chart 2: Breakup of major components of Assets

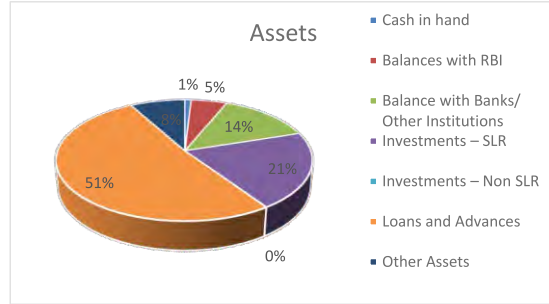


Chart 3: Breakup of major components of Income

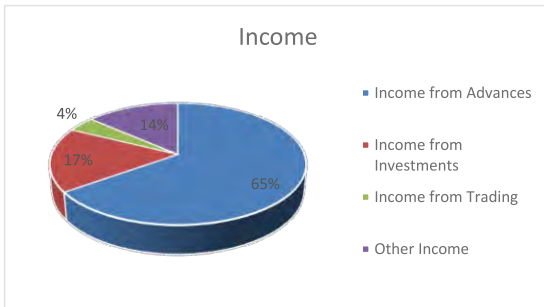


Chart 4: Breakup of major components of Expenditure

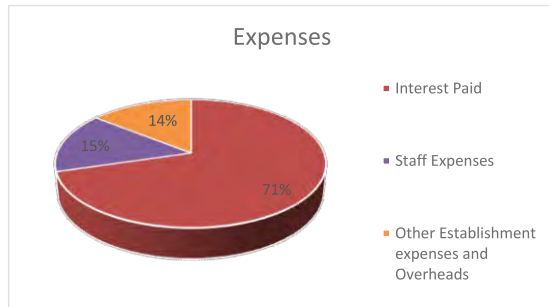


Chart 5: Balance Sheet Components

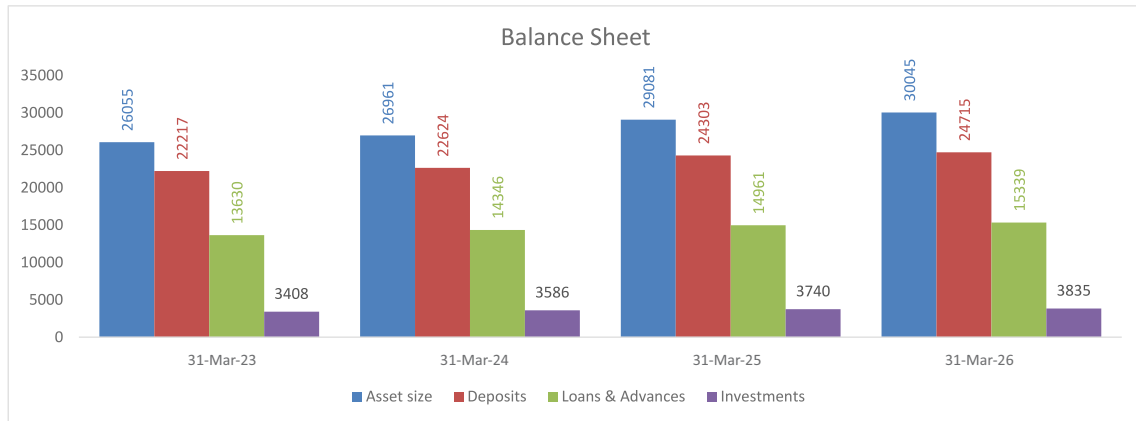


Chart 6: Capital Adequacy and Net worth

