

DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.,

Regd. Office: 418/20, Maulana Azad Road, Mumbai-400 004.

SCHEDULES TO BALANCE SHEET AS AT 31ST MARCH, 2026

SCHEDULE-A

SHARE CAPITAL:

| | As at 31.03.2026 | As at 31.03.2025 |
|--|------------------------|------------------------|
| A) Authorised Capital : | | |
| 5,00,00,000 Shares of Rs. 10/- each | 50,00,00,000.00 | 50,00,00,000.00 |
| B) Issued, Subscribed & Paid-up Capital : | | |
| 2,74,17,598 (Previous Year 2,53,33,979) Shares of Rs. 10/- each. | | |
| a) Individual / Firms | 27,41,74,980.00 | 25,23,39,790.00 |
| b) Co-Operative Institutes | - | - |
| c) State Govt. | - | - |
| Total | 27,41,74,980.00 | 25,23,39,790.00 |

SCHEDULE-B

RESERVE FUND AND OTHER RESERVES :

| | As at 31.03.2026 | As at 31.03.2025 |
|--|--------------------------|--------------------------|
| Statutory Reserve Fund | 24,23,00,537.32 | 21,75,35,678.32 |
| Special Statutory Reserve Fund | 5,35,09,217.00 | 4,37,39,913.00 |
| Building Fund | 8,32,58,988.89 | 6,48,25,794.00 |
| Golden Jubilee Fund | 90,00,000.00 | 90,00,000.00 |
| Charity Fund | 51,88,991.00 | 51,88,991.00 |
| Member's Welfare Fund | 41,70,721.76 | 37,22,266.00 |
| BOD Election Expenses Fund | 50,00,000.00 | 47,19,815.00 |
| Directors, Members & Employees Training Expenses Fund | 39,98,628.62 | 23,54,240.62 |
| Bad & Doubtful Debts Reserves | 34,10,53,642.68 | 34,33,86,159.44 |
| Contingent Provision Against Standard Assets | 2,80,00,000.00 | 2,60,00,000.00 |
| Provision for Restructured Assets | 1,26,00,000.00 | 2,33,00,000.00 |
| Provision for Contingencies (General Provision) | 1,13,66,100.00 | 83,66,100.00 |
| Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961 | 90,09,134.86 | 90,09,134.86 |
| Contingent Provision Against Depreciation in Investment | 3,47,74,897.00 | 55,38,200.00 |
| Contingent Provision Against PNCPS in Unity Small Finance Bank | 29,48,46,660.00 | 29,48,46,660.00 |
| Technology Development Fund | 2,25,00,000.00 | 1,25,00,000.00 |
| Investment Fluctuation Reserve | 5,39,64,715.50 | 3,38,10,715.50 |
| General Reserves | 1,46,29,129.00 | 96,29,129.00 |
| Total | 1,22,91,71,363.63 | 1,11,74,72,796.74 |

SCHEDULE-C

DEPOSITS :

| | | As at 31.03.2026 | As at 31.03.2025 |
|----------------------------------|-------------------|---------------------------|--------------------------|
| A) Fixed Deposits : | | | |
| a. Individuals / Firms | 5,19,82,93,282.00 | | |
| b. Other Societies. | 2,16,11,42,483.00 | 7,35,94,35,765.00 | 5,82,81,44,699.00 |
| B) Saving Bank Deposits : | | | |
| a. Individuals / Firms. | 2,26,66,45,629.49 | | |
| b. Other Societies. | 3,90,59,646.38 | 2,30,57,05,275.87 | 2,12,01,56,640.93 |
| C) Current Deposits : | | | |
| a. Individuals / Firms | 83,02,60,534.89 | | |
| b. Other Societies. | 4,19,08,893.03 | 87,21,69,427.92 | 64,13,78,081.77 |
| D) Recurring Deposits: | | | |
| a. Individuals / Firms | 13,21,93,353.11 | | |
| b. Other Societies. | 1,12,83,449.87 | 14,34,76,802.98 | 13,69,97,629.29 |
| E) Matured Deposits : | | | |
| a. Individuals / Firms. | 88,61,730.78 | | |
| b. Other Societies. | - | 88,61,730.78 | 97,18,753.78 |
| Total | | 10,68,96,49,002.55 | 8,73,63,95,804.77 |

SCHEDULE-D

INTEREST PAYABLE ON TERM DEPOSITS:

| | As at 31.03.2026 | As at 31.03.2025 |
|------------------------|-----------------------|-----------------------|
| a) On Fixed Deposits | 3,44,72,312.00 | 4,43,74,786.00 |
| b) On Matured Deposits | 26,34,989.46 | 23,54,222.52 |
| Total | 3,71,07,301.46 | 4,67,29,008.52 |

SCHEDULE-E

OTHER LIABILITIES :

| | As at 31.03.2026 | As at 31.03.2025 |
|---------------------------------------|------------------------|-----------------------|
| Pay Orders Payable | 1,17,24,466.18 | 50,23,860.88 |
| Unclaimed Dividend | 7,54,061.89 | - |
| Tax Deducted At Source (TDS) | 58,18,687.50 | 55,54,178.00 |
| Tax Deducted At Source Payable- Staff | 4,92,246.00 | 4,88,842.00 |
| Gratuity Payable | 50,19,672.00 | 1,04,70,472.00 |
| Provision for Income tax | 3,07,65,732.00 | 3,30,38,293.00 |
| GST Payable (Net) | - | 30,305.90 |
| Clearing Difference Payable | 49,921.00 | 58,286.00 |
| Sundry Creditors | 97,44,274.93 | 26,27,621.83 |
| Sundry Payable | 82,71,431.67 | 87,49,486.96 |
| RTGS Payable | 21,98,238.02 | 24,05,878.97 |
| NEFT Payable | 13,74,55,077.35 | 5,57,574.00 |
| Retention/Earnest Money Payable | 3,33,792.00 | 3,33,792.00 |
| FITL Int. Capitalization Account | 1,66,562.63 | 1,66,562.63 |
| Staff Salary Arrears Payable | - | 2,00,00,000.00 |
| Total | 21,27,94,163.17 | 8,95,05,154.17 |

**SCHEDULE-F
PROFIT & LOSS ACCOUNT :**

| | As at 31.03.2026 | As at 31.03.2025 |
|---|-----------------------|-----------------------|
| Profit/ (Loss) as per Last Balance Sheet. | 9,76,93,034.89 | 67,857.13 |
| Less : Appropriations out of Profit for the preceding year | | |
| Statutory Reserve Fund | (2,44,23,259.00) | (16,964.00) |
| Investment Fluctuation Reserve | (1,00,54,000.00) | - |
| General Reserve | (50,00,000.00) | - |
| Dividend Paid | (1,69,03,230.00) | - |
| Members Welfare Fund | (5,00,000.00) | - |
| Special Statutory Reserve Fund | (97,69,304.00) | (6,786.00) |
| BOD Election Expenses Fund | (2,80,185.00) | - |
| BOD, Member & Employees Training | (23,29,862.00) | (2,205.00) |
| Technology Development Fund | (1,00,00,000.00) | - |
| Building Fund | (1,84,33,194.89) | (41,902.13) |
| Balance Profit/ (Loss) of the Previous Year | (0.00) | - |
| Add : Profit/ (Loss) for the year as per Profit & Loss Account | 9,45,90,007.59 | 9,76,93,034.89 |
| PROFIT CARRIED TO BALANCE SHEET | 9,45,90,007.59 | 9,76,93,034.89 |

**SCHEDULE-G
CASH & BANK BALANCES :**

| | As at 31.03.2026 | As at 31.03.2025 |
|---|------------------------|------------------------|
| Cash Balances | 8,11,92,438.11 | 8,75,87,705.77 |
| Current A/cs with RBI, MSC Bank Ltd., DCCBs & SBI: | | |
| Reserve Bank of India | 61,55,18,616.17 | 25,43,68,152.29 |
| The Maharashtra State Co-Op Bank Ltd. | 36,18,495.82 | 5,34,521.66 |
| Bank Of India | 3,15,699.00 | 3,15,699.00 |
| Bank of Baroda | 9,59,27,815.80 | 3,16,49,652.02 |
| Mumbai District Central Co-Op Bank Ltd. | 1,54,802.78 | 1,55,156.78 |
| Satara District Central Co-Op Bank Ltd. | 95,22,751.05 | 30,30,646.86 |
| | 72,50,58,180.62 | 29,00,53,828.61 |
| Total | 80,62,50,618.73 | 37,76,41,534.38 |

**SCHEDULE-H
BALANCES WITH OTHER BANKS :**

| | As at 31.03.2026 | As at 31.03.2025 |
|---|--------------------------|--------------------------|
| Current A/cs with Other Banks | | |
| IDBI Bank | 19,92,336.88 | 6,02,14,894.80 |
| Saraswat Bank | 20,62,500.00 | - |
| Unity Small Finance Bank (Erstwhile PMC Bank) | 10,003.00 | 10,003.00 |
| HDFC Bank Ltd. | 1,45,237.76 | 1,47,597.76 |
| ICICI Bank Ltd. | 20,26,348.64 | 4,55,657.67 |
| YES Bank Ltd. | 3,53,44,854.15 | 3,76,38,532.14 |
| | 4,15,81,280.43 | 9,84,66,685.37 |
| Fixed Deposits with Other Banks: | | |
| MSC Bank | 10,70,86,824.00 | 15,66,38,388.00 |
| ESAF Small Finance Bank | - | 5,00,00,000.00 |
| Saraswat Co Operative Bank | 21,24,50,925.00 | 26,30,31,217.00 |
| Satara District Central Co-Op Bank Ltd. | 23,52,07,955.00 | 13,80,13,506.00 |
| Ujjivan Small Finance Bank | 10,39,86,869.00 | 10,80,04,450.00 |
| AU Small Finance Bank | 16,10,49,808.00 | 10,00,00,000.00 |
| The Shamrao Vitthal Co-Op Bank Ltd. | 16,25,64,438.00 | 10,56,52,601.00 |
| Thane Janata Sahakari Bank Ltd. | - | 2,19,09,286.00 |
| Equitas Small Finance Bank | 10,35,82,188.00 | 10,67,92,160.00 |
| Utkarsh Small Finance Bank | - | 10,00,00,000.00 |
| IDBI Bank Ltd. | - | 7,39,90,611.00 |
| Bank Of Baroda | 20,39,67,424.00 | 10,37,22,200.00 |
| Jana Small Finance Bank | 10,63,08,619.00 | 10,35,54,457.00 |
| Cosmos Co.OP Bank | 6,10,00,000.00 | 6,10,00,000.00 |
| Catholic Syrian Bank | 5,36,23,863.00 | - |
| | 1,51,08,28,913.00 | 1,49,23,08,876.00 |
| Total | 1,55,24,10,193.43 | 1,59,07,75,561.37 |

**SCHEDULE-I
INVESTMENTS :**

| | As at 31.03.2026 | As at 31.03.2025 |
|--|--------------------------|--------------------------|
| 1) Central & State Govt. Securities (At Book Value) : | 2,30,34,79,175.00 | |
| (At Face Value : Rs. 229,39,00,000.00, (P.Y. Rs. 162,69,50,000.00) (At Market Value :Rs.224,93,19,442.63 (P.Y. Rs. 165,02,06,369.84) Earmarked Rs.0.00 lakhs (P.Y. Rs.273.80 lakhs) against Statutory Reserve Fund, against TREPS Rs.206.20 lakh (P.Y.Rs.0.00 lakhs) & Rs.618.58 lakhs (P.Y Rs. 611.89 Lakhs) against SGF with CCIL Ltd. | | |
| | 2,30,34,79,175.00 | 1,65,52,66,094.00 |
| 2) Approved Securities (At Book Value): | | |
| (At Face Value : Rs.Nil) (At Market Value : Rs.Nil) | | |
| 3) Shares of Other Co-op. Societies: | | |
| a. M.S.C. Bank Ltd. | 1,000.00 | 1,000.00 |
| b. MDCC Bank Ltd. | 8,00,000.00 | 8,00,000.00 |
| c. Shares of Co-Op.Hsg.Societies | 58,000.00 | 58,000.00 |
| | 8,59,000.00 | 8,59,000.00 |
| 4) Shares (Others): | | |
| a. PNCPS Unity Small Finance Bank (At Face Value: Rs. 29,48,46,660.00) | 29,48,46,660.00 | 29,48,46,660.00 |
| b. Equity Shares of Unity Small Finance Bank (At Face Value: Rs. 7,37,11,660.00) | 7,37,11,660.00 | 7,37,11,660.00 |
| b. Equity Shares of NUF CDC (At Face Value: Rs. 20,00,000.00) | 20,00,000.00 | - |
| | 37,05,58,320.00 | 36,85,58,320.00 |
| TOTAL | 2,67,48,96,495.00 | 2,02,46,83,414.00 |

SCHEDULE-J**LOANS AND ADVANCES :**

| | | As at 31.03.2026 | As at 31.03.2025 |
|---|-------------------|--------------------------|--------------------------|
| A. SHORT TERM LOANS : | | | |
| Cash Credits, Overdrafts & Others, of which secured Against: | - | | |
| a. Government & Other Approved Securities. | 95,62,92,054.81 | | |
| b. Other Tangible Securities. | 1,10,29,99,709.92 | 2,05,92,91,764.73 | 1,99,14,39,097.38 |
| Of the Advances amount due from individuals: Rs.143,00,62,584.70 | | | |
| Of the advances, amount Overdues:Rs.12,60,01,433.03 | | | |
| Considered Bad & Doubtful of Recovery (Provided as per RBI Guidelines):Rs.9,81,73,610.60 | | | |
| B. MEDIUM TERM LOANS : | | | |
| of which, secured against. | | | |
| a. Government & Other Approved Securities. | - | | |
| b. Other Tangible Securities. | 88,14,05,584.12 | | |
| c. Personal Sureties with or without Collateral Securities | 7,20,12,159.41 | 95,34,17,743.53 | 80,71,03,783.91 |
| Of the Advances amount due from individuals: Rs.64,71,17,791.18 | | | |
| Of the advances, amount Overdues:Rs.2,67,16,174.67 | | | |
| Considered Bad & Doubtful of Recovery (Provided as per RBI Guidelines):Rs.2,15,09,293.86 | | | |
| C. LONG TERM LOANS : | | | |
| of which Secured against | | | |
| a. Government & Other Approved Securities. | - | | |
| b. Other Tangible Securities. | 3,65,01,27,152.62 | | |
| c. Personal Sureties with or without Collateral Securities | 7,33,99,508.00 | 3,72,35,26,660.62 | 3,06,91,97,655.14 |
| Of the Advances amount due from individuals: Rs 156,27,93,904.48 | | | |
| Of the advances, amount Overdues:Rs. 15,13,03,870.41 | | | |
| Considered Bad & Doubtful of Recovery (Provided as per RBI Guidelines):Rs.19,86,55,180.47 | | | |
| {Total NPAs: Rs.31,83,38,084.93} | | | |
| {Total Overdue Rs.30,40,21,478.11} | | | |
| Total | | 6,73,62,36,168.88 | 5,86,77,40,536.43 |

SCHEDULE-L**OTHER ASSETS :**

| | As at 31.03.2026 | As at 31.03.2025 |
|---|------------------------|------------------------|
| Stock of Stationery & Adhesive Stamps | 32,63,195.44 | 35,79,833.88 |
| Stock of PAN Card Coupons | 36,874.80 | 39,413.70 |
| Stock of ATM Rupay Card | 1,66,497.50 | 422.50 |
| Security Deposit for Utility & Other Services | 8,32,412.29 | 8,27,737.29 |
| Deposit for Leasehold Premises | 99,54,385.00 | 84,86,385.00 |
| Prepaid Expenses | 85,94,719.70 | 66,46,656.00 |
| Clearing Difference Receivable | 4,52,106.00 | 4,52,106.00 |
| Festival Advances to Staff | 5,02,500.00 | 6,45,000.00 |
| Staff Advances- Premium of Group Mediclaim Policy | 32,61,467.00 | 34,77,145.00 |
| DEAF Claims Receivable from RBI | - | 52,541.00 |
| Advance Tax/ Tax Paid under Appeal | 4,25,23,530.60 | 3,82,44,412.20 |
| Clearing Pool Account | 13,35,992.58 | 13,72,331.58 |
| Miscellaneous Assets | 49,30,379.95 | 65,42,986.73 |
| Sundry Debtors | 53,817.00 | 4,65,288.00 |
| Cash Margin on Settlement Guarantee Fund (CCIL) | 92,00,000.00 | 42,00,000.00 |
| Cash Margin on Default Fund (CCIL) | 13,00,000.00 | 13,00,000.00 |
| Input Tax Credit (GST) (Net) | 31,04,851.53 | - |
| Deferred Tax Asset (Net) | 48,38,981.14 | 49,13,515.14 |
| NACH Dep. Against Collateral SGM | 5,00,000.00 | 5,00,000.00 |
| Excess Contribution towards Leave Encashment | 1,22,79,785.00 | 36,67,716.00 |
| Settlement Accounts (RTGS/ POS/ ECOM/ UPI/ IMPS) | 3,04,55,269.04 | 1,83,17,503.38 |
| TOTAL | 13,75,86,764.57 | 10,37,30,993.40 |

**SCHEDULES TO PROFIT &
FOR THE YEAR ENDED**

SCHEDULE-M

INTEREST ON DEPOSITS & BORROWINGS:

| | Current Year | Previous Year |
|---------------------------|------------------------|------------------------|
| a. Interest on Deposits | 50,32,39,589.36 | 43,71,19,469.03 |
| b. Interest on Borrowings | 5,53,489.48 | 19,75,842.11 |
| TOTAL | 50,37,93,078.84 | 43,90,95,311.14 |

SCHEDULE-N

SALARIES, ALLOWANCES, BONUS, GRATUITY & PROVIDENT FUND:

| | Current Year | Previous Year |
|--|------------------------|------------------------|
| a. Salaries including Leave Encashment | 13,28,60,249.50 | 13,97,99,272.80 |
| b. Bonus & Ex-gratia | 1,00,07,324.00 | - |
| c. Staff Gratuity | 52,04,284.68 | 1,17,50,982.46 |
| d. Other Allowances & Expenses | 48,22,587.94 | 55,12,169.00 |
| e. Staff Provident Fund | 1,48,67,293.50 | 1,18,84,441.00 |
| f. Staff Training Expenses | 6,85,474.00 | 2,85,131.50 |
| TOTAL | 16,84,47,213.62 | 16,92,31,996.76 |

SCHEDULE-O

DIRECTORS & LOCAL COMMITTEE MEMBERS FEES, ALLOWNCES & EXPENCES:

| | Current Year | Previous Year |
|--|---------------------|---------------------|
| a. Meeting Allowances | 15,47,560.00 | 16,60,223.00 |
| b. Meeting Expenses Including Conveyance | 26,71,895.00 | 22,86,295.00 |
| TOTAL | 42,19,455.00 | 39,46,518.00 |

SCHEDULE-P

RENT, TAXES, INSURANCE & LIGHTING:

| | Current Year | Previous Year |
|--------------------------------|-----------------------|-----------------------|
| Rent Including Service Charges | 2,60,88,013.48 | 2,33,35,985.51 |
| Electricity Expenses | 50,61,729.67 | 54,79,907.23 |
| Insurance Premium | 15,91,570.31 | 18,29,089.00 |
| Municipal Taxes on Premises | 23,16,709.00 | 25,15,832.00 |
| Water Bills & Taxes | 2,32,342.09 | 2,44,150.00 |
| Premium Paid to DICGC | 1,18,37,269.28 | 1,09,74,005.52 |
| Locker Rent Paid | - | 14,868.00 |
| TOTAL | 4,71,27,633.83 | 4,43,93,837.26 |

SCHEDULE-Q

OTHER EXPENDITURE:

| | Current Year | Previous Year |
|---|-----------------------|-----------------------|
| Bank Charges | 10,78,048.88 | 2,24,430.62 |
| Clearing House Charges | 9,28,809.32 | 9,67,431.02 |
| Subscription & Membership Fees | 2,88,897.58 | 2,79,458.74 |
| Conveyance Expenses | 7,89,710.00 | 5,37,669.00 |
| Miscellaneous Expenses | 23,73,143.40 | 25,93,759.83 |
| Vehicle, Power, Fuel, Repairs. & Maintenance Expenses | 16,19,733.14 | 15,55,465.00 |
| Annual General Meeting Expenses | 10,74,425.50 | 7,59,526.50 |
| Recovery Expenses | 91,541.00 | 1,74,315.00 |
| Computer Expenses | 1,31,18,199.91 | 97,48,835.61 |
| Functions & Ceremony Expenses | 16,66,987.96 | 1,95,854.00 |
| Interest on Late Payment of TDS | 962.00 | 1,41,547.00 |
| Clearing Courier Charges | 4,73,043.00 | 4,67,082.00 |
| Salaries to Outsourced Staff | 55,61,366.78 | 61,06,553.30 |
| Service Charges on ATMs | 33,28,607.60 | 33,09,275.42 |
| House Keeping Expenses | 9,11,292.00 | 6,68,077.00 |
| Internet Banking Expenses | 25,77,969.80 | 22,00,931.52 |
| Conectivity Charges for CBS | 1,06,20,481.86 | 1,06,13,623.58 |
| Charges Paid to CCIL | 2,32,909.00 | 2,94,317.00 |
| UPI Service Charges Paid | 13,79,081.10 | 16,51,586.71 |
| UPI Switch Fee Paid | 6,87,257.75 | 4,19,681.94 |
| Service Charges on IMPS | 1,46,201.93 | 1,98,184.75 |
| Repairs & Maintenance to Property | 51,84,396.00 | 40,46,459.60 |
| Business Promotion Expenses | 16,91,360.20 | 3,97,457.00 |
| Goods & Services Tax Paid (GST) | 11,156.21 | 17,91,096.25 |
| TOTAL | 5,58,35,581.92 | 4,93,42,618.39 |

SCHEDULE-R

INTEREST & DISCOUNTS:

| | | Current Year | Previous Year |
|--|-----------------|------------------------|------------------------|
| a. On Loans & Advances: | | 66,03,60,853.16 | 59,29,49,274.72 |
| b. On Investments: | | | |
| Fixed Deposit With Banks/Mutual funds/ Commercial Papers | 11,93,52,931.00 | | 9,51,81,830.00 |
| Government Securities/Repo | 13,59,96,570.96 | 25,53,49,501.96 | 12,82,91,493.61 |
| TOTAL | | 91,57,10,355.12 | 81,64,22,598.33 |

(Ishwardas Lalwani)
Chief Executive Officer

(Vikram V.Bhilare)
Chairman

(Chandrakant T.Dalvi)
Vice-Chairman

(Chandrakant Gawade)
Director

(Balasaheb T. Bhaleghare)
Chairperson (Audit Committee)

