जी एस महानगर को-ऑपरेटिव्ह बँक लिमिटेड

(शेड्युल्ड बँक)

एक भक्कम व विश्वसनीय आधार



Scan for Current Interest Rates on Deposits & Loans

५३ वा वार्षिक अहवाल (२०२५-२०२६)

www.gsmahanagarbank.com

आठवणी
जीं एस महानगर बँक
परिवाराच्या ...



देशातील अग्रगण्य अशा अहमदनगर जिल्हा मध्यवर्ती सहकारी बँकेचे सन्माननीय अध्यक्ष व
जीएस महानगर बँकेचे कर्तुत्ववान अध्यक्ष म्हणून ज्यांची इतिहासात नोंद झाली असे

स्व. मा. ॲड. उदय गुलाबराव शेळके साहेब



स्व.मा.सॉलिसिटर गुलाबरावजी शेळके साहेब

संस्थापक अध्यक्ष- जी एस महानगर को-ऑप.बँक.लि.

महाराष्ट्राचे
उपमुख्यमंत्री

अजित दादा

भावपुर्ण श्रद्धांजली



संस्थापक – अध्यक्ष



स्व.मा. सॉलिसिटर गुलाबरावजी शेळके साहेब
(संस्थापक - अध्यक्ष)

विद्यमान संचालक मंडळ



श्रीमती गितांजली उदय शेळके
अध्यक्षा
(०९-०६-२०२५ पासून)



श्री. भास्कर बाबाजी कवाद
उपाध्यक्ष
(०९-०६-२०२५ पासून)



श्री. सतिश अनंत खणकर
संचालक
(०९-०६-२०२५ पासून)



श्री. बबन भाऊ लंके
संचालक
(०९-०६-२०२५ पासून)



श्री. रविंद्र दत्तात्रय ढोले
संचालक
(०९-०६-२०२५ पासून)



श्री. श्रीधर कोंडीराम कोठावळे
संचालक
(०९-०६-२०२५ पासून)

विद्यमान संचालक मंडळ



श्री. संतोष भाऊराव रणदिवे
संचालक
(०९-०६-२०२५ पासून)



श्री. विलास दगडू पालवे
संचालक
(०९-०६-२०२५ पासून)



श्री. सचिन सिताराम आडसूळ
संचालक
(०९-०६-२०२५ पासून)



श्री. गणेश सावकार गुंजाळ
संचालक
(०९-०६-२०२५ पासून)



श्री. मंगेश नारायण खोसे
संचालक
(०९-०६-२०२५ पासून)



सौ. कुंदा भास्कर खोसे
संचालिका
(०९-०६-२०२५ पासून)



श्री. संतोष क. पठारे
संचालक
(०९-०६-२०२५ पासून)



श्री. शंकर पांडुरंग शिंदे
संचालक
(०९-०६-२०२५ पासून)



श्री. पांडुरंग विष्णु शिंदे
संचालक
(०९-०६-२०२५ पासून)



श्री. भिवाजी भागुजी थोरात
संचालक
(०९-०६-२०२५ पासून)



श्री. मंगलदास भागुजी थोरात
संचालक
(०९-०६-२०२५ पासून)



श्रीमती छाया रामदास वाढवणे
संचालिका
(०९-०६-२०२५ पासून)



श्री. अशोक एस. नवले
कार्यलक्षी संचालक



श्री. नितिन आर. खोडदे
कार्यलक्षी संचालक



श्री. लक्ष्मीकांत देसाई
प्र. कार्यकारी संचालक
(२५/०२/२०२६ पर्यंत)



श्री. शशिकांत लक्ष्मण अभंग
प्र. कार्यकारी संचालक



श्री. विठ्ठलराव बी. पाटील
सरव्यवस्थापक



श्री. देबोर्षी शिशीरकुमार घोष
सरव्यवस्थापक

संचालक मंडळ (सन ३१/०५/२०२५ पर्यंत)

- **श्रीमती सुमन गुलाबराव शेळके** अध्यक्षा
- **श्री. भास्कर बाबाजी कवाड** उपाध्यक्ष
- **श्री. वसनजी धारजी देढीया** संचालक
- **श्री. बन्सी चिमाजी बांगर** संचालक
- **श्री. सुरेश होनाजी ढोमे** संचालक
- **श्री. रामचंद्र राजाराम तिकोने** संचालक
- **श्री. सतिश अनंत खणकर** संचालक
- **श्री. बबन भाऊ लंके** संचालक
- **श्री. विकास दामोदर उंद्रे** संचालक
- **श्री. शिवाजी कोंडीबा कारखिले** संचालक
- **श्री. भानुदास जनार्दन खोसे** तज्ञ संचालक
- **श्री. श्रीधर कोंडीराम कोठावळे** संचालक
- **श्री. रविंद्र दत्तात्रय ढोले** संचालक
- **डॉ.सौ. गीतांजली राजेश डेरे** संचालिका
- **श्रीमती गीतांजली उदय शेळके** संचालिका
- **स्मिता गुलाबराव शेळके** संचालिका
- **ॲड. श्री. केतन तुषार कोठावळे** तज्ञ संचालक
- **श्री. नारायण शंकर कुऱ्हे** संचालक
- **श्री. विलास दगडू पालवे** संचालक
- **श्री. संतोष भाऊराव रणदिवे** संचालक
- **श्री. वासुदेव गुरम** कार्यकारी संचालक (१६/०६/२०२५ पर्यंत)
- **श्री. लक्ष्मीकांत देसाई** प्र.कार्यकारी संचालक (२५/०२/२०२६ पर्यंत)
- **श्री. अविनाश राणा** कार्यकारी संचालक (२५/०६/२०२६ पर्यंत

वार्षिक सर्वसाधारण सभेची सूचना

बँकेच्या सर्व सभासदांना कळविण्यात येते की, बँकेची ५३ वी वार्षिक सर्वसाधारण सभा गुरूवार दिनांक २४ सप्टेंबर २०२६ रोजी सकाळी १०.३० वाजता बँकेच्या अध्यक्षा श्रीमती गितांजली उदय शेळके यांच्या अध्यक्षतेखाली 'राष्ट्रीय मिल मजदूर संघ, महात्मा गांधी सभागृह, दुसरा मजला, मजदूर मंजील, ग.द.आंबेकर मार्ग, परेल-भोईवाडा, मुंबई -४०० ०१२' या ठिकाणी आयोजित केली आहे. सदर सभेत खालील विषयांवर कामकाज पार पडेल.

-: विषय पत्रिका :-

१. दिनांक २१ ऑगस्ट, २०२५ रोजी झालेल्या ५२ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.

२. अ) मा.अध्यक्षांनी सादर केलेल्या सन २०२५-२६ सालचा वार्षिक अहवाल,दि. ३१ मार्च, २०२६ अखेरचे ताळेबंद व नफा तोटा पत्रक, तसेच सन २०२५-२६ सालचे वैधानिक हिशोब तपासणी अहवाल यावर विचार करुन ते स्विकृत करणे व सन २०२४-२५ च्या वैधानिक लेखा परीक्षण अहवालाचे बँकेने सादर केलेल्या दोष दुरूस्ती अहवालची नोंद घेणे.

ब) संचालक मंडळाने शिफारस केल्याप्रमाणे अहवाल सालात झालेल्या नफ्याच्या वाटणीस व भागधारकांस द्यावयाचा लाभांशास मंजूरी देणे.

३. सन २०२६-२७ करीता वैधानिक लेखापरीक्षणा साठी बँकेच्या संचालक मंडळाने भारतीय रिझर्व्ह बँकेला मंजुरी करीता शिफारस केलेल्या सनदी लेखा परीक्षकांस रिझर्व्ह बँकेने दिलेल्या मंजुरीची नोंद घेणे आणि वैधानिक लेखा परीक्षकांची नेमणुक करणे व त्यांचा मेहनताना ठरविणे.

४. सन २०२६-२७ सालाकरिता बँकेने तयार केलेले अंदाजपत्रक तसेच पुढील वर्षात करण्यात येणाऱ्या विकास कामकाजाचा आढावा घेणे.

५. महाराष्ट्र शासनाच्या नागरी सहकारी बँकासाठी एकरकमी कर्ज परतफेड योजना २०२४ शासन निर्णय क्रं.युआरबी १८०७ /प्र.क्र.४५९ (ब)/७- स दिनांक ०४/०७/२०२४ अंतर्गत तडजोड केलेल्या थकीत कर्जखात्यांमध्ये वसुल झालेल्या कर्ज प्रकरणांची सचांलक मंडळाने घेतलेल्या निर्णयाची नोंद घेणे.

६. भारतीय रिझर्व्ह बँकच्या परिपत्रक क्रं.DOR.STR.REC.२०/२१.०४.०४८/२०२३-२४ दि. ०८.०६.२०२३ नुसार संचालक मंडळाने स्विकृत केलेल्या सामोपचार तडजोड योजने अंतर्गत वसुल झालेल्या कर्ज प्रकरणांची नोंद घेणे.

७. परीशिष्ठ 'अ ' प्रमाणे बँकेच्या पोटनियमामध्ये (Bye Law) संचालक मंडळाने शिफारस केलेले बदल / सुधारणा यावर चर्चा करुन त्यास मंजुरी देणे .

८. सेवक आकृती बंधास (स्टाफिंग पॅटर्न) मंजुरी देणे.

९. बँकेच्या ५३व्या वार्षिक सर्वसाधारण सभेस गैरहजर असणा-या सभासदांच्या अनुपस्थितीस मान्यता देणे.

१०. मा. अध्यक्षांच्या परवानगीने येणाऱ्या इतर विषयांवर चर्चा करणे.

(श्री शशिकांत एल अभंग)
प्रभारी कार्यकारी संचालक
(संचालक मंडळाच्या आदेशावरुन)

दिनांक -०३/०९/२०२६
ठिकाण- मुंबई-४०००१२

विशेष सूचना : १) गणसंख्येअभावी सभा तहकूब झाल्यास, ती सभा त्याच ठिकाणी, अर्ध्या तासानंतर म्हणजे सकाळी ११.०० वाजता सुरू होईल व पोटनियम क्रं. ३५ (३) अन्वये त्या सभेस गणसंख्येचे बंधन राहणार नाही

महत्त्वाच्या सूचना

१. वार्षिक सर्वसाधारण सभेचे कामकाज सुलभ होण्याच्या दृष्टीने ज्या सभासदांना बँकेच्या अहवाल सालाच्या कामकाजा विषयी प्रश्न विचारायचे असतील त्यांनी दि. १५/०९/२०२६ पर्यंत बँकेच्या मुख्य कार्यालयात कार्यालयीन वेळेत आपल्या सुचना लेखी किंवा agm53@gsmahanagarbank.in या ई-मेल आयडीवर पाठवाव्यात.

२. जे सभासद ३१ मार्च २०२६ रोजी सभासद पटावर असतील त्यांना दिनांक ३१/०३/२०२६ रोजी धारण केलेल्या भागावर सरळ व्याज दराने, तसेच दिनांक १/०४/२०२५ ते ३१/०३/२०२६ या काळात त्यांनी घेतलेल्या भाग रकमेवर गुणक पध्दतीने लाभांश रक्कम मंजुरी नंतर त्याच्या खात्यावर जमा करण्यात येईल. थकबाकीदार असलेल्या सभासदांचा व त्यांच्या जामिनदाराचा लाभांश संबधीत कर्जखात्यात जमा केला जाईल.

३. सभासदांनी आपले नवीन राहण्याचे पत्ते बदलण्याबाबत, आपल्या खात्यावरील वारस नोंद / बदल किंवा आपले खाते निष्क्रीय (Inoperative)होऊ नये म्हणुन जवळच्या शाखेत अर्जाव्दारे नवीन केवायसी कागदपत्रे सादर करून आपले खाते अदयावत (Operative)ठेवणे व त्यावरील दैनंदिनव्यवहारांची माहीती एसएमएस बँकीग व्दारे प्राप्त करून घेणे अत्यंत महत्वाचे आहे.

४. ज्या सभासदांनी आपले भाग दाखले नेलेले नसतील त्यांनी ते संबधीत शाखेतुन त्वरीत घ्यावेत.

५. **सभासदांच्या खात्यावरील केवायसी**:- केवायसी करीता सभासदांनी राहण्याचे नवीन पत्ते, Email address, मोबाईल क्रमांक, पासपोर्ट साईज फोटो, आधार व पॅन कार्ड बँकेच्या दप्तरी दाखल करणे आवश्यक आहे. तसेच भारतीय रिजर्व बँकेच्या मार्गदर्शक तत्वानुसार प्रत्येक दोन / आठ व दहा वर्षाने आपल्या खात्याची केवायसी पुन्हा अदयावत करणे बंधनकारक आहे.
KYC of Account :- It is Important to submit Re-KYC documents at periodic interval to avoid any restriction being placed in the account as per RBI guidelines.

६. **Cyber Security संदर्भात - सभासद /खातेदारांच्या डिजिटल व्यवहारांबाबत** :-Digital Transactionबाबत सभासदांनी योग्य ती दक्षता घेवून आपला OTP व पासवर्ड इतर कोणत्याही व्यक्तीस देवू नये. कोणत्याही ऑनलाईन पध्दतीने आपल्या खात्याबाबत माहिती देणे धोक्याचे आहे. बँकेकडून आपल्या व्यवहारा संदर्भात आलेली सुचना पाहून खात्री करण्यात यावी.

७. बॅकेच्या विविध सेवांबाबत आकारण्यात येणारे Minimum Balance Charges व इतर चार्जेसचे माहितीपत्रक सर्व शाखांमध्ये उपलब्ध आहे. तसेच बँकेच्या https://gsmahanagar.bank.in या संकेतस्थळावर उपलब्ध आहे

८. **खातेदार जागरुकता (Customer Awareness)**: आपली बँक खातेदारांच्या तक्रारीची निवारण करण्यास सर्तक असून, शाखापातळीवर खातेदारांच्या तक्रारीचे निवारण न झाल्यास सदर तक्रार complaint@gsmahanagarbank.in या संकेतस्थळावर पाठवा.

९. **धनादेश पॉझीटीव्ह पे पध्दत (CPPS):-** भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार खातेदारांनी आपल्या खात्यातून रू. ५.०० लाख व त्यापेक्षा जास्त रकमेचा धनादेश दिल्यास मोबाईल ॲपव्दारे किंवा प्रत्यक्ष पूर्वसूचना बँकेच्या शाखेत देणे आवश्यक आहे.

१०. सन २०२५/२०२६ सालचा वार्षीक अहवाल बँकेची वेबसाईट https://gsmahanagar.bank.in वर उपलब्ध असून प्रत्यक्ष अहवाल पाहिजे असल्यास सभासदांनी आपली ओळख पटवुन जवळच्या शाखेतून प्राप्त करावेत.

गुणगौरव कार्यक्रम

बँकेच्या सर्व सभासदांना कळविण्यात येते की, दर वर्षाप्रमाणे या वर्षीही वार्षिक सर्वसाधारण सभेच्या वेळी मा. अध्यक्षांच्या हस्ते इयत्ता १०वी व १२वी च्या माहे फेब्रुवारी/मार्च २०२६ मध्ये झालेल्या परीक्षेमध्ये किमान ८० टक्के व त्यापेक्षा जास्त गुण मिळविलेल्या सभासदांच्या मुलांचा/मुलींचा सत्कार करुन बक्षिस वाटप करण्यात येणार आहे.तरी सभासद पालकांना अशी विनंती करण्यात येत आहे, की त्यांनी आपल्या ज्या मुला/मुलींना इयत्ता १०वी किंवा १२वी मध्ये किमान ८० टक्के किंवा त्यापेक्षा जास्त गूण मिळालेले असतील तर त्यांची नावे तसेच बँकेचे सभासद अथवा त्यांची मुले UPSC/MPSC/CA/CS परीक्षेमध्ये उत्तीर्ण झालेली असतील तर त्यांचीही नावे यादीत समाविष्ट करण्यासाठी अर्ज, सभासद क्रमांक व गुणपित्रकेची साक्षांकित केलेली छायांकित प्रत (certified xerox copy) बँकेच्या प्रशासकीय कार्यालयात परस्पर अथवा नजीकच्या शाखेमार्फत दिनांक २१ सप्टेंबर- २०२५ पर्यंत सादर करावी. ५३ व्या वार्षिक सभेत बँकेतर्फे त्यांचा विशेष सत्कार करण्यात येणार आहे.

५३ वा वार्षिक अहवाल, सन २०२५-२६

सन्माननीय सभासद बंधू भगिनींनो,

बँकेच्या दि. ३१ मार्च, २०२६ अखेर पूर्ण झालेल्या आर्थिक वर्षाचा ५३ वा वार्षिक अहवाल, ताळेबंद पत्रक व नफातोटा पत्रक आपणासमोर सादर करताना मला आनंद होत आहे.

आर्थिक वर्ष २०२५-२६ चा एकंदरीत आढावा घेतला असता आपणांस ज्ञात आहे की, गेल्या तीन वर्षापासून जागतिक परिस्थितीतील बदलांमुळे याही अहवाल वर्षात देखील काही प्रमाणात मंदी असल्याने,सर्वच व्यवसाय व उदयोगधंदयाची वाढ अपेक्षेप्रमाणे झालेली नाही.तसेच सरकारी बँका ,खाजगी बँका व स्मॉल फायनांन्स बँका यांची रिटेल बॅकींग मध्ये असलेली तीव्र स्पर्धा असताना देखील आपल्या बँकेने इतर नागरी सहकारी बँकांच्या तुलनेत सन २०२५-२६ मध्ये आर्थिक दृष्टया सर्वांगीण अशी प्रगती साधलेली आहे. आपल्या बँकेचा एकूण व्यवसाय रु.४८४२.१९ कोटी इतका झालेला आहे. दरवर्षाप्रमाणे या वर्षीही बँकेने सहकारी बँकांसमोर असलेल्या अडचणी व तीव्र स्वरुपाच्या स्पर्धेत कामकाज करुन आपल्या प्रगतीची वाटचाल ठरवून दिलेल्या उदिद्ष्टांनुसार चालू ठेवलेली आहे.पुढील आकडेवारीवरुन बँकेने केलेल्या प्रगतीची कल्पना आपणांस स्पष्ट दिसुन येईल.याशिवाय अहवाल वर्षामध्ये बँकेने केलेल्या कामगिरीचा व प्रगतीचा खालील प्रमाणे उल्लेख मी करु इच्छिते.

अ.क्र.	तपशील	मागील वर्षाअखेरची रक्कम (रु. कोटीत)	अहवाल वर्षाअखेरची रक्कम (रु. कोटीत)
१	भाग भांडवल	६६.१३	६४.४६
२	राखीव व इतर निधी	४३७.७४	४४५.८३
३	ठेवी	३०२२.४८	३१७५.१०
४	कर्जे	१५७९.४५	१६६७.०९
५	गुंतवणुक	१५७६.४५	१५९७.६६
६	खेळते भांडवल	३७४१.३५	३९०४.९२
७	निव्वळ नफा	१६.२४	८.४५

याशिवाय अहवाल वर्षामध्ये बँकेने केलेल्या कामगिरीचा खालीलप्रमाणे उल्लेख मी करू इच्छितो.

सभासद संख्या -८५६७८ :-

गतवर्षी म्हणजेच दिनांक ३१/०३/२०२५ अखेर बँकेची एकूण सभासद संख्या ८२४८७ इतकी होती.अहवाल वर्षात ५०४० नवीन सभासद झालेले असुन वर्षाअखेर १८४९ इतके सभासद निवृत्त झालेले आहेत. वर्षअखेर पटावर असलेल्या सभासदांची एकूण संख्या ८५६७८ इतकी झाली आहे.

भाग भांडवल - रुपये ६४.४६ कोटी

गतवर्षाअखेर बँकेचे एकूण भागभांडवल रु. ६६.१३ कोटी इतके होते. अहवाल वर्षात त्यात रु. १.६७ कोटीने घट झालेली आहे. अहवाल वर्षाअखेर एकूण भरणा झालेले भाग भांडवल रु. ६४.४६ कोटी इतके झालेले आहे. गतवर्षीच्या तुलनेत भाग भांडवलामध्ये शेकडा २.५३% ने घट झालेली आहे.सदर घट होण्याचे कारण म्हणजे, भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार ज्या नागरी सहकारी बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) हे १२% पेक्षा जास्त असल्यास, अशा नागरी सहकारी बँकांच्या सभासदांना देण्यात येणाऱ्या कर्जाच्या प्रमाणात भाग भांडवल रकमेची टक्केवारी /रक्कम ठरविण्याचा अधिकार सबंधीत नागरी सहकारी बँकेच्या व्यवस्थापनास दिलेला आहे. आपल्या बँकेचे गतवर्षाचे भांडवल पर्याप्तता प्रमाण (CRAR), माहे मार्च-२०२६ अखेर २०.११% इतके असल्याने वैयक्तिक सुरक्षित कर्जदार यांना फक्त रु. १,०००/ व घरकर्ज दारांना जास्तीत जास्त रु.१०,०००/ इतके भाग भांडवल घेण्याचे ठरविण्यात आले आहे, की जेणे करुन छोटया रकमांच्या कर्जदारांमध्ये वाढ होऊन अग्रक्रम घटकाच्या कर्जाचे उद्दीष्ट साध्य होऊन बँकेच्या नफा शक्तीत वाढ होईल व नफा शक्तीत वाढ झाल्यामुळे बँकेच्या स्वनिधीत आपोआप वाढ होईल. तसेच बँकेच्या पोटनियमात पान क्र.१२ मध्ये मुद्दा क्र.२२ मध्ये सभासदत्वास एक वर्ष पूर्ण झाल्यानंतर सभासद बँकेच्या सभासदत्वाचा राजीनामा देवू शकतो. तसेच बँकेने महाराष्ट्र राज्य सहकार खाते यांच्या परिपत्रकाप्रमाणे एकरकमी परतफेड योजनेचा (OTS) अवलंब केल्यामुळे, एकरकमी परतफेड योजनेच्या (OTS) अंतर्गत भाग भांडवल वजा करता कर्ज खाते बंद होत असेल तर,सदरचे भाग भांडवल वर्ग केले जात आहे. त्यामुळे भाग भांडवल रकमेत घट झालेली आहे.

राखीव व इतर निधी – रुपये ४४५.८३ कोटी :–

बँकेकडे गतवर्षाअखेर एकूण रुपये ४३७.७४ कोटी इतके राखीव व इतर निधी होते. त्यामध्ये रु.८.०९ कोटी इतक्या रकमेची भर पडून अहवाल वर्षाअखेर एकूण रु.४४५.८३ कोटी इतके राखीव व इतर निधी झालेले आहेत. गतवर्षीच्या तुलनेत राखीव व इतर निधीमध्ये १.८५% ने वाढ झालेली आहे.

ठेवी – रुपये ३१७५.१० कोटी :–

बँकेकडे गतवर्षाअखेर एकूण रु.३०२२.४८ कोटी इतक्या ठेवी होत्या. त्यामध्ये रु.१५२.६२ कोटी इतक्या रकमेच्या ठेवींची वाढ होऊन अहवाल वर्षाअखेर बँकेच्या एकूण ठेवी रु.३१७५.१० कोटी इतक्या झालेल्या आहेत. तसेच गतवर्षी ठेवीवरील व्याजाचा सरासरी दर (Average Cost of Deposit) ५.३५% इतका होता. तो चालू आाथक वर्षात ५.००% इतका राखलेला आहे. गतवर्षाच्या तुलनेत चालू आर्थिक वर्षामध्ये ठेवीवरील व्याजाच्या सरासरी दर (Average Cost of Deposit) मध्ये ०.३५% ने घट झालेली आहे. तर ठेवीमध्ये ५.०५% ने वाढ झालेली आहे.

कर्ज व्यवहार – रुपये १६६७.०९ कोटी:–

गतवर्षाअखेर बँकेने सभासदांस विविध प्रकारच्या कर्ज योजनांद्वारे एकूण रु. १५७९.४५ कोटी इतके कर्ज वाटप केलेले होते. त्यामध्ये अहवाल वर्षात रु. ८७.६४ कोटी रक्कमेने वाढ होऊन अहवाल वर्षा अखेर एकूण कर्ज वाटप रु. १६६७.०९ कोटी इतके झालेले आहे. कर्जामध्ये गतवर्षीच्या तुलनेत ५.५५% ने वाढ झालेली आहे.कर्ज व्यवसायामध्ये वाढ करण्यासाठी बँकेने कर्जदारांच्या उद्योगधंद्याच्या खात्यांचे पतमापन (Credit Rating) करुन पतमापनाच्या निकषाप्रमाणे सदर कर्जदारांना कमीत कमी ९.००% इतका व्याजदर लागू केलेला आहे. तसेच ''गृहलक्ष्मी घर कर्ज योजना'' ही विशेष राबविण्यात येत असून, सदर योजनेचा लाभ घेण्यासाठी बँकेच्या घरकर्ज अर्जामध्ये आणि घर खरेदी करारनाम्या मध्ये प्रथम नाव महिलेचे असल्यास आणि सिबील स्कोर ७०० गुणांहून अधिक असल्यास ८.२० % इतका किमान व्याजदर लागू करण्यात आलेला आहे. तसेच मुंबई स्टॉक एक्सचेंज मध्ये नोंदणीकृत असलेल्या नामांकित कंपन्या व बँकेकडून मान्यता दिलेल्या आस्थापनावरील नोकरदारांचे वैयक्तिक कर्ज हप्ता कपातीचे हमीपत्र दिलेल्या कर्जाची मंजूर कर्ज मर्यादा रु. ५.०० लाखाहुन रु. १०.०० लाखांपर्यंत वाढविण्यात आली आहे. तसेच अर्जदाराचा सिबिल स्कोर ७५० गुणांहुन अधिक असलेल्या वैयक्तिक कर्जासाठी ११% इतका किमान व्याजदर लागु करण्यात आलेला आहे. तसेच शैक्षणिक कर्ज, वाहन तारण कर्ज, दुकान / गाळा खरेदी कर्ज, फार्मा व्यवसायिक कर्ज, डॉक्टर्स व मेडीकल व्यवसायिकांसाठी नवीन कर्ज योजना आकर्षक व्याजदरांमध्ये सुरु करण्यात आल्या आहेत. त्यामुळे पुढील आर्थिक वर्षात कर्ज व्यवसायामध्ये भरघोस वाढ होऊन बँकेच्या नफ्यामध्ये वाढ होणार आहे.

गुंतवणूक – रुपये १५९७.६६ कोटी :–

गतवर्षा अखेर बँकेची एकूण गुंतवणूक रु.१५७६.४५ कोटी इतकी होती.त्यामध्ये अहवाल वर्षात रु.२१.२१ कोटी इतक्या रकमने वाढ झालेली असून अहवाल वर्षाअखेर एकूण गुंतवणूक रु.१५९७.६६ कोटी इतकी झालेली आहे. गतवर्षीच्या तुलनेत गुंतवणूकीमध्ये १.३५% ने वाढ झालेली आहे. गुंतवणुकीवर गतवर्षी सरासरी उत्पन्न ७.२८% इतके मिळालेले होते. अहवाल वर्षात गुतंवणुकीवर सरासरी उत्पन्न ६.९७% इतके मिळालेले आहे.

खेळते भांडवल – रुपये ३९०४.९२ कोटी :–

गतवर्षाअखेर बँकेचे एकूण खळते भांडवल रु.३७४१.३५ कोटी इतके होते. त्यामध्ये अहवाल वर्षात रु.१६३.५७ कोटी इतक्या रकमने वाढ होऊन वर्षाअखेर बँकेचे एकूण खेळते भांडवल रु.३९०४.९२ कोटी इतके झालेले आहे. गतवर्षीच्या तुलनेत खेळत्या भांडवला मध्ये ४.३७% ने वाढ झालेली आहे.

सेवक वर्ग खर्च – रुपये ५५.५९ कोटी :–

मागील वर्षी पगार, भत्ते व सानुग्रह अनुदान यावर रु.५५.४६ कोटी इतका खर्च झालेला होता. अहवाल वर्षात सेवक वर्गावर एकूण खर्च रु.५५.५९ कोटी इतका झालेला आहे.गतवर्षीच्या तुलनेत सेवकवर्ग खर्चामध्ये ०.२३% ने वाढ झालेली आहे. सदर वाढ होण्याचे कारण म्हणजे सानुग्रह अनुदान वाटप व महागाई भत्त्यामधील वाढ झाल्यामुळे सेवक वर्ग खर्चामध्ये वाढ झालेली आहे.

निव्वळ नफा – रुपये ८.४५ कोटी :-

गतवर्षाअखेर ढोबळ नफा रु.२३.१४ कोटी इतका झालेला होता. त्यामधून तरतुदी रु.६.९२ कोटी वजा केल्यास रु.१६.२४ कोटी इतका निव्वळ नफा होता. चालू वर्षी ढोबळ नफा रु.२०.८३ कोटी मधुन आवश्यक तरतुंदींची रक्कम रु.१७.३२ कोटी वजा करता केल्याने तसेच BDDR व इतर रिझर्व्ह रक्कम रु.४.९३ Draw Down केल्याने बँकेचा निव्वळ नफा रु.८.४५ कोटी शिल्लक राहतो. गतवर्षीच्या तुलनेत निव्वळ नपयात ४७.९७% म्हणजे रु.७.७९ कोटीने घट झालेली आहे.

नफा विभागणी :-

चालु वर्षाचा निव्वळ नफा रु.३,५२,०७,५०८.३८ मध्ये रु.४,९३,००,०००.०० इतकी रक्कम Draw Down Reserve केल्यामुळे वाटपासाठी निव्वळ नफा रु.८,४५,०७,५०८.३८ इतका शिल्लक राहतो. बँकेस झालेल्या निव्वळ नफ्याची AS-४ नुसार केलेल्या विभागणीच्या नोंदीस कार्योत्तर मंजुरी द्यावी. तसेच महाराष्ट्र राज्य अध्यादेश क्र.१८ (२०२०) दिनांक ०२/११/२०२० नुसार संचालक मंडळास दिलेल्या अधिकारानुसार बँकेस सन २०२५-२६ साली झालेल्या निव्वळ नफ्याच्या खालील प्रमाणे विभागाणीस मंजूरी देण्यासाठी सादर करण्यांत आलेली आहे.

अ. क्र.	निधीचा तपशील	एकूण रक्कम रुपये
१	राखीव निधी २५ % प्रमाणे	२,११,२७,०००.००
२	विशेष राखीव निधी U/S.36(i)(viii)	६२,३८,११३.८९
३	निवडणुक निधी	२०,६५,०००.००
४	अनपेक्षीत नुकसान राखीव निधी	८४,५१,०००.००
५	ईमारत निधी	४८,११,०१७.४९
५	शिल्लक रक्कम पुढील वर्षासाठी वर्ग (*)	४,१८,१५,३७७.००
	एकुण रुपये	**८,४५,०७,५०८.३८**

(*) लाभांश :-

आपली बँक लाभांश वाटप करताना भागधारकांचे हित साधण्याबरोबर बँकेचे भांडवल वाढविण्याचा आलेख समप्रमाणात ठेवला असून गेले अनेक वर्ष भागधारकांना लाभांश वाटपाचे धोरण राबवित आहे. बँकेची आर्थिक प्रगती व लाभांश वाटपाचे धोरण या आधारे चालु वर्षी सभासदांना ७% इतका रिझर्व्ह बँकेच्या मंजुरीच्या अधीन राहून लाभांश देण्याची शिफारस संचालक मंडळ करीत आहे.

ठेवी विमा संरक्षण:-

बँकेच्या ठेवीदारांच्या रुपये ५.०० लाख पर्यंतच्या ठेवींना, 'ठेवी विमा व पत हमी महामंडळ (DICGC)' कायदयानुसार विम्याचे संरक्षण असून त्यासाठीच्या विमा हप्त्याची रक्कम बँक नियमीत भरणा करीत आहे. बँकेने सप्टेंबर-२०२६ पर्यंत विमा हप्त्याची रक्कम ठेवी विमा व पत हमी महामंडळ (DICGC) यांना सदर कायद्यानुसार भरणा केलेली आहे. ठेवी विमा व पत हमी महामंडळ (DICGC) च्या नविन नियमानुसार प्रत्येक खातेदाराच्या ठेवीस रु.५.०० लाखाचे विमा संरक्षण आहे.

उत्पादन क्षमता नसलेली मालमत्ता (एन.पी.ए.) :-

मागील वर्षी बँकेची एकूण अनुत्पादक कर्जे रु.१६०.७८ कोटी इतकी होती. बँकेच्या एकूण कर्जाशी ढोबळ एनपीए चे प्रमाण १०.१८% इतके होते तर निव्वळ एनपीएचे प्रमाण ०.००% इतके होते. अहवाल वर्षात बँकेची एकूण अनुत्पादक कर्जे रक्कम रु.२.९७ कोटीने वाढ होऊन रु.१६३.७५ कोटी इतकी झालेली आहेत. बँकेच्या एकूण कर्जाशी ढोबळ एनपीए चे प्रमाण ९.८२% इतके असून निव्वळ एनपीएचे प्रमाण ०.००% इतके झालेले आहे.

भांडवल पर्याप्तता प्रमाण (CRAR):-

भारतीय रिझर्व बँकेने नागरी सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ९% इतके निश्चित केलेले आहे. परंतु भारतीय रिझर्व्ह बँकेच्या भांडवल पर्याप्ततेच्या सुधारीत धोरणानुसार नागरी सहकारी बँकेचे एकुण चार स्तर केलेले असुन आपली बँक स्तर-३ मध्ये येत आहे. स्तर ३ मध्ये रु.१००० कोटी ते रु.१०००० कोटी पर्यंत ठेवी असलेल्या बँका येत आहेत.सध्या स्तर-२ ते स्तर-४ असलेल्या नागरी सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ३१मार्च २०२४ पासुन किमान १०% इतके, ३१मार्च २०२५ अखेर किमान ११% इतके, ३१मार्च २०२६ अखेर किमान १२% इतके निश्चित केलेले आहे. तसेच आर्थिक दृष्टया सक्षम व उत्कृष्ट व्यवस्थापन बँकांसाठी १२% इतके प्रमाण निश्चित केलेले आहे. या अहवाल वर्षाअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण २०.११% इतके झालेले आहे.

निव्वळ मूल्य (Net Worth):-

गतवर्षी आपल्या बँकेचे निव्वळ मूल्य रु.२५६.६४ कोटी इतके होते.चालु वर्षा अखेर निव्वळ मुल्य रु.२६८.३४ कोटी झालेले आहे. त्यामध्ये रु.११.७० कोटीने वाढ होऊन सदर वाढीचे प्रमाण ४.५५% इतके येत आहे. भारतीय रिझर्व्ह बँकेच्या निव्वळ मुल्य व भाडंवल पर्याप्ततेच्या सुधारीत धोरणानुसार इतर निधी वगळुन फक्त ,मुक्त राखीव निधी निव्वळ मुल्य हिशोबा करीता ग्राहय धरण्यात आलेले आहेत.

शाखा स्थलांतर :-

आपल्या बँकेच्या एकुण १ शाखांचे स्थलांतर नवीन प्रशस्त व वातानुकूलीत जागेमध्ये पुढील ठिकाणी करण्यात आलेले आहे.

१)कामोठे शाखेचे स्थलांतर दि.२३/०२/२०२६ रोजा,शॉप क्रं.०६ व ०७, महाकाली निवास को.ऑप.हौसींग सोसायटी,प्लॉट नं.६ व ७ ,सेक्टर-२१ ,कामोठे,नवी मुंबई,पनवेल -४१०२०९

सहकारी संस्थांच्या नफ्यावर कर आकारणी:-

केंद्र सरकारने आर्थिक वर्ष २००६-०७ पासून सहकारी संस्थांच्या नपयावर करआकारणी चालू केलेली आहे. आपल्या बँकेने चालू आर्थिक वर्ष २०२५-२६ सालासाठी रु.५६०.०० लाख इतकी कर रक्कम तरतूद केली असून त्याचा भरणा अग्रीम कर म्हणून सरकारी तिजोरीमध्ये जमा केलेला आहे.

व्यवस्थापन मंडळ (Board of Management) :-

भारतीय रिझर्व्ह बँकेचे परिपत्रक क्र. RBI/२०१९-२०/१२८ DoR(UCB).BPD.cir.No.८/१२०५.००२/२०१९-२० दि.३१/१२/२०१९ नुसार रु.१००/- कोटीपेक्षा जास्त ठेवी असणाऱ्या नागरी सहकारी बँकाना व्यवस्थापन मंडळ (Board of Management) ची स्थापना करणे आवश्यक आहे. त्या अनुषंगाने बँकेच्या सुधारीत उपविधी क्र. ३९(२) नुसार बँकेच्या व्यवस्थापन मंडळामध्ये खालील व्यक्ती/सदस्यांची नियुक्ती केलेली असुन सदर व्यवस्थापन मंडळ दिनांक ०९/०९/२०२५ पासुन बँकेत कार्यरत आहे.

अ. क्र.	नाव	विशेष ज्ञान व प्रत्यक्ष व्यवहारिक अनुभव असलेले क्षेत्र	शैक्षणिक पात्रता
१	श्री.श्रीकांत विठ्ठलराव खोडदे	उत्पादन क्षेत्राचे व यंत्रसामुग्री अभ्यासक	बी.टेक (कृषी इंजि.)
२	श्री.रविराज विजय मराठे	हिशोबनिसाचा व्यवसाय (Chartered Accountant)	बी.कॉम.सी.ए.
३	श्री.महेश जयसिंग डुंबरे	बी.ई.(ईलेक्ट्रॉनिक्स) एमबीए	बी.ई.(ईलेक्ट्रॉनिक्स) एमबीए
४	श्री. कौशल सुधाकर धोंडे	कायदे (Law)	बी.ई.(कॉम्प्युटर) एलएलबी
५	श्री.संतोष भाऊराव रणदिवे	प्रसारण,ब्रॉडबँड आणि केबल टिव्ही (Broadcasting ,Broadband and Cable TV)	बी.कॉम.
६	श्री. गणेश सावकार गुंजाळ	हिशोबनिसाचा व्यवसाय (Chartered Accountant)	एमबीए, एलएलबीए, जीडीसी अँड ए

बँकेच्या विकास कामाबाबत :-

बँकेचे नूतन प्रशासकीय कार्यालय :- बँकेने स्वमालकी तत्वावर खरेदी केलेल्या सि.टी.सर्वे ७१५, माझगाव विभाग, डॉ.बाबासाहेब आंबेडकर रोड, काळाचौकी, चिंचपोकळी, मुंबई-४०० ०३३ येथील मालकी हक्काने खरेदी केलेल्या जागेतील एकुण क्षेत्र ७१५ चौ.मीटर जागेवर बँकेचे भव्य दिव्य असे ९ मजली प्रशासकीय कार्यालयाचे बांधकाम काम पुर्ण झालेले असुन किरकोळ आतील काम चालु आहे. त्यामुळे बँकेच्या नवीन वास्तूचे काम या वर्षा अखेरीस पुर्णत्वास येईल.

बँकेच्या तत्रंज्ञान विकासाबाबत :-

१. बँकेने नियमितपणे तंत्रज्ञानाची कास धरुन, NEFT, RTGS, UPI, POS, IMPS, CTS या सुविधा खातेदारांना अविरत पुरवित आहे.
२. बँकींग क्षेत्रातील नामांकीत जास्तीत जास्त मोठया राष्ट्रीयकृत बँका व खाजगी बँका वापरत असलेल्या Banking software Finacle मध्ये आपली बँक कार्यरत असुन, बँकींग क्षेत्रातील पुढील अहवाल वर्षात Net Banking व इतर सुविधा सभासदांना अविरत देण्यास सुसज्य झालेली आहे. सदर बाब आपल्या बँकेसाठी अभिमानास्पद आहे.

सामाजिक बांधिलकी:-

१) प्रति वर्षाप्रमाणे बँकेने यावर्षी बँकेच्या कार्यक्षेत्रातील विविध सामाजीक, शैक्षणिक, धार्मिक संस्थांना व व्यक्तींना जाहिरात स्वरूपात मदत केलेली आहे.
२) बँकेने सभासद कल्याण निधी उभारला असुन सभासद कल्याण निधी नियमांच्या अनुषंगाने सभासदांना सदर कल्याण निधी मधून वेळोवेळी मदत करण्यात येते.

सेवानिवृत्त कर्मचारी :-

बँकेच्या ५२ वर्षाच्या इतिहासात कर्मचाऱ्यांचे मोलाचे सहकार्य असुन, ही बाब बँकेच्या इतिहासात नोंदली जाईल. चालू आर्थिक वर्षात सेवानिवृत्त झालेले कमचाऱ्यांनी बँकेस दिलेल्या सेवेचा अभिमानाने उल्लेख करुन त्यांचे ऊर्वरित आयुष्य सुख समाधानाचे जावे, ही सदिच्छा.

श्रध्दांजली :-

बँकेचे संस्थापक व बँकेच्या विकासाचे स्वप्न मनी बाळगलेले सॉलि. गुलाबराव शेळके साहेब, तसेच बँकेचे तडफदार नेतृत्व असलेले युवा नेते एँड. उदय गुलाबराव शेळके साहेब यांनी जीएस महानगर बँक तेवढयाच जोमाने प्रगती पथावर नेण्यासाठी वाढ व विकास यावर लक्ष केंद्रीत केले. पंरतू त्यांच्या अनंतात विलीन होण्याने पुढील ध्येयपूर्तीमध्ये काही प्रमाणात अडसर निर्माण झालेला असला तरी आपणां सर्वांच्या सहकार्याने त्यांची ध्येयपूर्ती करणे हीच उभयतांना खरी श्रध्दांजली ठरेल. .तसेच महाराष्ट्र राज्याचे उपमुख्यमंत्री दिवगंत कै.अजितदादा पवार साहेब,राज्याचे माजी राज्यपाल कै.डॉ.डी.वाय.पाटील,ज्येष्ठ गायिका श्रीमती कै.आशाताई भोसले यांना भावपुर्ण श्रध्दांजली.

आभार:-

१. माजी केंद्रीय कृषीमंत्री मा.श्री.शरदचंद्रजी पवार साहेब, महाराष्ट्र राज्याचे मुख्यमंत्री ना.श्री.देवेंद्रजी फडणवीस साहेब, उपमुख्यमंत्री ना. श्री.एकनाथजी शिंदे साहेब व उपमुख्यमंत्री श्रीमती. सुनेत्रा पवार,माजी मुख्यमंत्री ना.श्री. उध्दवजी ठाकरेसाहेब, महसुल मंत्री ना.चंद्रशेखर बावनकुळे,माजी महसुल मंत्री श्री.बाळासाहेब थोरात साहेब, सहकार मंत्री मा.ना.बाळासाहेब पाटील,यांनी बँकेस केलेल्या सहकार्याबद्दल मी त्यांची ऋणी आहे.
२. सहकार प्रधान सचिव -महाराष्ट्र राज्य - मा. श्री.प्रविण दराडे, सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे-मा. श्री.दिपक तावरे ,आयुक्त, महाराष्ट्र राज्य सहकारी निवडणूक प्रधिकरण - मा.श्री.अनिल कवडे,तसेच अपर निंबधक, सहकरी संस्था (तपासणी व निवडणुक) -मा.श्री.सचिन रावल,सहकार अपर आयुक्त (प्रशासन/नागरी बँका) मा.श्री.नागनाथ यगलेवाड,सहकार उपनिबंधक (नागरी बँका) मा.श्री.राजेंद्र खंडाईत, सहकार उपनिबंधक (लेखापरीक्षण) मा.श्री. दत्तात्रय डोके, जिल्हा उपनिबंधक मुंबई शहर-१ मा.श्री.प्रताप पाटील, विभागीय सहनिबंधक मा. श्री. शहाजी पाटील , सहाय्यक निबंधक, एफ.साऊथ वॉर्ड मा. श्री. संजय गाडे पाटील व सहकार खात्यातील इतर अधिकारी यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांची ऋणी आहे.
३ भारतीय रिझर्व्ह बँकेचे नागरी सहकारी बँकांच्या, मुंबई प्रादेशिक कार्यालयाचे मुख्य महाप्रबंधक, महाप्रबंधक, सहाय्यक महाप्रबंधक व प्रबंधक आणि इतर अधिकारी यांनी बँकेला वेळोवेळी जो सल्ला व मार्गदर्शन दिले त्याबद्दल बँक त्यांची ऋणी आहे.

४. महाराष्ट्र राज्य सहकारी बँक लि., मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि., अहमदनगर जिल्हा मध्यवर्ती सहकारी बँक लि., पुणे जिल्हा मध्यवर्ती सहकारी बँक लि., या बँकांचे अध्यक्ष, उपाध्यक्ष, कार्यकारी संचालक आणि अधिकारी यांनी बँकेस वेळोवेळी सहकार्य व मार्गदर्शन केले त्यांचा कृतज्ञतापुर्वक उल्लेख मी येथे करु इच्छिते.

५. बँकेचे हिशोब तपासणीस मे.यार्डी प्रभु ऍन्ड असोसिएटस एल. एल. पी. (सांविधानिक लेखा परिक्षक), तसेच अंर्तगत व कंकरंट हिशोब तपासणीस यांनी तपासणी काळामध्ये बँकेस ज्या बहुमोल सुचना व मार्गदर्शन केले त्याबद्दल मी त्यांची आभारी आहे.

६. अहवाल वर्षात कर्मचारी संघटनेचे अध्यक्ष मा.खासदार श्री. आनंदराव अडसूळ साहेब, कार्याध्यक्ष मा.श्री. सुनिल साळवी साहेब, सरचिटणीस मा. श्री.नरेंद्र सावंत साहेब यांनी दिलेल्या सहकार्याबद्दल बँक त्यांची आभारी आहे.

आपल्या बँकेचे सभासद, ठेवीदार, खातेदार, हितचिंतक,अधिकारी व कर्मचारी वर्ग यांचा बँकेच्या प्रगतीमध्ये जो सहभाग आहे, तो अमूल्य असून बँकेस मिळालेल्या सहकार्याबद्दल मी त्यांची ऋणी असून यापुढेही असेच सहकार्य मिळत राहील व सर्वांच्या सक्रिय पाठिंब्याने बँकेची प्रगती पुढेही अशीच चालू राहील असा आत्मविश्वास बाळगून पुन्हा संचालक मंडळाचे वतीने सर्वांचे आभार मानते.

सभासद बंधु भगिनींनो, सन २०२५-२६ च्या अहवाला सबंधातील माहिती व अजेंडयावरील विषयानुसार ३१ मार्च २०२६ रोजीचे ताळेबंद पत्रक व नफा तोटा पत्रक व इतर विषयाबाबतचा तपशील या अहवालात स्पष्टपणे नमूद केले आहेत. आपणास सादर केलेला अहवाल, नफा तोटा, ताळेबंद पत्रक, नफा वाटणी आणि अंदाजपत्रक आपण स्विकृत करावे. तसेच बँकेच्या सर्वांगीन प्रगतीकरीता आतापर्यंत सर्वांनी केलेल्या सहकार्याप्रमाणे येथून पूढेही असेच सहकार्याचा हातभार लावावा हि नम्र विनंती.

जय हिंद .. जय महाराष्ट्र ..
जय सहकार..

संचालक मंडळाचे अनुज्ञेवरुन
श्रीमती.गिताजंली उदय शेळके
(अध्यक्षा)

दिनांक : १९/०६/२०२६
ठिकाण : लालबाग, मुंबई- ४०००१२

संचालक मंडळ सदस्यांची उपस्थिती (सन २०२५-२६)

अ.क्र.	संचालक/संचालिकेचे नाव	पद	एकूण सभा	उपस्थित सभा
१	श्रीमती गिताजंली उदय शेळके	अध्यक्ष	२४	२४
२	श्री. भास्कर बाबाजी कवाद	उपाध्यक्ष	२४	२४
३	श्री. सतिश अनंत खणकर	संचालक	२४	२४
४	श्री. बबन भाऊ लंके	संचालक	२४	२०
५	श्री. रविंद्र दत्तात्रय ढोले	संचालक	२४	२२
६	श्री. श्रीधर कोंडीराम कोठावळे	संचालक	२४	१९
७	श्री. संतोष भाउराव रणदिवे	संचालक	२४	२२
८	श्री. विलास दगडू पालवे	संचालक	२४	२२
९	श्री.सचिन सिताराम अडसुळ	संचालक	२३	१९
१०	श्री.गणेश सावकार गुंजाळ	संचालक	२३	१९
११	श्री.मंगेश नारायण खोसे	संचालक	२३	२२
१२	सौ.कुंदा भास्कर खोसे	संचालिका	२३	२२
१३	श्री.संतोष किसन पाठारे	संचालक	२३	१५
१४	श्री.शंकर पाडुरंग शिंदे	संचालक	२३	१८
१५	श्री.पाडुरंग विष्णु शिंदे	संचालक	२३	२२
१६	श्री.भिवाजी भागुजी थोरात	संचालक	२३	२२
१७	श्री.मंगलदास भाऊसाहेब थोरात	संचालक	२३	२२
१८	सौ.छाया रामदास वाढवणे	संचालिका	२३	२३
१९	श्री. अशोक सुखदेव नवले	कार्यलक्षी संचालक	२४	२१
२०	श्री. नितीन रामभाऊ खोडदे	कार्यलक्षी संचालक	२४	२१
२१	श्री.वासुदेव कृष्णा गुराम (दि.१७/०६/२०२५ पर्यंत)	कार्यकारी संचालक	२४	३
२२	श्री.लक्ष्मीकांत एस.देसाई (दि.२५/०२/२०२६ पर्यंत)	प्रभारी कार्यकारी संचालक	२३	१६
२३	श्री.अविनाश एम.राणा (दि.२५/०६/२०२६ पर्यंत)	कार्यकारी संचालक	२३	२
२४	श्री.विठ्ठलराव बी.पाटील	सरव्यवस्थापक	२४	२२
२५	श्री.लक्ष्मीकांत एस.देसाई (दि.१७/०६/२०२६ पर्यंत)	सरव्यवस्थापक	२४	३
२६	श्रीमती. सुमन गुलाबराव शेळके (दि.१७/०४/२०२५ पर्यंत)	अध्यक्षा	१	१
२७	श्री. वसनजी धारशी देढीया (दि.१७/०४/२०२५ पर्यंत)	संचालक	१	०
२८	श्री. बन्शी चिमाजी बांगर (दि.१७/०४/२०२५ पर्यंत)	संचालक	१	१
२९	श्री. सुरेश होनाजी ढोमे (दि.१७/०४/२०२५ पर्यंत)	संचालक	१	१
३०	श्री. रामचंद्र राजाराम तिकोने (दि.१७/०४/२०२५ पर्यंत)	संचालक	१	१

संचालक मंडळ सदस्यांची उपस्थिती (सन २०२५-२६)

अ.क्र.	संचालक/संचालिकेचे नाव	पद	एकूण सभा	उपस्थित सभा
३१	श्री. विकास दामोदर उंद्रे (दि.१७/०४/२०२५ पर्यंत)	संचालक	१	०
३२	श्री. शिवाजी कोंडिबा कारखिले (दि.१७/०४/२०२५ पर्यंत)	संचालक	१	१
३३	श्री. भानुदास जनार्दन खोसे (दि.१७/०४/२०२५ पर्यंत)	तज्ञ संचालक	१	१
३४	डॉ. सौ. गितांजली राजेश डेरे (दि.१७/०४/२०२५ पर्यंत)	संचालिका	१	१
३५	सौ. स्मिता गुलाबराव शेळके (दि.१७/०४/२०२५ पर्यंत)	संचालिका	१	१
३६	श्री. नारायण शंकर कुऱ्हे (दि.१७/०४/२०२५ पर्यंत)	संचालक	१	१
३७	श्री. केतन तुषार कोठावळे (दि.१७/०४/२०२५ पर्यंत)	तज्ञ संचालक	१	१

व्यवस्थापन मंडळ सदस्यांची उपस्थिती (सन २०२५-२६)

अ.क्र.	सदस्यांचे नाव	पद	एकूण सभा	उपस्थित सभा
१	श्री.श्रीकांत विठ्ठलराव खोडदे (दि.०९/०९/२०२५ पासुन)	अध्यक्ष	११	११
२	श्री.रविराज विजय मराठे (दि.०९/०९/२०२५ पासुन)	सदस्य	११	८
३	श्री.महेश जयसिंग डुंबरे (दि.०९/०९/२०२५ पासुन)	सदस्य	११	११
४	श्री.कौशल सुधाकर धोंडे (दि.०९/०९/२०२५ पासुन)	सदस्य	११	९
५	श्री.संतोष भाउराव रणदिवे (दि.०९/०९/२०२५ पासुन)	सदस्य	११	११
६	श्री.गणेश सावकार गुंजाळ (दि.०९/०९/२०२५ पासुन)	सदस्य	११	९
७	श्री.लक्ष्मीकांत एस.देसाई (दि.२५/०२/२०२६ पर्यंत)	प्रभारी कार्यकारी संचालक	१२	९
८	श्री.अविनाश एम.राणा (दि.२५/०६/२०२६ पर्यंत)	कार्यकारी संचालक	११	२
९	श्री.विठ्ठलराव बी.पाटील	सरव्यवस्थापक	१२	११
१०	श्री.योगेश पांडुरंग पाटील (दि.१५/०४/२०२५ पर्यंत)	अध्यक्ष	१	१
११	श्री.चिराग अमृतलाल पटेल (दि.१५/०४/२०२५ पर्यंत)	सदस्य	१	१
१२	श्री.केतन तुषार कोठावळे (दि.१५/०४/२०२५ पर्यंत)	सदस्य	१	१
१३	श्री.एकनाथ विठ्ठलराव काळे (दि.१५/०४/२०२५ पर्यंत)	सदस्य	१	१
१४	श्री.किसनराव शंकरराव भोसले (दि.१५/०४/२०२५ पर्यंत)	सदस्य	१	१
१५	श्री.भानुदास जनार्दन खोसे (दि.१५/०४/२०२५ पर्यंत)	सदस्य	१	१
१६	श्री.वासुदेव कृष्णा गुराम (दि.१५/०४/२०२५ पर्यंत)	कार्यकारी संचालक	१	१

INDEPENDENT AUDITORS' REPORT FOR THE YEAR ENDED 31ST MARCH, 2026

The Members,
GS Mahanagar Co-Op. Bank Ltd.
Mumbai - 400 012.

Report on Audit of the Financial Statements

Opinion :

1. We have audited the accompanying Financial Statements of "GS Mahanagar Co-Operative Bank Ltd" (here in after referred to as 'the Bank'), which comprise the Balance Sheet as at 31st March2026 and the Profit and Loss Account, and the Cash Flow Statement for the year then ended and Notes to the financial statements including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the financial statements").The returns of Head Office and its departments (includingTreasury) and 39 branches audited by us and the returns of all 70 branches are audited by the Concurrent Auditors / CAs of the respective branches are incorporated in these financial statements
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements read together with the Notes, give the in formation required there on by the Banking Regulation Act,1949 as amended by The Banking Regulation (Amendment) Act,2020 as well as Maharashtra Co-operative Societies Act,1960 and rules made there under, in the manner so required, for the Urban Co-operative Banks, guidelines issued by Reserve Bank of India and the Registrar of Co- operative Societies, in the manners or required and give at rue and fair view in conformity with the accounting principles generally accepted in India:
   (i) In the case of the **Balance Sheet**, of **state of affairs** of the Bank as at **31st March 2026**;
   (ii) In the case of the **Profit and Loss Account**, of the **Profit** for the year ended on that date; and
   (iii) In the case of the **Cash Flow Statement**, of the **cash flows** for the year ended on that date.

Basis for Opinion:

3. We have conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the"Auditors Responsibilities for the Audit of the Financial Statements"section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the applicable Act and the Rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. Our opinion is not modified in respect of the above matters.

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

4.. The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Bank's Annual Report including other explanatory information but does not include financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' 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 identified above 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 Annual Report including other explanatory information. If based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance.

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

5. The Bank's Management and Board of Directors are responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI,The Banking Regulation Act,1949 (as applicable to Co-operativeBanks) and as amended by the Banking Regulation (Amendment) Act, 2020,the guidelines issued by the Reserve Bank of India and the Registrar of Co-operative Societies, Maharashtra and The Maharashtra Co-operative Societies Act,1960 & rules made there under. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safe guarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies ;making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that we reoperating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error.
In preparing the Financial Statements, management and Board of Directors are responsible for assessing the Bank's ability to continue as a

going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Boards of Directors are also responsible for overseeing the Bank's financial reporting process. Those charged with governance are responsible for overseeing the entity's financial reporting process.

Management's Responsibility for the Financial Statements

6. Management is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative Banks) and as amended by the Banking Regulation (Amendment) Act, 2020, the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement whether due to error or fraud.

Auditor's Responsibility for the Audit of Financial Statements

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

   As part of an audit inaccordance with SAs, we exercise professional judgment and maintain professionals kept icism through out 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 over ride of internal control.

   • Obtain an understanding of internal controls 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 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 Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Financial Statements or, if such disclosures are inadequate,to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the bank to cease to continue as a going concern.

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

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

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

Emphasis of Matter

1. We draw attention to Note No. 10 (i) (a) to the accompanying financial statements regarding the provision adopted by the Bank in respect of Draw down of BDDR amounting INR 3.40 crores. Our opinion is not modified in respect of this matter.
2. We draw attention to Note No. 10 (i) (b) to the accompanying financial statements regarding the provision adopted by the Bank in respect of Draw down of provision against Restructure Loan amounting INR 1.53 crores. Our opinion is not modified in respect of this matter.
3. We draw attention to Note No. 10 (i) (c) to the accompanying financial statements regarding the provision adopted by the Bank in respect of Provision against IDR amounting INR 8.71 crores. Our opinion is not modified in respect of this matter.
4. We draw attention to Note No. 10 (E) to the accompanying financial statements regarding the contingent liability arising from Security Deposit with B.E.S.T amounting INR 88 lakhs, as described therein. Our opinion is not modified in respect of this matter.

Report on Other Legal and Regulatory Requirements

8. As required by Section 30 of the Banking Regulation Act, 1949 and as amended by the Banking Regulation (Amendment) Act, 2020 as applicable to the Co-Operative Societies read with the provisions of section 81 of the Maharashtra Co-Operative Societies Act 1960/2013, We report that:
   a. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960/2013 and the Maharashtra Co-operative Societies Rules, 1961/2014 as applicable.
   b. 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;
   c. In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
   d. As required by Section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank which have come to our notice are within the powers of the Bank;
   e. The Balance Sheet and the Profit and Loss Account and the Cash Flow dealt with by this report, are in agreement with the books of account and the returns;
   f. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to banks.

9. As required by the Rule 69 (6) of the Maharashtra Co-operative Societies Rules, 1961, we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the Bank-
   a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
   b. During the course of our audit, we have generally not come across any sums which ought to have been but have not been brought into account by the Bank.
   c. Following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs.16387.56 Lakhs is made in the accounts. Advances categorized as doubtful and loss assets as per Prudential Norms are considered as doubtful of recovery:

Category	Outstanding as on 31.03.2026 (Rs. In Lakhs)
Doubtful Assets	11668.79
Loss Assets	1119.00
Total	**12787.79**

   Adequate provision has been made against the above advances as per RBI guidelines.
   d. During the course of our audit we have not observed any impropriety and irregularity in expenditure or in realization of money.
   e. The Bank has not received any government assistance during the year under audit.
   f. During the course of the audit we have not come across any instance where personal expenditure was debited to revenue account except out of contractual obligations in respect of employees.
   g. To the best of our knowledge, no other matters have been specified by the Registrar, which require reporting under this Rule.

10. We further report that for the year 2025-26 under audit, the Bank has been awarded "A" classification.

For YARDI PRABHU &
ASSOCIATES LLP
CHARTERED ACCOUNTANTS
FRN: 111727W/W100101

Audit Panel No: 14291 (Grade A1)
(V. S. Prabhu)
Partner
M. No: 41497
UDIN: 26041497DIWZFO4198

Place: **Mumbai**
Dated: **19th June 2026**

BALANCE SHEET AS ON 31st March 2026 (३१ मार्च २०२६ अखेरचे ताळेबंद पत्रक)

(Amount in Rs.)

CAPITAL & LIABILITIES (भांडवल आणि देणी)	Schedule*	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
CAPITAL / **भांडवल**	1	64,46,30,100.00	66,13,08,480.00
Reserves and Surplus / राखीव व इतर निधी	2	450,49,68,518.77	444,34,96,063.33
Deposits / ठेवी व इतर खाती	3	3175,10,08,243.61	3022,47,64,482.64
Borrowings / कर्ज	4	0.00	0.00
Other Liabilities and Provision / इतर देणी आणि तरतुदी	5	214,86,19,654.08	208,39,31,669.55
Total Capital and Liabilities / भांडवल आणि देणी भांडवल		**3904,92,26,516.46**	**3741,35,00,695.52**
ASSETS/ मालमत्ता			
Cash and balances with Reserve Bank of India / रोख आणि आरबीआय शिल्लक	6	266,48,48,113.59	213,44,78,047.28
Balance with Banks and Money at call and short / कॉल आणि शॉर्ट नोटीस मधील व इतर बँकेतील शिल्लक	7	585,78,75,914.35	556,00,43,726.69
Investments / गुंतवणुक	8	1029,65,23,737.00	1035,24,86,207.00
Advances / कर्ज	9	1667,09,41,163.85	1579,44,59,408.60
Fixed Assets / स्थावर मालमत्ता	10	33,86,57,789.41	37,43,42,243.42
Other Assets / इतर मालमत्ता	11	322,03,79,798.26	319,76,91,062.53
Total Assets / एकुण मालमत्ता		**3904,92,26,516.46**	**3741,35,00,695.52**
Contingent Liabilities / संभाव्य देणी	12		
Bills for Collection / वसुलीची बिले		0.00	0.00
Bank Guarantees / बँक हमी		8,98,40,093.96	8,75,38,762.96
Depositor Education and Awarness Fund Account / ठेवीदार शिक्षण आणि जागरुकता निधी		18,08,29,982.47	17,74,59,521.26
Claims against the bank not acknowledged as debts		22,40,09,032.05	11,00,08,464.00
Total Contingent Liabilities / एकूण संभाव्य देणी		**49,46,79,108.48**	**37,50,06,748.22**

AS PER OUR REPORT OF EVEN DATE

For Yardi Prabhu & Associates LIP
Chartered Accountants
(FRN NO.111727W/W100101)
PRABHU, Partner (MRN.041497)
UDIN: 26041497DIWZFO4198

(Deepak Pathare) Agm Accounts
(Sanjay Warkhade) Agm Audit
(Vithalrao Patil) General Manager
(Avinash Rana) Managing Director
(Santosh Randive) Director
(Bhaskar B. Kawad) Vice-chairman
(Geetanjali U. Shelke) Chairman

Place: Mumbai
Dated: 19th June, 2026

Profit and Loss Account for the year ended 31st March 2026 (३१ मार्च २०२६ अखेरचे नफा-तोटा पत्रक)

(Amount in Rs.)

	Schedule*	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.Income / उत्पन्न			
Interest earned / कर्जावरील मिळालेले व्याज	13	267,21,19,995.21	268,01,13,499.69
Other income / इतर उत्पन्न	14	15,97,66,860.88	13,50,83,536.20
Total Income / एकूण उत्पन्न		**283,18,86,856.09**	**281,51,97,035.89**
II. Expenditure / खर्च			
Interest expended / दिलेले व्याज	15	151,81,83,302.14	159,76,72,469.32
Operating expenses / व्यवस्थापन खर्च	16	110,53,31,355.57	109,31,47,210.28
Total Expenditure / एकूण खर्च		**262,35,14,657.71**	**269,08,19,679.60**
(Income - Expenditure)		**20,83,72,198.38**	**12,43,77,356.29**
Provisions and contingencies / तरतुदी आणि आकस्मिता			
Less : Provision			
a) B.D.D.R. Provision		0.00	1,00,00,000.00
b) Provision for Standard Assets		1,28,00,000.00	12,00,000.00
c) Provision for Deffered Tax (DTL)		1,17,35,603.00	(1,01,68,666.52)
d) Provision for Income Tax		5,60,00,000.00	5,61,31,000.00
e) Other Provision		13,23,567.00	60,00,000.00
f) Self Assessment Tax Previous year		42,30,000.00	60,00,000.00
g) Expend on Prov and Contingent(IDR)		8,70,75,520.00	0.00
Total Provisions / एकूण तरतुदी		**17,31,64,690.00**	**6,91,62,333.48**
III. Profit / Loss			
Net Profit for the year / निव्वळ नफा		**3,52,07,508.38**	**5,52,15,022.81**
Profit/Loss (-) brought forward from previous year		**0.00**	**0.00**
Draw Down Reserve:-			
a) Provision for BDDR		34,000,000.00	0.00
b) Provision against Restructure Loan		1,53,00,000.00	0.00
c) Expend on Prov and Contingent(IDR)		0.00	10,70,41,640.00
d) Golden Jubilee Fund		0.00	1,39,381.00
Total Profit Available for Appropriation / एकूण नफा वाटपासाठी उपलब्ध		**8,45,07,508.38**	**16,23,96,043.81**

(Amount in Rs.)

	Schedule*	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Total Profit Available for Appropriation		**8,45,07,508.38**	**16,23,96,043.81**
IV. Appropriations			
Transfer to Statutory Reserve Fund		2,11,27,000.00	4,05,65,000.00
Reserve Fund Unforeseen Losses		84,51,000.00	1,62,26,000.00
Transfer to other reserves:			
a) Building Fund		48,11,017.49	2,74,35,929.92
b) Development Fund		0.00	5,00,000.00
c) Members Welfare Fund		0.00	3,00,000.00
d) Election Fund		20,65,000.00	0.00
e) Special Reserve U/s.36(I)(viii)		62,38,113.89	62,38,113.89
f) Technological Development Fund		0.00	50,00,000.00
Total Appropriation		4,26,92,131.38	9,62,65,043.81
Balance carried over to Balance Sheet (Refer Notes to Accounts)		**4,18,15,377.00**	**6,61,31,000.00**

For Yardi Prabhu & Associates LIP
Chartered Accountants
(FRN NO.111727W/W100101)
PRABHU, Partner (MRN.041497)
UDIN: 26041497DIWZFO4198

(Deepak Pathare) Agm Accounts
(Sanjay Warkhade) Agm Audit
(Vithalrao Patil) General Manager
(Avinash Rana) Managing Director
(Santosh Randive) Director
(Bhaskar B. Kawad) Vice-chairman
(Geetanjali U. Shelke) Chairman

Place: Mumbai
Dated: 19th June, 2026

Schedule 1 - Capital

(Amount in Rs.)

	As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
Authorised Share Capital	100,00,00,000.00	100,00,00,000.00
(10,00,00,000 Shares of Rs.10 Each)		
Issued Capital	64,46,30,100.00	66,13,08,480.00
(6,44,63,010 Shares of Rs.10/- Each)		
(Previous Year 6,61,30,848 Shares of Rs.10/- Each)		
Subscribed Capital	64,46,30,100.00	66,13,08,480.00
(6,44,63,010 Shares of Rs.10/- Each)		
(Previous Year 6,61,30,848 Shares of Rs.10/- Each)		
Called-up Capital	64,46,30,100.00	66,13,08,480.00
(6,44,63,010 Shares of Rs.10/- Each)		
(Previous Year 6,61,30,848 Shares of Rs.10/- Each)		
Less: Calls Unpaid	0.00	0.00
Add : Forfeited Shares	0.00	0.00
Total	**64,46,30,100.00**	**66,13,08,480.00**

Schedule 2 - Reserve and Surplus

(Amount in Rs.)

	As on 31.03.2026 Current Year	As on 31.03.2025 Previous Year
I Statutory Reserves	**94,71,12,207.50**	**92,54,44,807.50**
Opening Balance	92,54,44,807.50	88,44,17,507.50
Additions during the year	2,16,67,400.00	4,10,27,300.00
Deductions during the year	0.00	0.00
II Capital Reserves	**0.00**	**0.00**
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
III Share Premium	**0.00**	**0.00**
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
IV Revenue and Other Reserves	**3,51,12,29,916.78**	**3,45,19,20,255.83**
a) Dividend Equilisation Fund	0.00	0.00
b) Building Fund	83,30,07,587.84	83,30,07,587.84
c) Bad & Doubtful Debts Reserve	1,30,08,37,263.31	1,33,48,37,263.31
d) 8.50 % B.D.D.R. u/s 36 (I) (viia)	33,79,19,111.26	33,79,19,111.26
e) Special Reserve u/s 36 (1) (viii)	20,54,06,776.96	19,91,68,663.07
f) Development Fund	80,72,037.07	80,72,037.07
g) Charity Fund	39,50,195.00	45,05,750.00
h) Staff Welfare Fund	5,72,507.38	5,97,507.38
i) Member Welfare Fund	29,04,012.69	29,86,012.69
j) Contingencies Prov. against Depreciation in Investment (IDR)	12,90,26,950.00	4,19,51,430.00
k) Contingent Provisions against Standard Assets	7,49,50,000.00	6,21,50,000.00
l) Staff Medical Assistance Fund	18,24,238.00	18,24,238.00
m) Other Provision	5,43,82,559.41	5,20,10,624.41
n) Investment Fluctuation Reserve	18,25,35,000.00	18,25,35,000.00
o) Golden Jubliee Fund	1,53,06,370.00	1,53,06,370.00
p) Election Fund	23,35,647.06	1,00,00,000.00
q) Education Fund	3,10,91,259.80	3,10,91,259.80
r) Technological Development Fund	4,25,00,000.00	4,25,00,000.00
s) General Reserve Fund	21,92,26,401.00	21,92,26,401.00
t) Provision Against Restructure of Loan	1,07,00,000.00	2,60,00,000.00
u) Reserve Fund Unforseen Losses	5,46,82,000.00	4,62,31,000.00
V Balance in Profit and Loss Account	**4,66,26,394.49**	**6,61,31,000.00**
Total (I,II,III,IV and V)	**450,49,68,518.77**	**444,34,96,063.33**

Schedule 3 - Deposits

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A I Demand Deposits		
(i) From Banks	0.00	0.00
(ii) From Others	368,60,24,111.97	322,83,04,171.31
II Saving Bank Deposits	851,00,56,300.63	798,38,25,875.30
III Term Deposits		
(i) From Banks	0.00	0.00
(ii) From Others	1955,49,27,831.01	1901,26,34,436.03
Total Deposit :- A (I, II and III)	**3175,10,08,243.61**	**3022,47,64,482.64**
B. (i) Deposits of branches in India	**3175,10,08,243.61**	**3022,47,64,482.64**
(ii) Deposits of branches outside India	0.00	0.00
Total : B	**3175,10,08,243.61**	**3022,47,64,482.64**

Schedule 4 - Borrowings

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Borrowings in India	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other Bank	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II Borrowings out side India	0.00	0.00
Total (I and II)	0.00	0.00
Secured Borrowings included in I and II above Rs.		

Schedule 5- Other Liabilities and Provisions

(Amount in Rs.)

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	Other Bills Payable	93,57,155.59	58,14,258.48
II	Inter-office adjustment (net) (Branch Adjustments)	0.00	0.00
III	Interest accured	1,70,28,062.49	1,54,61,714.24
IV	Others (including provisions)		
	1) Reserve for Overdues Interest	174,93,88,904.26	179,43,84,571.71
	2) Local Bills Sent for Collection	8,42,38,103.74	3,64,24,609.52
	3) GST Payable	73,58,166.07	59,83,720.86
	4) Digital Online Payments Payable	2,46,05,648.40	79,19,260.69
	5) Dividend Payable	2,86,87,259.36	2,37,85,178.36
	6) Pay Order	4,63,04,653.44	4,00,01,277.81
	7) Tender Deposit	7,01,180.00	6,96,180.00
	8) Rent,Taxes & Insurance Payable	17,08,520.00	17,08,520.00
	9) TDS on Cash Withdrawal Payable	2,74,872.00	4,64,658.48
	10) Sundry Creditors	4,18,48,695.59	4,27,59,660.14
	11) Clearing Difference Payable	3,40,784.91	3,39,569.91
	12) Online Tax Payment	16,68,696.00	30,21,447.00
	13) Audit Fees Payable	36,23,472.00	32,35,471.00
	14) T.D.S Collection A/c Payble	1,60,44,962.80	1,76,84,831.55
	15) Cost of Process	4,77,725.82	4,77,725.82
	16) Treasury Fund Adjustment	1,41,78,081.00	52,39,726.00
	17) Franking Commission in Advance	40,238.70	30,644.78
	18) Provision for Income Tax	8,22,03,297.00	6,15,34,297.00
	19) Share Suspenses	3,24,760.00	1,72,460.00
	20) ATM/BNA Difference Account	32,700.00	28,400.00
	21) Advance Locket Rent	6.00	76,045.00
	22) Loan & TD Repayment	5,022.94	0.00
	23) Pradhan Mantri Jeevan Jyoti Bima Premium	0.00	4,466.00
	24) Security Deposit Payable	43,88,040.00	43,88,040.00
	25) Staff Professional Tax	1,13,950.00	1,18,900.00
	26) Share Department Account	5,050.00	0.00
	27) Contingent Fund	1,12 43,640.97	97,58,233.20
	28) Provision for EOW Amt	24,17,302.00	24,17,302.00
	29) Insurance Company Account	9,757.00	0.00
	30) Staff Provident Fund Payable	446.00	0.00
	31) Daily Saving Agent Account	500.00	500.00
	Total Others (including provisions)	**212, 22 ,34,436.00**	**206,26,55,696.83**
	Total (I+II+III+IV)	**214,86,19,654.08**	**208,39,31,669.55**

Schedule 6 -Cash and Balances with Reserve Bank of India (Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Cash in hand	36,44,58,240.00	28,87,41,016.00
II Balances with Reserve Bank of India		
(a) in Current Account	230,03,89,873.59	184,57,37,031.28
(b) in Other Accounts	0.00	0.00
Total (I and II)	**266,48,48,113.59**	**213,44,78,047.28**

Schedule 7 - Balances with Banks and Money at Call and Short Notice (Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I In India		
(i) Balance with Banks		
(a) Current Account		
(A) C/a with SBI & Co-operative Banks		
1) State Bank of India	46,10,370.74	47,19,183.54
2) Maharashtra State Co-op. Bank Ltd.	2,22,56,008.08	2,18,784.96
3) Mumbai D.C.C Bank Ltd.	2,75,104.97	2,75,004.97
4) Ahmednagar D.C.C. Bank Ltd.	2,93,29,363.50	1,15,55,452.50
5) Pune D.C.C. Bank Ltd.	5,53,25,528.32	1,04,37,926.32
6) Thane D.C.C Bank Ltd.	5,992.27	5,992.27
Total (A)	**11,18,02,367.88**	**2,72,12,344.56**
(B) Current Account with Nationalised & Other Banks:-		
1) Union Bank of India	4,77,143.70	3,61,219.16
2) HDFC Bank Ltd.	6,48,48,233.37	11,09,40,167.34
3) Indusind Bank	1,63,710.73	1,53,023.73
4) IDBI Bank Ltd.	81,217.90	52,02,957.40
5) ICICI Bank Ltd.	1,55,856.24	18,49,364.47
6) Axis Bank Ltd.	3,01,857.00	12,78,031.00
7) Dena Bank	15,527.53	16,619.03
8) RBL Bank	0.00	10,00,000.00
Total (B)	**6,60,43,546.47**	**12,08,01,382.13**
Total (a) (A+B)	**17,78,45,914.35**	**14,80,13,726.69**

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
b) Other Deposit Accounts (Fixed Deposits)		
1) State Bank of India	3,00,30,000.00	3,00,30,000.00
2) Maharashtra State Co-op. Bank Ltd.	120,00,00,000.00	135,00,00,000.00
3) Ahmednagar D.C.C. Bank Ltd.	144,00,00,000.00	48,00,00,000.00
4) Pune D.C.C. Bank Ltd.	142,00,00,000.00	87,00,00,000.00
5) HDFC Bank	0.00	4,10,00,000.00
6) IDBI Bank	51,00,00,000.00	25,00,00,000.00
7) Indusind Bank	0.00	111,10,00,000.00
8) Axis Bank	3,00,00,000.00	3,00,00,000.00
9) ICICI Bank	0.00	60,00,00,000.00
10) Bandhan Bank	75,00,00,000.00	25,00,00,000.00
11) Union Bank of India	30,00,00,000.00	40,00,00,000.00
Total (b)	**568,00,30,000.00**	**541,20,30,000.00**
Total (I)	**585,78,75,914.35**	**556,00,43,726.69**
(ii) Money at call and short notice		
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (ii)	**0.00**	**0.00**
Total (i and ii)	**585,78,75,914.35**	**556,00,43,726.69**
II Outside India		
(i) Balance with Banks		
(i) in Current Account	0.00	0.00
(ii) in Other Accounts	0.00	0.00
(iii) Money at Call and Short Notice	0.00	0.00
Total (i,ii and iii)	**0.00**	**0.00**
Grand Total (I and II)	**585,78,75,914.35**	**556,00,43,726.69**

Schedule 8 - Investments		(Amount in Rs.)
	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Investments in India in		
(i) Government Securities (Central & State)		
a) Central Government	707,60,25,036.00	691,02,40,345.00
b) State Government	319,38,85,941.00	344,06,33,102.00
c) Treasury Bills	0.00	0.00
d) Tri-party Repo Lending	0.00	0.00
Total (I)	**1026,99,10,977.00**	**1035,08,73,447.00**
(ii) Other Approved Securities	0.00	0.00
(iii) Shares		
a) Maharashtra S.C. Bank Ltd.	1,99,000.00	1,99,000.00
b) Mumbai D.C.C. Bank Ltd.	14,00,000.00	14,00,000.00
c) Co-Operative Housing Society	13,760.00	13,760.00
d) NUCFDC	2,50,00,000.00	0.00
Total (iii)	**2,66,12,760.00**	**16,12,760.00**
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or Joint Ventures	0.00	0.00
(vi) Others Deposits	0.00	0.00
Total	**1029,65,23,737.00**	**1035,24,86,207.00**
II Investments outside india in		
(i) Government Securities (Including Local authorities)	0.00	0.00
(ii) Subsidiaries and/or Joint Ventures abroad	0.00	0.00
(iii) Others Investments (to be specified)	0.00	0.00
Total	**0.00**	**0.00**
Grand Total (I and II)	**1029,65,23,737.00**	**1035,24,86,207.00**

Schedule 9 - Advances		(Amount in Rs.)
	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A (i) Bills purchased and discounted	2,48,843.00	4,50,786.00
(ii) Cash credit, overdrafts and loans repayable on demand	542,46,14,373.68	494,50,80,021.92
(iii) Term loans	1124,60,77,947.17	1084,89,28,600.68
Total (A)	**1667,09,41,163.85**	**1579,44,59,408.60**
B (i) Secured by Tangible Assets	1540,50,94,076.00	1435,74,72,444.48
(ii) Covered by Bank/Government Guarantees	2,55,26,400.00	2,59,71,940.00
(iii) Unsecured	124,03,20,687.85	141,10,15,024.12
Total (B)	**1667,09,41,163.85**	**1579,44,59,408.60**
C.I. Advances in India		
(i) Priority Sectors	749,14,47,923.02	755,77,41,210.00
(ii) Public Sectors	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	917,94,93,240.83	823,67,18,198.60
Total (CI)	**1667,09,41,163.85**	**1579,44,59,408.60**
C.II. Advances outside India		
(i) Due from Banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total (C II)	**0.00**	**0.00**
Grand Total (CI and CII)	**1667,09,41,163.85**	**1579,44,59,408.60**

SCHEDULE - 10 FIXED ASSETS (Amt. in Rs.)

		OPENING			For The Year 2025-26			Closing	
Sr. No.	FIXED ASSETS	Purchase Price (Cost)	Depreciation upto 31.03.2025	Written Down Value as on 01-04-2025	PURCHASE During the Year	SALE / DISPOSAL Year	Depreciation During The Year	Depreciation upto 31.03.2026	Written Down Value as on 31.03.2026
1	Land	23,00,03,259.00	0.00	23,00,03,259.00	0.00	0.00	0.00	0.00	23,00,03,259.00
2	Office Premises	15,25,22,952.60	12,68,00,966.60	2,57,21,986.00	0.00	0.00	25,20,539.00	12,93,21,505.60	2,32,01,447.00
3	Strong Room	1,54,47,184.92	1,49,08,078.92	2,35,922.50	3,62,970.00	0.00	1,11,809.00	1,50,19,887.92	4,87,083.50
4	Civil Work	6,99,20,506.58	5,77,52,728.36	96,71,852.17	70,82,379.30	0.00	41,85,381.00	6,19,38,109.36	1,25,68,850.47
5	Safe Funiture & Fixture	17,82,13,377.13	15,75,75,182.20	1,76,69,225.99	78,27,596.92	6.00	44,77,264.00	16,20,52,446.20	2,10,19,552.91
6	Office Equipments	8,57,41,273.43	7,10,72,057.77	1,72,51,896.68	71,68,809.91	42.00	60,18,987.00	7,70,91,044.77	1,84,01,677.59
7	Computers	21,78,07,285.39	25,98,80,963.65	6,33,85,782.01	67,52,925.68	37.00	4,50,98,682.00	30,49,79,645.65	2,50,39,988.69
8	Motor & Vehicle	1,28,81,961.25	1,69,54,012.00	1,04,02,309.25	0.00	0.00	24,66,380.00	1,94,20,392.00	79,35,929.25
9	Liabrary Books	0.00	75,932.00	1.00	12,200.00	0.00	12,200.00	88,132.00	1.00
	Total	96,25,37,800.30	70,50,19,921.50	37,43,42,234.60	2,92,06,881.81	85.00	6,48,91,242.00	76,99,11,163.50	33,86,57,789.41
10	Deffered Expenses	1,08,77,453.00	87,98,885.00	22,15,203.00	7,68,515.00	0.00	9,13,869.00	97,12,754.00	20,69,849.00
11	Software Development	21,52,33,023.33	22,34,24,482.97	8,22,67,584.03	5,32,425.22	0.00	4,89,47,738.00	27,23,72,220.97	3,38,52,271.25
	Total	118,86,48,276.63	93,72,43,289.47	45,88,25,021.63	3,05,07,822.03	85.00	11,47,52,849.00	105,19,96,138.47	37,45,79,909.66

NOTE: Deferred Expenses and Software Development shown under Schedule 11 Other Assets

Schedule 11 - Other Assets

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Inter-office adjustment (net) Br Adjustment	2,43,515.12	90,165.27
II Interest accured :-	**199,92,65,712.39**	**204,07,92,218.57**
I) Interest Receivable on Advances	174,97,14,842.26	179,43,84,571.71
ii) Interest Receivable on Performing Assets	5,61,50,406.00	5,79,06,116.82
iii) Interest Receivable on Investment	19,34,00,464.13	18,85,01,530.04
III Tax paid in advance / Tax deducted at source	**10,84,85,791.93**	**6,70,42,592.50**
IV Stationery and stamps :-		
a) Stock of Printing & Stationery	92,68,173.55	89,08,541.15
b) Adhesive Stamps	89,18,397.47	68,69,600.47
c) Stock of Pancard Coupan	0	0
Total (IV)	**1,81,86,571.02**	**1,57,78,141.62**
V Non-banking assets acquired in satisfaction of claims	0	0
VI Others:-		
a) GST Receivable	4,05,96,901.75	3,61,38,324.36
b) Digital Online Payments	18,33,550.98	67,19,330.46
c) Sundry Debtors	2,16,22,751.59	2,01,78,057.94
d) Clearing Difference Receivable	24,29,129.63	20,22,082.51
e) Deposit for Premises	5,09,89,997.00	5,09,29,345.00
f) Legal Charges Receivable	9,97,810.30	10,24,597.72
g) Telephone Deposits	3,15,486.00	3,15,486.00
h) Deposit for Water Connection	85,800.00	85,800.00
i) Advance for Adhesive Stamps No.1	10,02,500.00	15,00,000.00
j) Electric Meter Deposits	20,38,047.00	20,13,297.00
k) Software Development	3,38,52,271.25	8,22,67,584.03
l) Deferred Expenses (Stamp Duty)	20,69,849.00	22,15,203.00
m) Prepaid Expenses	1,37,42,062.29	1,43,74,101.90
n) Other Deposits	1,58,72,973.10	1,58,72,973.10
o) Deffered Tax Assets	28,95,53,831.05	30,12,89,434.05
p) TDS under GST Account	1,59,929.22	30,350.27
q) Receivable from EOW (Merger- Priyadarshini Bank)	24,17,302.00	24,17,302.00
r) Pre Deposit on A/c of Service Tax Appeal	1,52,772.00	1,52,772.00
s) ATM Claim Settlement Receivable	7,46,300.00	7,32,300.00
t) HO Building Work-in-Progress	61,37,18,943.64	53,37,09,603.23
Total Others (VI)	**109,41,98,207.80**	**107,39,87,944.57**
Total (I, II, III, IV, V and VI)	**322,03,79,798.26**	**319,76,91,062.53**

Schedule 12- Contingent Liabilities

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Claims against the bank not acknowledged as debts	22,40,09,032.05	11,00,08,464.00
II Liability for partly paid investments	0.00	0.00
III Liability on account of outstanding forwards exchange contracts	0.00	0.00
IV 1) Guarantees given on behalf of constituents		
(a) In India	8,98,40,093.96	8,75,38,762.96
(b) Outside India	0.00	0.00
2) Letter of Credit		
(a) In India	0.00	0.00
(b) Outside India	0.00	0.00
V Acceptance, endorsements and other obligations	0.00	0.00
VI Other items for which the bank is contingently liable		
a) Depositor Education Awarness Fund Account	18,08,29,982.47	17,74,59,521.26
TOTAL	**49,46,79,108.48**	**37,50,06,748.22**

Schedule 13 - Interest Earned

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Interest /discount on advances / bills	146,91,81,729.88	148,14,30,604.36
II Income on investments	120,29,38,265.33	119,86,82,895.33
III Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV Others	0.00	0.00
TOTAL	**267,21,19,995.21**	**268,01,13,499.69**

Schedule 14 - Other Income

(Amount in Rs.)

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	**Commission, Exchange and Brokerage**	**1,61,12,770.97**	**1,22,35,132.51**
	Exchange Commission & Brokerage	88,21,176.28	72,76,402.92
	Commission on Franking	13,60,652.11	22,09,283.21
	Commission on Life Ins. & General Ins. Business	40,89,679.10	13,75,402.38
	Commission Recd. for Bank Guarantee	18,35,563.48	13,51,374.00
	Commission Received On Foreign Currency	5,700.00	22,670.00
II	**Profit on Sale of Investment**	**1,29,47,188.00**	**31,14,392.00**
	Less: Loss on sale of Investments	0	(1,250.00)
III	**Profit on revaluation of Investment**	**0**	**0**
	Less: Loss on revaluation of Investment	0	0
IV	**Profit on Sale of Land, Building and Other Assets**	**8,75,576.60**	**45,11,447.61**
	Less : Loss on sale of land, building and other assets	0	(47,142.00)
V	**Profit on exchange transaction**	**0**	**0**
	Less : Loss on exchange transaction	0	0
VI	**Income earned by way of dividend, etc. from** subsidiaries / companies and/or joint ventures abroad/in India	**19,900.00**	**19,900.00**
VII	Miscellaneous Income:-		
	1) Locker Rent Received	1,32,89,089.29	1,25,11,667.51
	2) Encoding Service Charges	39,83,997.51	35,99,328.63
	3) Other Receipts	4,97,25,333.99	3,79,50,936.03
	4) NPCI Switching Fees Rebate Amount	10,20,722.22	8,08,429.86
	5) RTGS Charges Received	16,23,465.30	24,87,049.80
	6) Demat Charges Received	1,205.00	32,450.00
	7) NEFT Charges Received	8,43,421.66	9,19,584.32
	8) ECS Return Charges Received	1,21,864.65	1,24,181.54
	9) ATM Transaction Charges Received	2,98,18,610.00	2,87,90,079.08
	10) Commitment Charges Received	5,61,996.46	13,19,136.55
	11) Incidental Charges	97,55,441.39	78,35,824.99
	12) SMS Charges Received	66,62,793.69	54,99,192.66
	13) IMPS Transaction Approval Fees Received	2,72,821.32	4,71,071.30
	14) Pradhanmantri Jeevanjyoti & Suraksha Bima Commission	16,863.00	18,546.00
	15) ACH Debit Processing Charges	7,11,869.40	1,62,668.51
	16) UPI Approved Fees Received	41,25,985.66	41,48,329.84
	17) NFS Charges Received	20,06,347.86	35,51,143.66
	18) Cibil Charges	24,71,823.00	16,47,497.00
	19) MMS Charges Received	30,955.00	37,189.64
	20) ECS Credit Processing Charges Received	46,522.29	38,008.86
	21) Legal Charges Received	19,20,517.12	27,08,756.30
	22) Write Off Acc Recovery	1,19,201.00	2,49,380.00
	23) IMPS txt charges received	2,52,175.00	3,40,604.00
	24) NEFT Clg Process Charges Received	4,28,403.50	0.00
	Total Miscellaneous Income	**12,98,11,425.31**	**11,52,51,056.08**
	Total Other Inome (I,II, III, IV, V, VI and VII)	**15,97,66,860.88**	**13,50,83,536.20**

Schedule 15 - Interest Expended

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Interest on Deposits	151,81,83,302.14	159,76,72,469.32
II Interest on Reserve Bank of India/Inter-Bank borrowing	0.00	0.00
III Others	0.00	0.00
TOTAL	**151,81,83,302.14**	**159,76,72,469.32**

Schedule 16 - Operating Expenses

(Amount in Rs.)

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	**Payment to and provisions for employees**		
	Salaries and allowances	52,67,56,619.08	51,51,15,651.66
	Staff gratuity expenses	97,86,715.00	1,70,23,337.00
	Staff leave encashment expenses	1,93,06,911.00	2,24,53,479.00
	Total I	**55,58,50,245.08**	**55,45,92,467.66**
II	Rent, taxes and lighting	13,54,81,883.92	13,08,84,573.51
III	Printing and stationery	1,14,48,501.98	1,11,94,596.22
IV	Advertising and publicity	26,77,623.82	16,82,017.40
V	Depreciation on bank's property	6,58,05,111.67	6,47,32,730.53
VI	Director's sitting fees, allowances and expenses	22,94,536.00	27,73,483.00
VII	Auditor' fees and expenses (including branch auditors)	68,45,682.14	61,32,000.94
VIII	Law charges	9,86,188.00	58,41,510.50
IX	Postage, telegrams, telephones, etc	98,28,053.92	83,18,988.18
X	Repairs and maintenance	3,80,88,276.42	4,87,25,485.45
XI	Insurance expenses	20,64,130.53	5,49,955.45
XII	Other expenditure:-		
	1) Commission on Daily Savings	1,52,63,643.64	1,46,34,842.36
	2) Conveyance expenses	12,36,403.83	13,13,089.00
	3) Fuel & Maintenance expenses	22,76,529.20	30,70,301.12
	4) Subscription	9,34,000.00	14,09,727.01
	5) Professional Charges	2,32,01,764.41	1,54,86,834.93
	6) CTS West Grid clearing house charges	18,30,365.16	9,56,751.00
	7) Commission & Brokerage	89,126.60	20,872.20
	8) NFS/IMPS/POD/UPI CHRGS	2,71,39,383.00	2,57,17,074.73
	9) Investment service charges	4,82,331.00	2,51,614.00
	10) Gunman security expences	3,71,31,810.26	3,05,06,612.54
	11) Sundry expenses	58,89,120.88	51,75,722.14
	12) PSLC Certificate Premium	12,50,000.00	5,25,000.00
	13) ECS Debit processing charges	150.00	0.00
	14) NEFT clg Process charges	0.00	30,000.00
	15) NSDL service charges	1,69,692.22	2,37,182.75
	16) Premium paid on DICGC A/c.	3,67,36,187.46	3,55,20,695.00
	17) Ammortisation in Investment	2,42,90,220.00	2,34,73,774.00
	18) Software Development Written off	4,89,47,737.96	5,32,29,480.00
	19) Stamp Duty & Registration charges	1,32,000.00	2,20,400.00
	20) Annual General Meeting expenses	19,25,548.29	17,61,419.32
	21) RTGS Service charges paid	15,000.00	0
	22) Bank charges paid	8,31,725.19	16,07,215.83

(Amount in Rs.)

	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
23) GST expenses account	2,79,57,372.35	2,26,55,857.96
24) Recovery Sundry & Legal expenses	41,55,572.90	54,20,037.05
25) MMS charges	12,038.00	11,567.83
26) House Keeping expenses	1,01,15,510.04	97,33,134.67
27) BOM Sitting, Travelling and Meeting Exp.	4,73,456.00	10,77,615.00
28) Golden Jubilee Expenses.a	0	1,39,381.00
29) Election Expenses.	0	5,00,000.00
30) Education Expenses.	2,35,950.00	5,17,950.00
31) Staff Medical Assistance Expenses.	0	11,15,250.00
32) Int Paid on Statutory Dues	12,38,483.70	0
33) Expend on Prov and Contingent	0	14,00,000.00
Total other expenditure XII	**27,39,61,122.09**	**25,77,19,401.44**
Total Operating Expenses (I, II, III, IV, V, VI, VII, VIIal, IX, X, XI and XII)	**110,53,31,355.57**	**109,31,47,210.28**
Total Expenditure	**262,35,14,657.71**	**269,08,19,679.60**
Provision and Contigencies		
Less : Provisions		
a) B.D.D.R. Provision	0.00	1,00,00,000.00
b) Provision for Standard Assets	1,28,00,000.00	12,00,000.00
c) Provision for Deffered Tax	1,17,35,603.00	(1,01,68,666.52)
d) Provision for Income Tax	6,02,30,000.00	5,61,31,000.00
e) Other Provision	13,23,567.00	60,00,000.00
f) Self Assessment Tax Previous year	0.00	60,00,000.00
g) Expend on Prov and Contingent(IDR)	8,70,75,520.00	0.00
Total : Provisions	**17,31,64,690.00**	**6,91,62,333.48**
Total Provisions and Contingencies	**17,31,64,690.00**	**6,91,62,333.48**
Net Profit		
Net Profit for the Year	3,52,07,508.38	5,52,15,022.81
Draw Down Reserve		
a) Provision for BDDR	3,40,00,000.00	0.00
b) Provision against Restructure Loan	1,53,00,000.00	0.00
c) Expend on Prov and Contingent(IDR)	0.00	10,70,41,640.00
d) Golden Jubilee Fund	0.00	1,39,381.00
Net Profit brought forward	**8,45,07,508.38**	**16,23,96,043.81**

AS PER OUR REPORT OF EVEN DATE

For Yardi Prabhu & Associates LIP
Chartered Accountants
(FRN NO.111727W/W100101)
PRABHU, Partner (MRN.041497)
UDIN: 26041497DIWZFO4198

(Deepak Pathare) Agm Accounts
(Sanjay Warkhade) Agm Audit
(Vithalrao Patil) General Manager
(Avinash Rana) Managing Director
(Santosh Randive) Director
(Bhaskar B. Kawad) Vice-chairman
(Geetanjali U. Shelke) Chairman

Place: Mumbai
Dated: 19th June, 2026

SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF THE ACCOUNTS FOR

I. OVERVIEW:

GS Mahanagar Co-op Bank Ltd. ("the Bank") was incorporated in 07.08.1973 and has entered into 53 year of providing wide range of Banking & Financial Services including Corporate Banking, Retail Banking and Treasury Operations.

SIGNIFICANT ACCOUNTING POLICIES:

1. ACCOUNTING CONVENTION:

The accompanying financial statements have been prepared following the going concern concept on a historical cost basis under accrual system of accounting and conform to the generally accepted accounting practices and the applicable statutory provisions prevailing as per Master Direction of Reserve Bank of India applicable to Urban Co-operative Banks and as under The Maharashtra Co-operative Societies Act, 1960 except otherwise stated, the 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 financial statements, in conformity with generally accepted accounting principles requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. 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 to the accounting estimates are recognised prospectively in the current and future periods.

3. REVENUE RECOGNITION:

Income is accounted on accrual basis as and when it is earned except:

(I) Income on Advances classified as Sub-Standard, Doubtful or Loss Assets recognised on realisation. The unrealised interest in these cases is accounted as interest receivable, and in case of NPA accounts has been disclosed as Reserve for Overdue Interest.

(ii) Dividend received from shares of Co-operative Institutions is accounted on receipt basis.

(iii) Bank Guarantee Commission, Locker Rent and other Service Charges are accounted for on receipt basis.

Expenses are accounted for, in the period for which they are incurred except:

(I) Ex-gratia payable to employees, are accounted on cash basis.

(ii) Software expenses are amortized over a period of 3 years.

(iii)Stamp duty and registration fees paid or payable on agreements of leased premises are amortized over a period of five years and are being shown under Deferred Revenue Expenditure.

4. GOODS & SERVICE TAX (GST):

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. Accordingly, GST collected is accounted in GST on Income Account and GST paid to Vendor is accounted in GST on Expenses Account. Out of the GST on Expenses Account, eligible Input Tax Credit is availed as set off. In case, eligible Input Tax Credit remains unutilized, the same is carried forward and set off subsequently. The Input Tax Credit which is not allowable to be setoff is written off in the Profit & Loss account.

5. MONEY AT CALL & SHORT NOTICE:

Amount invested in TREPS (Tri-party Repo (Dealing) System) and Reverse Repo are shown under the head 'Money at Call & Short Notice'.

6. INVESTMENTS:

(I) Investments portfolio of the Bank is classified, in accordance with Reserve Bank of India guidelines into:

a) 'Held for Trading' comprising of investments acquired with the intention to trade.

b) 'Held to Maturity' comprising of investments acquired with the intention to hold them till maturity

c) 'Available for Sale' comprising of investment not covered by (a) and (b) above i.e. those investments which are not acquired for trading purpose & not being held till maturity.

For disclosure in the Balance Sheet, Investments are classified as under:

(i) Government Securities (Central & State)
II. Other Approved Trustee Securities
III. Share in Co-operative Institutions

(ii) Investments in Central and State Government Securities are valued as per the directives issued by the Reserve Bank of India from time to

time and in line with the prices published by Financial Benchmark India Ltd. (FBIL) with FIMMDA being the calculating agent as per FIMMDA circular FIMCIR/2019-20/26 dated 26th March 2021.

(iii) Investments in 'Available for Sale' and 'Held for Trading' categories are valued scrip wise and net depreciation is provided for, while net appreciation, if any, is ignored in accordance with RBI guidelines.

(iv) Profit made on sale of securities under Held to Maturity (HTM) Category is first credited to Profit and Loss Account and thereafter transferred to Investment Fluctuation Reserve as an appropriation from the Profit and Loss Account in accordance with RBI guidelines.

(v) Charges of Clearing Corporation of India Limited (CCIL) and Bank Charges at the time of acquisition of securities is recognised as expense.

(vi) Broken Period Interest at the time of acquisition of securities is recognized as Revenue Expense.

(vii) Transfer between categories:

Reclassification of investments from one category to another, is done in accordance with RBI guidelines and any such transfer is accounted for at the acquisition cost/book value/market value, which is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for. No reclassification of investments from one category to another is done during the FY 2025-26.

7. ADVANCES:

(I) Advances are classified into standard, sub-standard, doubtful and loss assets in accordance with the Income Recognition, Assets classification & provisioning norms prescribed by the Reserve Bank of India. In case of restructured advances, including advances restructured under the COVID Regulatory package, adequate provision has been made in accordance with the RBI guidelines issued from time to time.

(ii) Provision on advances categories under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI. In addition, a general provision has been made on all standard assets as per RBI directives.

(iii) The overdue interest in respect of NPA advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve Bank of India.

8. FIXED ASSETS AND DEPRECIATION (AS 10):

(i) Fixed Assets are stated at cost, net of accumulated depreciation. Cost comprises of purchase price and cost of bringing the assets to its working condition for intended use.

(ii) Depreciation is calculated on straight- Line Method on fixed assets.

(iii) Fixed assets are depreciated / amortised at the rate considered appropriate by the Management as under-

Assets	Rate
Premises	5%
Furniture	10%
Vehicles	20%
Computers and Software	33.33%
Office Equipments	20%
Strong Room	10%
Civil Works	20%
Land	NA

(iv) Depreciation on additions to assets is provided for the full year if the assets are purchased on or before 30th September, at 100% of normal rates and for half year if the assets are purchased after 30th September, at 50% of normal rate. No depreciation is provided in case asset is sold / disposed off before 30th September and depreciation is provided at 50% of normal rate of Depreciation in case asset is sold / disposed of after 30th September.

(v) Fixed Assets which have been fully depreciated but are still in use are carried in the books at Re. 1/-.

9. EMPLOYEES BENEFITS(AS-15):

(i) Retirement Benefit in the form of Gratuity is a Defined Benefit Plan. Provision for liability towards gratuity is accounted for as per the actuarial valuation carried by LIC of India. The Bank has covered gratuity liability under the Employees group gratuity scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.

(ii) Bank has covered Leave Encashment liability under Employee's Group Leave Encashment Scheme of LIC of India.

(iii) Current year's bank contribution towards gratuity and leave encashment is as under: -

(Rs In Lakhs)

Particular	2025-26	2024-25
Gratuity	97.87	170.23
Leave encashment	193.07	224.53

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

10. SEGMENT REPORTING (AS-17):

The Business Segments is considered as primary reporting format and the Bank does not have any geographical segment.

a) Treasury includes all Investment Portfolio, Profit/Loss on sale of investments (Bonds and Government Securities) money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external / internal sources and depreciation/ amortisation of premium on Held to Maturity investments.

b) Other Banking operations include all other operations not covered under Treasury Operations. It primarily comprises of Loans and Advances to wholesale and retail customers and other Banking services to customers. The revenue consists of interest earned on loans and advances and fee income on various services.

11. OPERATING LEASES (AS-19):

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset are classified as Operating Leases. Operating Lease payments are recognised as an expense in the Profit and Loss Account during the year as per the lease agreement.

12. EARNING PER SHARE (EPS (AS 20):

Basic & Diluted earnings per share are calculated by dividing the Net Profit for the period by the weighted average number of equity shares outstanding during the year. The weighted average numbers of equity shares are calculated on monthly basis.

13. TAXATION (AS-22):

Tax expenses comprise current and deferred tax. Current tax is measured at the amount expected to be paid to the authorities in accordance with Income Tax Act, 1961.

Deferred tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

Deferred tax is measured based on the tax rate and tax laws enacted or substantially enacted at the balance sheet date. Deferred tax assets are recognized only to the extent that there is reasonable / virtual (as applicable) certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

14. IMPAIRMENT OF ASSETS (AS-28):

At each Balance Sheet date, the Bank reviews the carrying amounts of its assets to determine whether there is any indication that those assets suffered any impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of impairment loss. The recoverable amount is the higher of an asset's net selling price and value in use. In assessing the value in use, the estimated future cash flows expected from the continuing use of the asset and from its disposal are discounted to its present value using a discount rate that reflects the current market assessment of the time value of money and the risks specific to the asset. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. The reversal of impairment loss is recognised immediately as income in the Profit & Loss Account.

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

Provision is recognised when the bank has a present obligation as a result of past events and it is probable that the outflow of resources will be required to settle the obligation and in respect of which reliable estimates can be made. A disclosure for contingent liability is made when there is a possible obligation, which may, but probably will not require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision/ disclosure is made. Contingent assets are not recognised in the financial statements. Provisions and Contingencies are viewed at each balance sheet date and adjusted to reflect the correct management estimates.

16. TRANSFER OF LONG OUTSTANDING MISCELLANEOUS LIABILITIES:

(I) Dividend remaining unclaimed for 3 years, Entrance fees and Nominal Membership fees outstanding at the year-end is directly credited to Statutory Reserve Fund at the year-end in accordance with bye laws of the bank.

(ii) Unclaimed amounts of excess cash over three year, & Pay orders, Transit payables, Tender deposits, clearing differences, Sundry creditors & others bills payable over three years are transferred to Contingent Fund.

NOTES FORMING PART OF THE ACCOUNTS OF GS MAHANAGAR CO-OPERATIVE BANK LTD (hereinafter referred to as the Bank) FOR THE YEAR ENDED 31ST MARCH, 2026.

1. APPROPRIATION OF PROFIT :

The bank has given effect for following appropriation of profits for the year ended March 31, 2026 in the financial statements, subject to approval of the shareholders at the AGM.

Statement of Appropriations 31.03.2026

(Rs. In Lakhs)

Particulars	Amount
Net profit for the year ended 31st March, 2026	845.08
Previous year balance	0
Total Profit available for appropriation	**845.08**
Appropriations:	
Statutory Reserve Fund	211.27
Proposed Dividend to Shareholders 10%(*)	418.15
Election Fund	20.65
Special Reserve u/s 36(i)(viii)	62.38
Reserve Fund for unforeseen Losses	84.51
Building Fund	48.12
Total	**845.08**
Balance carried forward to Balance sheet	**0.00**

(*) Bank has proposed dividend to Share holder of Rs.4.18 Crores for the financial year subject to RBI approval and the said amount is retained in the profit & Loss a/c under the balance sheet.

In terms of provision of AS- 4 issued by ICAI, effective from the accounting period commencing on 01.04.2019 towards, dividend which is subject to approval by the RBI & shareholders at the Annual General Meeting has not been included as a liability in these financial statements.

2. AS-10 ACCOUNTING FOR FIXED ASSETS AND DEPRECIATION:

(Rs. In lakhs)

Sr. No.	NAME OF ASSETS	W.D.V. As On 31.03.25	Purchase During The year	Transfer between Branch	Sale/ Disposal During The Year	Depreci-ation on During The Year	Balance as on 31.03.25
1	2	3	4	5	6	7	8
1	OFFICE PREMISES	257.22	0.00	0.00	0.00	25.21	232.01
2	STRONG ROOM	2.36	3.63	0.00	0.00	1.12	4.87
3	CIVIL WORK	96.72	70.82	0.00	0.00	41.85	125.69
4	SAFE FUNITURE & FIXTURE	176.70	78.28	0.00	0.00	44.77	210.20
5	OFFICE EQUIPMENTS	172.52	71.69	0.00	0.00	60.19	184.02
6	COMPUTERS	633.87	67.53	0.00	0.00	450.99	250.40
7	MOTOR & VEHICLE	104.02	0.00	0.00	0.00	24.66	79.36
8	LIBRARY BOOKS	0.00	0.12	0.00	0.00	0.12	0.00
9	LAND	2300.03	0.00	0.00	0.00	0.00	2300.03
	TOTAL	**3743.43**	**292.07**	**0.00**	**0.00**	**648.91**	**3386.58**
10	DEFFERED EXPENSES	22.15	7.69	0.00	0.00	9.14	20.70
11	SOFTWARE DEVELOPMENT	822.68	5.32	0.00	0.00	489.48	338.52
	Grand Total: -	**4588.26**	**305.08**	**0.00**	**0.00**	**1147.53**	**3745.80**

Cost of stamp duty & incidental charges in case of acquisition of premises is capitalised. However, in case of Leasehold Premises it is not considered as part of cost but is amortized as deferred revenue expenditure over the period of 5 years.

The GST paid (CGST/SGST) while purchasing the software is capitalised fully i.e. 100% in the cost of the Software Development and ITC is not being availed on the same. The Depreciation on Software Development is charged on entire amount capitalised which is inclusive of GST paid while purchasing the Software.

3. AS-15 EMPLOYEE BENEFITS- GRATUITY & LEAVE ENCASHMENT:

(i) The following table sets out the status of the Gratuity Plan as required under AS-15. Reconciliation of opening and closing balances of the present value of the defined benefit obligation:

(Rs. In Lakhs)

Sr. No.	Particulars	Gratuity (Funded)	
		31.03.2026	31.03.2025
I	Principal actuarial assumptions as at balance sheet date		
	Discount Rate	7.25%	7.25%
	Salary Escalation	3.00%	3.00%
II	Changes in present value of obligation		
	Opening Defined Benefit Obligation	1881.72	1781.48
	Interest Cost	136.42	129.16
	Current Service Cost	92.42	89.18
	Actuarial (Gains) / Losses	6.87	114.75
	Benefits paid	(130.18)	(232.86)
	Closing Defined Benefit Obligation	1973.51	1881.72
III	Changes in fair value of Plan Assets		
	Fair value of Plan Assets at beginning of year	2075.79	1999.20
	Expected return on Plan Assets	154.03	144.93
	Contributions	93.49	164.52
	Benefits paid	(130.18)	(232.86)
	Actuarial gains/(losses)	NIL	NIL
	Fair value of Plan Assets at the end of the year	2193.13	2075.79
IV	Fair Value of Plan Assets		
	Fair value of Plan Assets at beginning of year	2075.79	1999.20
	Actual return on plan assets	154.03	144.93
	Contributions	93.49	164.52
	Benefits paid	(130.18)	(232.86)
	Funded Status	219.62	194.08
	Fair Value of Plan Assets at the end of the year	2193.13	2075.79
	Excess of Actual over estimate return on plan assets	NIL	NIL
V	Actuarial Gain / loss recognized		
	Actuarial (Gain) / loss for the year – Obligation	(6.87)	(114.75)
	Actuarial (Gain) / loss for the year – Plan Assets	NIL	NIL
	Actuarial (Gain) / loss for the year – Obligation	6.87	114.75
	Actuarial (Gain) / loss recognized in the year	6.87	114.75
VI	Amount to be recognized in Balance Sheet and Profit and loss Account		
	Fair value of Plan Assets as at the end of the year	2193.13	2075.79
	Present value of obligation as at the end of the year	1973.51	1881.72
	Funded Status	219.62	194.07
	Net Asset / (Liability) not recognized in the Balance Sheet	219.62	194.07
VII	Expenses Recognized in Profit and Loss Account		
	Current Service Cost	92.42	89.18
	Interest Cost	136.42	129.15
	Net Actuarial (Gain)/loss recognized in the year	6.87	114.75
	Less- Expected return on Plan assets	(154.03)	(144.93)
	Expenses Recognized in Profit and Loss Account	389.75	188.15

(ii) The following table sets out the status of the Leave Encashment as required under AS-15. Reconciliation of opening and closing balances of the present value of the defined benefit obligation

(Rs. In Lakhs)

Sr. No.	Particulars	Leave Encashment	
		31.03.2026	31.03.2025
I	Principal actuarial assumptions as at balance sheet date		
	Discount Rate	7.25%	7.25%
	Salary Escalation	3.00%	3.00%
II	Changes in present value of obligation		
	Opening Defined Benefit Obligation	1547.93	1289.09
	Interest Cost	112.23	93.45
	Current Service Cost	140.55	128.31
	Actuarial (Gains) / Losses	(656.96)	217.69
	Benefits paid	(107.62)	(180.62)
	Closing Defined Benefit Obligation	1036.13	1547.93
III	Changes in fair value of Plan Assets		
	Fair value of Plan Assets at beginning of year	1673.01	1518.59
	Expected return on Plan Assets	126.41	112.80
	Contributions	191.70	222.23
	Benefits paid	(107.61)	(180.62)
	Actuarial gains/(losses)	NIL	NIL
	Fair value of Plan Assets at the end of the year	1883.50	1673.01
IV	Fair Value of Plan Assets		
	Fair value of Plan Assets at beginning of year	1673.01	1518.59
	Actual return on plan assets	126.41	112.80
	Contributions	191.70	222.23
	Benefits paid	(107.62)	(180.62)
	Funded Status	847.37	125.08
	Fair Value of Plan Assets at the end of the year	1883.50	1673.01
	Excess of Actual over estimate return on plan assets	NIL	NIL
V	Actuarial Gain / loss recognized		
	Actuarial (Gain) / loss for the year – Obligation	656.96	(217.7)
	Actuarial (Gain) / loss for the year – Plan Assets	NIL	NIL
	Actuarial (Gain) / loss for the year – Total Gain	(656.96)	217.70
	Actuarial (Gain) / loss recognized in the year	(656.96)	217.70
VI	Amount to be recognized in Balance Sheet and Profit and loss Account		
	Fair value of Plan Assets as at the end of the year	1036.13	1673.01
	Present value of obligation as at the end of the year	1883.5	1547.93
	Funded Status	847.37	125.07
	Net Asset / (Liability) not recognized in the Balance Sheet	847.37	125.07
VII	Expenses Recognized in Profit and Loss Account		
	Current Service Cost	140.55	128.31
	Interest Cost	112.23	93.45
	Net Actuarial (Gain)/loss recognized in the year	(656.96)	217.69
	Less- Expected return on Plan assets	(126.41)	(112.80)
	Expenses Recognized in Profit and Loss Account	(530.59)	326.67

Note on AS-15:

The Bank has established approved Gratuity and Leave Encashment Trusts in the name of G S Mahanagar Bank Employee's Gratuity and Leave Encashment Trust for administration and settlement of employee benefit obligations. In accordance with the accounting practice consistently followed by the Bank over the years, contributions made to LIC through the respective trusts are charged to the Profit & Loss Account in the year of payment. During the year, the Bank contributed ₹97,86,715 (Previous Year: ₹1,70,23,337) towards the Gratuity Scheme and ₹1,93,06,911 (Previous Year: ₹ 2,24,53,479) towards the Leave Encashment Scheme. The respective trusts maintain the funds and directly settle the employee benefit claims. The valuation under Actuaries Act 2006 is being done by LIC of India.

4. PRIMARY SEGMENT REPORTING (BY BUSINESS SEGMENTS) AS-17 AS ON 31.03.2026 :

(Rs. In Lakhs)

Sr. No.	Particulars	Treasury	Other Banking Operations	Total as on 31.03.2026
A	**Revenue**	12,159.05	16,159.82	28,318.87
B	**Result**	3,638.79	(2,053.97)	1,584.82
	Unallocated Expenses			62.38
	Net profit before Tax			1,522.44
	Provision for income tax			560.00
	Deferred Tax			117.36
	Extraordinary Profit & loss account			466.26
	Net profit after Tax			845.08
C	**OTHER INFORMATION**			
	Segment Assets	1,61,699.54	2,08,926.69	3,70,626.23
	Unallocated Assets			3,508.78
	Total Assets			3,90,492.27
	Segment Liabilities	1,69,063.67	1,72,187.27	3,41,250.94
	Unallocated Liabilities			32,884.07
	Total Liabilities			3,90,492.27

- The bank operates as a single unit in India, hence separate information regarding geographical segment is not given.
- The bank is organized into two main business segments namely: -
  a) Treasury :- Primarily comprising of dealing room operation, trading/investment in bonds and government securities as well as fixed deposits in cooperative, nationalised and private banks;
  b) Other banking operations:- Primarily comprising of loan and advances to corporate and retail loans & advances to other customers.
- The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organization structure of the bank and the internal financial reporting system.
- Segment revenue, results, assets and liabilities includes respective amounts identifiable to each of the segment and amounts apportioned /allocated on reasonable basis.

5. AS-18 RELATED PARTIES & DISCLOSURES :

Name of the related parties and their relationship with bank under Accounting Standard-18 issued by the Institute of Chartered Accountants of India.

(i) Subsidiaries: Nil
(ii) Associates: Nil

Key Management Personnel :

The Bank is registered under Maharashtra Co-operative Societies Act 1960 and there are no related parties requiring a disclosure under AS-18 issued by ICAI.

6. AS-19 LEASES :

Bank has cancellable operating leases and the disclosures under Accounting Standard-19 on leases issued by ICAI are as under. Lease rent debited to profit & Loss account in the current year amounting to Rs. 900.24 lakhs (P.Y Rs. 809.86 lakhs).

The Lease Agreements entered into, pertain to use of premises for the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreements regarding use of assets, lease escalations, renewals and a restriction on sub – leases.

7. AS-20 EARNING PER SHARE (EPS) :

(Rs. In Lakhs)

Particulars	2025-26	2024-25
Net profit / (Loss) after income tax	845.08	1623.96
(*) Weighted average number of shares	654.91	675.62
Nominal Value of Shares (Rs.)	10	10
EPS- Basic & Diluted (Rs.)	1.29	2.40

(*) Monthly Weighted average number of shares

8. AS- 22 ACCOUNTING FOR TAXES ON INCOME :

a) Application of Accounting Standard-22 'Accounting for Taxes on Income' issued by The Institute of Chartered Accountants of \ India has been mandatory for the bank.

b) The Bank has complied with deferred tax as required by Accounting Standard-22 on accounting for income tax issued by the Institute of Chartered Accountants of India.

The major components of Deferred Tax Assets / Liabilities (Net) arising on account of timing differences between book profit and taxable profits as at March 31, 2026 are as follow:

(Rs. in Lakhs)

Particulars	As on 31-03-2025	During 2025-26	As on 31-03-2026
	A	B	C
Deferred Tax Assets			
Provision for Advances/BDDR	2760.66	(85.57)	2675.09
Provision for Leave Encashment	0.00	0.00	0.00
Depreciation	309.27	73.93	383.21
Total (A)	**3069.93**	**(11.64)**	**3058.30**
DTL ON ACCOUNT OF:			
Deferred Gratuity Payment	0.00	0.00	0.00
Deduction for Special Reserve	57.07	15.70	41..37
Total (B)	**57.07**	**15.70**	**41.37**
NET DEFERRED TAX ASSET (A)-(B)	**3012.86**	**(27.34)**	**2985.53**
Last Year Adjustment	0.00	(90.02)	(90.02)
Total	**3012.86**	**(117.36)**	**2895.51**

9. AS-26 INTANGIBLE ASSETS :

Details of computer software are included in other assets in accordance with Accounting Standard-26 on Intangible Assets issued by the ICAI are as under.

Computer Software:

Particulars	Rs. In lakhs
Opening Balance as on 01.04.2025	822.68
Additional during the year	5.32
Deletion during the year	0
Less: Depreciation/Amortised	489.48
Closing Balance as on 31.03.2026	338.52

10. AS - 29 PROVISIONS, CONTINGENT LIABILITIES & CONTINGENT ASSETS :

I) Provision :

a) Write-back of Bad and Doubtful Debt Reserve (BDDR):

During the year, the Bank carried out an overall assessment of the adequacy of the Bad and Doubtful Debt Reserve (BDDR) in accordance with the applicable Reserve Bank of India (RBI) prudential norms and its Board-approved provisioning policy. Based on such assessment, the Management concluded that the reserve maintained was in excess of the present provisioning requirement.

Accordingly, an amount of ₹3.40 crore has been written back from the BDDR and recognized in the Statement of Profit and Loss for the year. After the aforesaid write-back, the Bank continues to maintain provisions considered adequate in accordance with the applicable RBI prudential norms.

b) Write-back of Provision Relating to Old Restructured Loan Accounts:

During the year, the Bank reviewed the provisions held against 19 old restructured loan accounts of which 8 accounts were closed during the year. Based on the present status of these accounts and reassessment of the provisioning requirement in accordance with the applicable Reserve Bank of India (RBI) prudential norms, the provisions to the extent of ₹.1.53 crore were considered no longer necessary.

Accordingly, the said amount has been written back and recognized in the Statement of Profit and Loss for the year. The Management is of the opinion that the provisions remaining against these accounts are adequate and comply with the applicable RBI prudential requirements.

c) Provision for Depreciation on Investments (Investment Depreciation Reserve - IDR):

During the financial year 2024-25, based on the improvement in the market value of investments and the reassessment of the adequacy of the provision held, the Bank reversed (wrote back) excess provision for depreciation on investments amounting to ₹10.70 crore. After such write-back, a balance provision of ₹4.20 crore was retained in the Investment Depreciation Reserve (IDR), considering the management's assessment of the risks associated with the investment portfolio.

During the financial year 2025-26, in view of the increased volatility in the financial markets arising from prevailing geopolitical developments, including the war situation, and based on a fresh assessment of the investment portfolio in accordance with the applicable RBI prudential norms, the Bank created an additional provision for depreciation on investments amounting to ₹8.71 crore.

The management is of the opinion that the provision held as at the balance sheet date is adequate and is in accordance with the applicable regulatory guidelines.

d) Income Tax Matters: -

The bank has received notice under sec 201 for short deduction of TDS for the FY 2018-19. The bank was supposed to deduct the TDS and deposit it with the Income Tax Department. The bank is still in process of deducting the same and that the liability is still outstanding for the payment to the income tax department. Accordingly, provision for the same along with the interest for late payment of Rs. 15,60,000 /- has been made in the books of accounts in FY 2022-2023, FY 2023-24 & Rs. 13,36,512 FY 2024-25. We have received order u/s 156 of the Income Tax Act,1961 on 31.12.2024 for payment of outstanding demand of Rs.13,36,512/- and payment of penalty u/s 271H. On 31.03.2025, we received regarding total default on account of non-deduction of TDS Rs.7,90,835 and show cause in respect of levy of penalty u/s 271C of the IT Act,1961.

(ii) Contingent Liabilities on account of Bank Guarantees, Letter of Credit, Amount transferred to DEAF, claims against Banks not acknowledged as Debts are as follows:

(Rs In Lakhs)

Particulars	31.03.2026	31.03.2025
Bank Guarantees	898.4	875.39
Foreign Letters of Credit	0	0
DEAF	1808.3	1774.6
Claims against banks not acknowledged as debts	2240.09	1100.08
TOTAL	**4946.79**	**3750.07**

(A) Contingent Liability – Mesne profit :

For Chembur branch bank had taken premises on lease from Sodality Investment area admeasuring 3200 sq. ft. from 01/07/1991 to 30/06/2001 but however, bank vacated the said premises on 01/09/2005. M/s Sodalities Investment filed suit against bank on 19/01/2010 for mesne profit for the period 01/10/2003 to 31/08/2005 before Small Causes Court, Mumbai. After the hearing, Small Causes Court allowed application on 26/03/2019 and gave following direction to the bank. The Bank shall pay the mesne profit of the office premises building known as Tolaram Shopping Centre for the period from 01/10/2003 to 31/08/2005 to Sodalities Investment @ Rs. 83/- per sq. ft. per month i.e. amounting to Rs.2,65,600/- per month along with interest @ 8.80% p.a. on the mesne profit from 01/10/2003 till realization of principle sum. Accordingly, as per court order total amount payable is Rs. 1,38,97,124/-. On 30/04/2019 bank has filed appeal against the said order before Small Cause Appeal Court-Appeal forum, Mumbai, and court has given direction to the bank to deposit at least 50% of amount payable, as per the said direction bank has deposited amount vide DD dated 21/01/2021 of Rs. 33,23,187.20 and DD dated 25/03/2021 of Rs. 36,25,374.75

(B) Contingent Liability under Income Tax Matters:

(i) The Income tax return for the A Y 2018-19 was filed declaring total income of Rs.42,35,96,320/- on 30.09.2018. The case was selected for scrutiny and assessment was finalized on 14th April 2021 accepting returned income. Further, the case was reopened u/s 147 r.w.s. 143(3) of the I T Act on 17.11.2025 and the consequent Demand notice u/s 156. In this order AO has assessed the total income at Rs. 58,85,21,976 as against income of Rs.42,35,96,320 returned by the bank by making a net addition of Rs. 16,49,25,656 regarding following issue: i) Disallowance of deduction u/s 36(1)(viii) of Rs.1,86,51,000/- claim by the bank. ii) Increase in Net profit by Rs.3,76,13,382 by not allowing reduction of deferred tax income while computing taxable income. iii)Disallowance of Rs. 10,86,61,274/- provision against depreciation in investments and other contingencies. Based on this variations demand of Rs. 27,17,04,300 (including interest) raised on 17.11.2025. The bank has filed a rectification application with the Income Tax Department on 21.11.2025 for granting credit of advance tax, self-assessment tax, TDS. After rectification bank received notice of demand u/s 156 on 15.12.2025 with revised of demand of Rs. 11,50,16,003/-. Bank also filed CIT appeal on 13.12.2025 regarding demand.

(ii) As per notice received from the Income Tax Department for the A Y 2023-24, there is inconsistency in amount disallowable under section 40 (a)(i)(ia), on account of non-compliance with the provisions of Chapter XVII-B claimed in return Rs. 14,49,661 and audit report Rs.9,38,33,844. Therefore proposed adjustment made of Rs.92,384,183 on account of non-deduction of TDS u/s 194N on cash withdrawals of Rs.3,07,947,279 by customers exceeding specified limit in the section and raising outstanding demand of Rs.2,78,67,510 on 09.08.2024 and 03.03.2025.Regarding the said notice we have submitted rectification on 06.03.2025, bank has not claimed any expenses in respect of such transactions and non-deduction of TDS on cash withdrawals would not amount to deemed income of the Bank. Thus, we are not agreeing with the proposed addition. We received order u/s 154 of the I T Act,1961 for recovery of outstanding demand of Rs. 2,81,02,090/- against this demand, we have submitted rectification on 26.12.2025 and filed appeal on 30.01.2026

(iii) An Demand notice for the A Y 2024-25 under section 156 of the Income-Tax Act, 1961 was issued dated on 17.11.2025 raised demand of Rs. 82,57,930/-. Thereafter the assessment was completed under section 143(3) of the Income-tax Act, 1961 vide order dated 17.11.2025 wherein additions aggregating to Rs. 83,40,982 were made and the total income of the assessee was determined at Rs.41,25,41,442. Bank filed appeal against said order on 22.12.2025

(C) Contingent Liability-Nashik Cidco Branch:

PAN AADAT4526G had erroneously been obtained by Nashik – CIDCO Branch, same error has already been communicated to the department vide letter MCBL/ACCT/4673/2016-17 dated 10th March 2017. The current account no – 10980247460 maintained with the State Bank of India was initially opened under PAN - AADAT4526G and also communicated to the bank vide letter dated 26th June 2019 for modification of PAN from AADAT4526G to their centralized PAN - AAAAM3138Q. Assessing officer has inadvertently considered the cash withdrawal from the current account number 10980247460 maintained with State Bank of India as cash deposited in that account. The above transaction is accurately reflected in Form 26AS, confirming its nature as a cash withdrawal from a current account with the State Bank of India. A.O has initiated the assessment u/s 147 of the Act based on the wrong fact that the assessee has deposited the cash of Rs. 3,99,00,000 which is in fact cash withdrawal of Rs. 3,39,00,000 /- from the current account maintained with the State Bank of India. AO had made disallowance on the grounds of unexplained money u/s 69A r.w.s.

115BBE of the Income Tax Act 1961. The cash that is withdrawn by the Nashik CIDCO branch from the State Bank of India current account is the amount transferred from the head office for legitimate banking use and to fulfill the legitimate banking obligation of the branch. Aggrieved by the assessment order passed u/s 147 r.w.s. 144 r.w.s. 144B of the Act for A.Y. 2018-19, we preferred an appeal before the honorable CIT Appeal authority. The above matter was getting ex-parte order due to non-compliance of the income tax notice which was communicated to us on registered email-id. Afterwards the department issued the computation sheet as per order date 22.02.2024 u/s 147 r.w.s 144 which shows the amount as per current order is 6,62,78,860/- inclusive of tax liability, interest payable u/s 234A,234B and 234F respectively. bank filed appeal on 22.02.2024 before the CIT appeal and final order is yet to be receive from the appellate authority post our earlier submission made on 02.08.2024. We have made payment of 20% of outstanding demand Rs.1,32,56,000 /as pre-deposit appeal on 23.01.2025 and 80% of outstanding demand Rs.5,30,22,855/-Shown under contingent liability.

(D)Contingent Liability under Tax deducted at source:

Total TDS outstanding demand under centralized TAN –Head Office amount of Rs.63,10,188 for the F Y 2022-23 to F Y 2024-25 due to short deduction of TDS and PAN Aadhar Inoperative status and under separate TAN of branches for the F Y 2007-08 to 2023-24 of Rs. 22,78,490/- due to short deduction of TDS and PAN Aadhar Inoperative status shown under contingent liability.

(E) Magathane Branch Premises (B.E.S.T.):

The Bank had taken premises admeasuring 4,973 sq. ft. from B.E.S.T. on lease for a period of 30 years (12.08.1993 to 11.08.2023) by placing a non-interest-bearing refundable security deposit of Rs. 50,00,000 and a tender deposit of Rs. 5,000. The agreed lease rent during the lease period was Re. 1 per sq. ft. per month.

After expiry of the lease on 11.08.2023, the branch continued to occupy the premises till hand over date - 20.05.2025. As per B.E.S.T.'s letter, occupation charges/rent of Rs. 4,17,732 per month have been demanded for the period of continued occupation, resulting in a total demand of approximately Rs. 88 lakhs.

Management has represented that the Bank has a strong case for recovery of the security deposit of Rs. 50,00,000 and tender deposit of Rs. 5,000 from B.E.S.T. and, accordingly, no provision has been considered necessary. Pending final resolution of the matter, the Bank has decided to disclose the aforesaid claim of approximately Rs. 88 lakhs as a contingent liability in the financial statements.

The matter will continue to be monitored based on further developments and the final outcome of discussions/settlement with B.E.S.T.

(F) Contingent Liability - DEAF:

In accordance with the "The Deposit Education and Awareness Fund Scheme, 2014" formulated by RBI, the Bank has identified and transferred Rs.18.08 Crores to the Depositor Education and Awareness Fund till 31st March 2026. The details of the same are as below:

(Rs in Lakhs)

Particulars	F.Y. 2025-26	F.Y. 2024-25
Opening balance of amounts transferred to DEAF	17.75	16.8
Add: Amounts transferred to DEAF during the year	0.52	1.09
Less: Amounts reimbursed by DEAF towards claims	0.19	0.14
Closing balance of amounts transferred to DEAF	18.08	17.75

1. Penalty for CRR Non-Compliance:

During the year, the Bank experienced two instances of non-maintenance of the prescribed Cash Reserve Ratio (CRR) as stipulated by the Reserve Bank of India. Consequently, the Bank has paid a penalty of ₹25076/- to the Reserve Bank of India. The Management has reviewed the reasons for the shortfall and has initiated appropriate measures to strengthen the monitoring mechanism and ensure compliance with the regulatory requirements going forward.

12. Previous year's figures are regrouped or rearranged, wherever necessary, to conform to the layout of the accounts of the current year.

For Yardi Prabhu & Associates LIP
Chartered Accountants
(FRN NO.111727W/W100101)
PRABHU, Partner (MRN.041497)
UDIN: 26041497DIWZFO4198

(Deepak Pathare) Agm Accounts
(Sanjay Warkhade) Agm Audit
(Vithalrao Patil) General Manager
(Avinash Rana) Managing Director
(Santosh Randive) Director
(Bhaskar B. Kawad) Vice-chairman
(Geetanjali U. Shelke) Chairman

Place: Mumbai
Dated: 19th June, 2026

Disclosure as per RBI Master Direction DOR.ACC. REC. NO. 208 / 21.04.018 / 2025 - 26 dated 28.11.2025 (updated as on 01.04.2026)

1.Regulatory Capital

a) Composition of Regulatory Capital

(Amount in crore)

Sr.	Particulars	31.03.2026	31.03.2025
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	262.52	232.21
ii)	Additional Tier 1 capital*/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	262.52	232.21
iv)	Tier 2 capital	36.86	35.72
v)	Total capital (Tier 1+Tier 2)	299.38	267.93
vi)	Total Risk Weighted Assets (RWAs)	1488.61	1397.58
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	17.64	16.62
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.64	16.62
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.48	2.56
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.11	19.17
xi)	Percentage of the shareholding of Government of India	0.00	0.00
xii	Amount of paid-up equity capital raised during the year	1.72	1.67

Particulars		2025-26	2024-25
	Amount of Tier 2 Capital raised during the year of which:	0.00	0.00
	a) Perpetual Cumulative Preference Share	0.00	0.00
	b) Redeemable Non-Cumulative Preference Share	0.00	0.00
	c) Other	0.00	0.00

b) Draw down from Reserves

1) Excess BDDR of Rs.3.40 Crores written back.
2) Excess Provision against Restructured Loans of Rs.1.53 Crores written back.
3) Election fund of Rs.0.97 Crore transferred to Election Expenses account. Further, current year provision of Rs.0.21 crore is done from appropriation account.

2. Asset Liability Management

Maturity pattern of certain items of assets and liabilities as on 31st March,2026

(Amount in crore)

	1 Day	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days and upto 2 Months	Over 2 Months and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Year	Over 5 Years	Total
Title	bucket 1	bucket 2	bucket 3	bucket 4	bucket 5	bucket 6	bucket 7	bucket 8	bucket 9	bucket 10	bucket 11	Total
1. Deposits	41.19	58.09	106.68	85.87	93.87	134.59	483.29	759.33	1399.68	9.90	2.61	3175.10
2. Advances	119.23	3.04	2.40	23.52	39.76	24.80	94.67	300.63	139.42	165.80	753.82	1667.09
3. Investment	34.86	260.16	209.00	98.02	135.00	117.01	55.02	179.03	53.81	197.57	258.17	1597.65
4. Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Maturity pattern of certain items of assets and liabilities as on 31st March,2025

(Amount in crore)

	1 Day	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days and upto 2 Months	Over 2 Months and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Year	Over 5 Years	Total
Title	bucket 1	bucket 2	bucket 3	bucket 4	bucket 5	bucket 6	bucket 7	bucket 8	bucket 9	bucket 10	bucket 11	Total
1. Deposits	39.48	78.78	119.40	120.93	165.83	129.95	371.84	535.40	1447.04	11.94	1.88	3022.47
2. Advances	120.18	2.69	12.46	19.86	44.20	32.40	82.61	246.27	128.08	189.56	701.14	1579.45
3. Investment	37.06	238.37	274.53	43.00	150.01	59.99	72.16	223.28	117.29	91.59	269.17	1576.45
4. Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

Composition of Investment Portfolio as at 31.03.2026 (Amount in crore)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investment is in India
Held to Maturity							
Gross	739.87	0.00	0.16	0.00	0.00	0.00	740.03
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.14	0.00	0.00	0.00	0.14
Net	739.87	0.00	0.02	0.00	0.00	0.00	739.89
Available for Sale							
Gross	287.12	0.00	2.50	0.00	0.00	0.00	289.62
Less: Provision for depreciation and NPI	12.76	0.00	0.00	0.00	0.00	0.00	12.76
Net	274.36	0.00	2.50	0.00	0.00	0.00	276.86
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and 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	1026.99	0.00	2.66	0.00	0.00	0.00	1029.65
Less : Provision for Non Performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	12.76	0.00	0.14	0.00	0.00	0.00	12.90
Net	1014.23	0.00	2.52	0.00	0.00	0.00	1016.75

Composition of Investment Portfolio as at 31.03.2025 (Amount in crore)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investment is in India
Held to Maturity							
Gross	746.41	0.00	0.16	0.00	0.00	0.00	746.57
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.14	0.00	0.00	0.00	0.14
Net	746.41	0.00	0.02	0.00	0.00	0.00	746.43
Available for Sale							
Gross	288.68	0.00	0.00	0.00	0.00	0.00	288.68
Less: Provision for depreciation and NPI	4.06	0.00	0.00	0.00	0.00	0.00	4.06
Net	284.62	0.00	0.00	0.00	0.00	0.00	284.62
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and 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	1035.09	0.00	0.16	0.00	0.00	0.00	1035.25
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	4.06	0.00	0.14	0.00	0.00	0.00	4.20
Net	1031.03	0.00	0.02	0.00	0.00	0.00	1031.05

Bank has no investment outside India as on 31.03.2026 and 31.03.2025

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in crore)

Particulars	31.03.2026	31.03.2025
i) Movement of provisions held towards depreciation on investments		
Opening balance	4.06	14.80
Add: Provisions made during the year	8.70	0.00
Less: Write off / write back of excess provisions during the year	0.00	10.74
Closing balance	12.76	4.06
ii) Movement of Investment Fluctuation Reserve		
Opening balance	18.25	18.25
Add: Amount transferred during the year	0.00	0.00
Less: Drawdown	0.00	0.00
Closing balance	18.25	18.25
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.30%	6.32%

c) 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	0.14	0.00
b)	Additions during the year since 1st April	0.00	0.14
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.14	0.14
e)	Total provisions held	0.14	0.14

ii) Issuer composition of non-SLR investments

(Amount in Crore)

Sr No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities'	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others (Shares with Co.op. Institution)	2.66	0.16	0.00	0.00	0.00	0.00	0.00	0.16	2.66	0.16
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total *	**2.66**	**0.16**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.16**	**2.66**	**0.16**

e) Repo transactions (in face value terms)

(Amount in Crore)

		Minimum outstanding during the year	Maximum outstanding during the year	Daily Average Outstanding during the Year	outstanding as on March 31
i) Securities sold under repo					
a)	Government securities	0.00	0.00	0.00	0.00
b)	Corporate debt securities	0.00	0.00	0.00	0.00
c)	Any other securities	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo					
a)	Government securities	0.00	0.00	0.00	0.00
b)	Corporate debt securities	0.00	0.00	0.00	0.00
c)	Any other securities	0.00	0.00	0.00	0.00

F) Government Security Lending (GSL) transactions (in market value terms)
Nil as on Previous and Current balance sheet date.

4) Asset Quality

a) Classification of advances and provisions held as on 31.03.2026

(Amount in crore)

Particulars	Standard	Non Performing				Total
	Total standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing	
Gross Standard Advances and NPAs						
Opening Balance	1418.67	22.66	128.20	9.92	160.78	1579.45
Add: Additions during the year					35.65	
Less: Reductions during the year					32.68	
Closing balance	1503.34	35.88	116.68	11.19	163.75	1667.09
*Reductions in Gross NPAs due to:						
i) Upgradation					1.21	
ii) Recoveries (excluding recoveries from upgraded accounts)					31.47	
iii) Technical/ Prudential16 Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held		2.27	155.09	9.92	167.28	167.28
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans					3.40	
Closing balance of provisions held		3.59	149.10	11.19	163.88	163.88
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance					0.00	

b) Classification of advances and provisions held as on 31.03.2025

(Amount in crore)

Particulars	Standard	Non Performing				Total
	Total standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing	
Gross Standard Advances and NPAs						
Opening Balance	1402.69	12.72	148.01	10.13	170.86	1573.55
Add: Additions during the year					23.14	
Less: Reductions during the year*					33.22	
Closing balance	1418.67	22.66	128.20	9.92	160.78	1579.45
*Reductions in Gross NPAs due to:						
i) Upgradation					2.25	
ii) Recoveries (excluding recoveries from upgraded accounts)					19.30	
iii) Technical/ Prudential16 Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held		1.53	173.69	10.13	185.35	185.35
Add: Fresh provisions made during the year					1.00	
Less: Excess provision reversed/ Write-off loans					19.07	
Closing balance of provisions held		1.53	173.69	10.13	167.28	167.28
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					-6.50	
Closing Balance		0.00	0.00	0.00	0.00	0.00

(in per cent)

Ratios	31/03/2026	31/03/2025
Gross NPA to Gross Advances	9.82%	10.18%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	100.07%	104.04%

b) Sector-wise Advances and Gross NPAs

(Amount in crore)

Sr. No.	Sector	31-03-2026			31-03-2025		
		Outstanding Total Advances	Gross NPAs	Percentage of Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	34.46	25.50	1.53	40.26	2.35	0.15
b)	Advances to industries sector eligible as priority sector lending	302.13	19.70	1.18	423.45	88.40	5.60
c)	Services	44.81	5.61	0.23	41.19	6.95	0.44
d)	Personal loans	367.74	12.46	0.75	250.87	26.92	1.70
	Subtotal (I)	**749.14**	**63.27**	**3.80**	**755.77**	**124.62**	**7.89**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loan	917.95	100.48	6.03	823.67	36.15	2.29
	Sub-total (ii)	**917.95**	**100.48**	**6.03**	**823.67**	**36.15**	**2.29**
	Total (I + ii)	**1667.09**	**163.75**	**9.83**	**1579.44**	**160.77**	**10.18**

c) Overseas assets, NPAs and revenue

(Amount in crore)

Particulars	31.03.2026	31.03.2025
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

d) Particulars of resolution plan and restructuring

(Amount in crore)

Particulars		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enter--prises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year 2026	Previous Year 2025	Current Year 2026	Previous Year 2025	Current Year 2026	Previous Year 2025	Current Year 2026	Previous Year 2025	Current Year 2026	Previous Year 2025
Stand--ard	Number of borrowers	0	0	0	0	10	12	0	0	10	12
	Gross Amount	0.00	0.00	0.00	0.00	11.73	16.52	0.00	0.00	11.73	16.52
	Provision held	0.00	0.00	0.00	0.00	1.07	2.60	0.00	0.00	1.07	2.60
Sub-stand--ard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	10	12	0	0	10	12
	Gross Amount	0.00	0.00	0.00	0.00	11.73	16.52	0.00	0.00	11.73	16.52
	Provision held	0.00	0.00	0.00	0.00	1.07	2.60	0.00	0.00	1.07	2.60

e) Divergence in asset classification and provisioning

(Amount in crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2025 as reported by the bank	160.78
2.	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	160.78
3.	Divergence in Gross NPAs (2-1)	0
4.	Net NPAs as on March 31, 2025 as reported by the bank	0
5.	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	0
6.	Divergence in Net NPAs (5-4)	0
7.	Provisions for NPAs as on March 31, 2025 as reported by the bank	167.28
8.	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	167.28
9.	Divergence in provisioning (8-7)	0.00
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	23.14
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	16.24
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	16.24

f) Disclosure of transfer of loan exposures

Details of transfer of loan exposure-In the case of stressed loans transferred or acquired:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(All amounts in crore)	**To ARCs**	**To permitted transferees**	**To other transferees (please specify)**
No: of accounts	Nil	Nil	
Aggregate principal outstanding of loans transferred	Nil		
Weighted average residual tenor of the loans transferred	Nil		
Net book value of loans transferred (at the time of transfer)	Nil		
Aggregate consideration	Nil		
Additional consideration realized in respect of accounts transferred in earlier years	Nil		

Details of loans acquired during the year		
(All amounts in crore)	**From SCBs, RRBs, UCBs, StCBs,DCCBs, AIFIs, SFBs and NBFCsincluding Housing FinanceCompanies (HFCs)**	**From ARCs**
Aggregate principal outstanding of loans acquired Aggregate consideration paid	Nil	
Weighted average residual tenor of loans acquired		

(f) Non – Fund Based Credit Facilities A bank shall disclose the details of NFB credit facilities in the format given below.

		As at March 31, 2026 Secured* Portion	As at March 31, 2026 Unsecured Portion	As at March 31, 2025 Secured* Portion	As at March 31, 2025 Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	i) In India	8.98	0.00	8.75	0.00
	ii) Outside India	0.00	0.00	0.00	0.00
II	Acceptances, Endorsements and other Obligations (₹ crore)	0.00	0.00	0.00	0.00
III	Other NFB Credit facilities (₹ crore)	0.00	0.00	0.00	0.00

g) Fraud accounts

(Amount in crore)

Particulars	2025-26	2024-25
Number of frauds reported	01	01
Amount involved in fraud (crore)*	0.26	0.61
Amount of provision made for such frauds (crore)	0.26	0.61
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (crore)	0.00	0.00

(ix) Disclosures related to Project Finance A lender shall make appropriate disclosures related to project finance as below:

Sr. No.	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	9	22.25
2	Projects under implementation accounts sanctioned during the quarter.	NIL	NIL
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	2.01
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	10	24.26
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	NIL	NIL
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	NIL	NIL
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	NIL	NIL
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	NIL	NIL
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	NIL	NIL
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	NIL	NIL
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	NIL	NIL
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	NIL	NIL
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.	NIL	NIL
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	NIL	NIL
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	NIL	NIL
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	NIL	NIL

b) Disclosure under Resolution Framework for COVID-19-related Stress
Format for disclosures to be made half yearly starting March 31, 2026

(Amount in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30-09-2025 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A), amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31-03-2026
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	11.37	0.00	0.00	3.32	8.05
Of which MSMEs	11.37	0.00	0.00	3.32	8.05
Others	0.00	0.00	0.00	0.00	0.00
Total	**11.37**	**0.00**	**0.00**	**3.32**	**8.05**

c) Disclosure under Resolution Framework for COVID-19-related Stress Format for disclosures to be made half yearly starting Sept 30, 2025

(Amount in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31-03-2025 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A), amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30-09-2025
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	11.90	0.00	0.00	0.53	11.37
Of which MSMEs	11.90	0.00	0.00	0.53	11.37
Others	0.00	0.00	0.00	0.00	0.00
Total	**11.90**	**0.00**	**0.00**	**0.53**	**11.37**

5. Exposures

a) Exposure to real estate sector

(Amount in crore)

Category	2025-2026	2024-2025
i) Direct exposure **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. **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; Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – Residential Commercial Real Estate **ii) Indirect Exposure** Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	**211.33** **93.61**	**256.06** **139.41**
Total Exposure to Real Estate Sector	**304.94**	**395.47**

b) Exposure to capital market: - – Nil (Previous Year- Nil)

c) Risk category-wise country exposure: - Nil (Previous Year- Nil)

d) Unsecured advances

(Amount in crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	124.03	151.78
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

(vii) Loans against gold and silver collateral

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

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	(₹ crore)	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	160.25	10.15	0.03	53.20	0.20
(a) Consumption loans	134.75	8.53	0.04	53.64	0.20
of which bullet repayment loans	25.50	1.61	0.01	50.99	0.00
(b) Income generating loans	0.00	0.00	0.00	0.00	0.00
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	150.49	9.03	0.03	64.97	NA
(c) Consumption loans	111.96	6.71	0.04	57.08	NA
of which bullet repayment loans	38.53	2.31	0.01	51.71	NA
(d) Income generating loans	0.00	0.00	0.00	0.00	NA
3. Renewals sanctioned and disbursed during the FY	11.15	0.67	0.05	42.25	NA
4.Top-up loans sanctioned and disbursed during the FY	0.00	0.00	0.00	0.00	NA
5. Loans repaid during the FY [(e)+(f)]	201.38	12.08	0.00	NA	NA
(e) Consumption loans	161.50	9.69	0.00	NA	NA
of which bullet repayment loans	39.88	2.39	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)]	0.19	0.01	0.00	NA	NA
(g) Consumption loans	0.18	0.01	0.00	NA	NA
of which bullet repayment loans	0.01	5.96	0.00	NA	NA
(h) Income generating loans	0.00	0.00	0.00	NA	NA
7. Loans written off during the FY [(I) + (j)]	0.00	0.00	0.00	NA	NA
(i) Consumption loans	0.00	0.00	0.00	NA	NA
of which bullet repayment loans	0.00	0.00	0.00	NA	NA
(j) Income generating loans	0.00	0.00	0.00	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	245.75	14.70	0.03	52.61	0.18
(k) Consumption loans	219.00	13.10	0.04	52.90	0.18
of which bullet repayment loans	26.75	1.59	0.01	50.28	0.00
(l) Income generating loans	0.00	0.00	0.00	0.00	0.00

(b)Details of gold and silver collateral and auctions

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

C) Exposures to Related Parties:-
Details of exposures to related parties as defined in Reserve Bank of India (Urban Co operative Banks – Credit Risk Management) Directions, 2025

(Amount in crore)

Sr.	Particulars	31-03-2025	31-03-2026
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	Nil	Nil
2	Aggregate value of outstanding loans to related parties as on 31st March	Nil	1.47
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in %)	Nil	0.09%
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	Nil	Nil
	(ii) Non-Performing Assets as on 31st March	Nil	Nil
5	Amount of provisions held in respect of loans to related parties as on 31st March	Nil	0.01
	B. Contracts and Arrangements involving Related Parties		
6	Aggregate value of contracts and arrangements awarded to related parties during the year	Nil	Nil
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	Nil	Nil

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in crore)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	272.01	332.89
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.57%	11.01%

b) Concentration of advances

(Amount in crore)

Particulars	2025-26	2024-25
Total advances to the twenty largest borrowers	192.67	216.88
Percentage of advances to twenty largest borrowers to total advances of the bank	11.56%	13.73%

c) Concentration of exposures

(Amount in crore)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	196.91	225.14
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers/ Customers	10.69%	12.88%

d) Concentration of NPAs

(Amount in crore)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA accounts	98.55	84.31
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	60.18%	52.44%

7.Derivatives

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in crore)

Sr.No.	Particulars	2025-26	2024-25
i)	Opening balance of amount transferred to DEA Fund	17.75	16.80
ii)	Add: Amount transferred to DEA Fund during the year	0.52	1.09
iii)	Less: Amount reimbursed by DEA Fund towards claims	0.19	0.14
iv)	Closing balance of amount transferred to DEA Fund	18.08	17.75

9. Disclosure of complaints

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

Sr. No		Particulars	2024-25	2025.26
1.		Number of complaints pending at beginning of the year	21	25
2.		Number of complaints received during the year	476	270
3.		Number of complaints disposed during the year	472	295
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	25	0
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	03	15
	5.1.	Of 5, number of complaints resolved in favor of the bank		
		by Office of Ombudsman	03	15
	5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	01	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

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 of complaints Received over the previous year	Number of complaints pending at the end of the year	Of 5. Number of complaints pending beyond 30 days
1	2	3	4	5	6
		Current Year 2025-2026			
Digital Payment	25	179	-54.34%	0	0
ATM / DEBIT CARDS	0	76	0	0	0
Advances	0	0	0	0	0
Branch Service	0	0	0	0	0
Other	0	15	650%	0	0
Total	25	270	-43.28%	0	0
		Previous Year 2024-2025			
Digital Payment	21	392	+81.48%	25	0
ATM / DEBIT CARDS	0	76	-25.49%	0	0
Deposit	0	0	0	0	0
Advances	0	4	33.33%	0	0
Branch Service	0	2	0	0	0
Other	0	2	-89.47%	0	0
Total	**21**	**476**	**39.59%**	**25**	**0**

10. Penalties imposed by the Reserve Bank of India

Reserve Bank of India has imposed penalty of Rs.25,076/- towards default of CRR maintenance.

11. Other Disclosures

a) Business ratios

Sr.No.	Particular	31.03.2026	31.03.2025
i)	Interest Income as a percentage to Working Funds	7.16%	7.53%
ii)	Non-interest income as a percentage to Working Funds	0.43%	0.38%
iii)	Cost of Deposits	5.00%	5.35%
iv)	Net Interest Margin	3.59%	3.42%
v)	Operating Profit as a percentage to Working Funds	0.56%	0.65%
vi)	Return on Assets	0.53%	0.43%
vii)	Business (deposits plus advances) per employee (Amount in crore)	7.12	6.52
viii)	Profit per employee (Amount in crore)	0.01	0.02

b) Bancassurance business

(Amount in crore)

Bancassurance business	31.03.2026	31.03.2025
Total Commission Received from Life & General Insurance	0.41	0.14

C) Marketing and distribution: - Nil.

D) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs Purchased Rs.1250.00 Crores in General Category, during financial year 2025-26

E) Provisions and contingencies

(Amount in crore)

Sr.No.	Provision debited to Profit and Loss Account	31.03.2026	31.03.2025
i)	BDDR Provision	0.00	1.00
ii)	Expenditure Provisions & Contingencies (Investment Depreciation Reserve)	8.71	-10.70
iii)	Provision for Non Performing Investment	0.00	0.14
iv)	Provision for Income Tax	5.60	5.61
v)	Other Provision	0.13	0.60
vi)	Deffered Tax Asset / Liability	1.17	(1.01)
vii)	Standard Asset Provision	1.28	0.12
viii)	Self-Assessment Tax Previous Financial Year	0.42	0.60

F) Payment of DICGC Insurance Premium

Deposit Insurance premium as applicable was paid to DICGC within the prescribed timelines.

G) Disclosure of facilities granted to directors and their relatives -

The Bank has complied with the Reserve Bank of India guidelines and No Secured, Unsecured loan and non-funded facility has been extended to the directors and their relatives, companies or firms in which they are interested in financial year 2024-25 and 2025-26

H) Previous Year figures: -

The Bank has reclassified and rearranged previous year figures to confirm to this year's classification wherever required.

For Yardi Prabhu & Associates LIP
Chartered Accountants
(FRN NO.111727W/W100101)
PRABHU, Partner (MRN.041497)
UDIN: 26041497DIWZFO4198

(Deepak Pathare) Agm Accounts
(Sanjay Warkhade) Agm Audit
(Vithalrao Patil) General Manager
(Avinash Rana) Managing Director
(Santosh Randive) Director
(Bhaskar B. Kawad) Vice-chairman
(Geetanjali U. Shelke) Chairman

Place: Mumbai
Dated: 19th June, 2026

विषय क्र.४ :- सन २०२६-२७ सालाकरिता बँकेने तयार केलेले अंदाजपत्रक तसेच पूढील वर्षात करण्यात येणाऱ्या विकास कामांची नोंद घेणे.

सन २०२६-२७ सालाचे अंदाजपत्रक

(रु. लाखात)

तपशील	अंदाजपत्रित ३१.०३.२०२५	प्रत्यक्ष ३१.०३.२०२६	प्रत्यक्ष वाढ (३१.३.२०२५ च्या तुलनेत)	अंदाजपत्रित ३१.०३.२०२७	अंदाजपत्रित वाढ (३१.३.२०२६ च्या तुलनेत)
भागभांडवल	६६१३.०८	६४४६.३०	-१६६.७८	६६०८.३०	२.५१%
राखीव व अन्य निधि	४४४३४.९६	४५०९७.८०	६६२.८४	५०४०८.१९	११.७८%
ठेवी	३०२२४७.६४	३१७५१०.०८	१५२६२.४४	३५०५१०.०८	१०.३९%
गुंतवणूक/मुदत ठेवी	१५७६४५.१६	१५९७६५.५४	२१६८.४९	१६४७२३.९६	३.०७%
कर्जे	१५७९४४.५९	१६६७०९.४१	८७६४.८२	२०००५१.२९	२०%
खेळते भांडवल	३७४१३५.०१	३९०५४०.३८	१६४०५.३८	४३१७१३.६१	१०.५४%
ढोबळ नफा	२३१४.१९	२५७६.७२	२६२.५३	२७८४.६६	८.०७%
निव्वळ नफा (करोत्तर)	१६२२.५७	८४५.०७	-७७७.५०	१३८४.६६	६३.८५%

विषय क्र.५ :-महाराष्ट्र शासनाच्या नागरी बँकासाठी एकरकमी कर्ज परतफेड योजना २०२४ शासन निर्णय क्रं.युआरबी १८०७ /प्र.क्र.४५९(ब)/७- स दिनांक ०४/०७/२०२४ अंतर्गत तडजोड केलेल्या थकीत कर्ज खात्यांमधील वसुलीची नोंद घेणे.

दि.२४/०६/२०२५ रोजीच्या शासन निर्णयानुसार महाराष्ट्र शासनाने, नागरी सहकारी बॅकांसाठी लागु केलेली एकरकमी कर्ज परतफेड योजना सन २०२५-२०२६ बँकेने स्विकृत केली नव्हती.परंतु दि.०४/०७/२०२४ रोजीच्या शासन निर्णयानुसार एक रकमी कर्ज परतफेड योजने अंतर्गत सन २०२४-२०२५ मध्ये मंजुर केलेल्या कर्ज खात्यांमध्ये दि.०१/०४/२०२५ ते ३१/०३/२०२६ अखेर अशत: व पुर्ण वसुल झालेल्या कर्जाची सविस्तर माहिती खालील प्रमाणे :-

अ.क्र.	तपशिल	कर्जखाती संख्या व रक्कम
१	तडजोड झालेल्या खात्यांची संख्या बंद झालेली खाती संख्या :- ३१ चालु असलेली कर्जखाती :-८	३९
२	तडजोड झालेल्या खात्यामधील एकुण कर्ज मंजुर रक्कम	रु.३२,०६,८०,०००.००
३	तडजोड झालेल्या चालु खात्यांची दि.३१/०३/२०२६ अखेर एकुण येणे रक्कम (लेजर प्रमाणे)(मुददल +व्याज)(७,७४,३५,५३०.२६+२६,४८,९८,५९३.७९)	रु. ३४,२३,३४,१२४.०५
४.	तडजोड खात्यांची वसुल झालेली रक्कम वसुली रक्कम (सन २०२४-२०२५)रु.७,९६,६७,४१०.५८ वसुली रककम (सन २०२५-२०२६)रु.८,६३,४८,५६१.६१	रु. ३४,२३,३४,१२४.०५
५.	बंद झालेल्या तडजोड खात्यांना व्याजात दिलेली सुट (१२७)	रु. ३,७७,७९,०२९.८६

विषय क्र.६ :–भारतीय रिझर्व्ह बँकच्या परीपत्रक क्रं.DOR.STR.REC.२०/२१.०४.०४८/२०२३२४ दि. ०८.०६.२०२३ नुसार संचालक मंडळाने स्विकृत केलेल्या सामोपचार तडजोड योजने अंतर्गत वसुल झालेले कर्ज प्रकरणांची नोंद घेणे.

अ.क्र.	तपशिल	कर्जखाती संख्या व रक्कम
१	तडजोड झालेल्या एकुण कर्जखात्यांची संख्या	१८१
२	तडजोड झालेल्या खात्यामधील एकुण कर्ज मंजुर रक्कम	रु. ९,६८,२५,०००.००
३	तडजोड झालेल्या खात्यांची एकुण येणे रक्कम (लेतर प्रमाणे) मुददल + व्याज(३,०४,४५,५४०.४९+११,१७,२०,७१६.५८)	रु. १४,२१,६६,२५७.०७
४.	तडजोड खात्यांची वसुल झालेली रक्कम	रु. ४,६२,५२,५४२.८५
५.	तडजोड खात्यांना व्याजात दिलेली सुट	रु. ९,५९,१३,७१४.२२

विषय क्र.७ :–परीशिष्ठ 'अ' प्रमाणे बँकेच्या पोटनियमामध्ये (Bye Laws) संचालक मंडळाने शिफारस केलेले बदल / सुधारणा यावर चर्चा करुन त्यास मंजुरी देणे .

Annexure "A" Proposal for amendments to the Bye-laws

Sr. No.	Existing Bye-law No.	Existing provision	Revised Bye-law No.	Proposed amendment	Reason for amendment
1.	4 (v) (xiii)	Definitions: "General Body" means all the ordinary members (Active members and Non-active members) "Active Member" means one who participates in the affairs of the bank and utilizes the minimum level of services or products of the bank as prescribed in the Bye-laws of the Bank.	4 (v) (xiii)	Definitions: "General Body" means all the ordinary members (xxxx - (deletion). (xxxxxx - deletion)	To delete the words "Active members and Non-active Members" from the definition of ordinary members and delete the definition of Active member in view of the amendments introduced in the Maharashtra Co-op. Societies Act, 1960 for abrogation of the provisions relating to Active and Non Active members.
2.	9 (a) (i) (ii) (b) (c)	Membership: The Bank shall have following categories of members: Ordinary members Active Members Non Active Member Nominal members Associate members	9 (a) (i) (ii) (b) ©	Membership: The Bank shall have following categories of members: Ordinary members (xxxxxx - deletion) (xxxxxx - deletion) Nominal members	
3.	12 (2) (a) (b)	Rights and duties of member: It is a duty of every member of the Bank – to attend at least one general body meeting in the preceding five consecutive years, to utilize minimum level of services at least once in the five consecutive years as prescribed in the bye-laws, Provided that, a member who does not attend at least one meeting of the general body as above and does not utilize minimum level of services as prescribed in the bye-laws shall be classified as non-active member. The Bank shall communicate such classification as non-active member to the concerned member within 30 days from the date of close of preceding financial year. Provided also that a member classified as non-active member shall not be entitled to any concessional benefit from the Bank till the date of his re-classification as active member by the Bank. Provided also that, if a question of a member being active or non-active arises an appeal shall lie with the Registrar within 60 days from the date of communication of classification as non-active member. Provided also that, so far as the elections which will be conducted immediately after promulgation, amendment Act, all the existing members of a Bank shall be eligible for voting, unless otherwise, they are not declared as ineligible to vote.	12 (2)	Rights and duties of member: (xxxxxx - deletion)	To delete the said provision in view of the amendments introduced in the Maharashtra Co-op. Societies Act, 1960 for abrogation of the provisions relating to Active and Non Active members.

Sr. No.	Existing Bye-law No.	Existing provision	Revised Bye-law No.	Proposed amendment	Reason for amendment
3.	12 (2) (a) (b)	Rights and duties of member: It is a duty of every member of the Bank – to attend at least one general body meeting in the preceding five consecutive years, to utilize minimum level of services at least once in the five consecutive years as prescribed in the bye-laws, Provided that, a member who does not attend at least one meeting of the general body as above and does not utilize minimum level of services as prescribed in the bye-laws shall be classified as non-active member. The Bank shall communicate such classification as non-active member to the concerned member within 30 days from the date of close of preceding financial year. Provided also that a member classified as non-active member shall not be entitled to any concessional benefit from the Bank till the date of his re-classification as active member by the Bank. Provided also that, if a question of a member being active or non-active arises an appeal shall lie with the Registrar within 60 days from the date of communication of classification as non-active member. Provided also that, so far as the elections which will be conducted immediately after promulgation, amendment Act, all the existing members of a Bank shall be eligible for voting, unless otherwise, they are not declared as ineligible to vote.	12 (2)	Rights and duties of member: (xxxxxx - deletion)	To delete the said provision in view of the amendments introduced in the Maharashtra Co-op. Societies Act, 1960 for abrogation of the provisions relating to Active and Non Active members.
4.	14 i) ii)	Active member: "Active Member" means a person who has been admitted as an 'Ordinary Member' under the Bye-laws of the Bank and who complies following conditions – To attend at least one general body meeting in the preceding five consecutive years, To utilize minimum level of services as provided in bye-law no 15.	14	(xxxxxx - deletion)	To delete the said provisions in view of the amendments introduced in the Maharashtra Co-op. Societies Act, 1960 for abrogation of provisions relating to Active and Non Active members.
5.	15	Minimum level of services for becoming active member: The minimum level of services to become active member are prescribed below depending upon size of the Bank. **Sr. No. / Size of Bank (Deposit in Cr.) / Minimum Share Capital Holding Deposits required / And Minimum / Or Loan** 1 / Upto Rs.100 Cr. / 1000 / 3000 / 50000 2 / Rs. 100 Cr. to Rs. 500 Cr. / 1000 / 5000 / 50000 3 / Rs. 500 Cr. and above / 1500 / 7000 / 100000 Proviso – I : Provided that a 'Depositor' means an ordinary member, who has been holding aggregate deposits (in all types of accounts) not less than the amount prescribed above in the name of the firm / company / society / trust, to whom he is representing as a proprietor / Director/ Office bearer / Trustee. Proviso – II : Provided that a 'Borrower' means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank.	15	(xxxxxx - deletion)	To delete the said provision in view of the amendments introduced in the Maharashtra Co-op. Societies Act, 1960 for abrogation of the provisions relating to Active and Non Active members.

Sr. No.	Existing Bye-law No.	Existing provision	Revised Bye-law No.	Proposed amendment	Reason for amendment
6.	16 (i) (ii)	Rights of Active member: Right to vote in the general election to the Board of the bank, however no member shall be permitted to vote by proxy. Provided that, any institution, company, partnership firm, a registered trust may appoint its representative to vote on its behalf in the general election to the Board of the Bank. An active member can exercise all other rights of an ordinary member as mentioned in these Bye-laws.	16 (i) (ii)	Rights of Ordinary member: Right to vote in the general election to the Board of the bank, however no member shall be permitted to vote by proxy. Provided that, any institution, company, partnership firm, a registered trust may appoint its representative to vote on its behalf in the general election to the Board of the Bank. (xxxxx - deletion)	To replace the words "Ordinary member" in place of "Active member" To delete the said provision in view of the amendments introduced in the Maharashtra Co-op. Societies Act, 1960 for abrogation of the provisions relating to Active and Non Active members.
7.	17 (i) (ii) (iii)	Voting rights for general election of the Bank: Only active member shall have one vote irrespective of the number of shares held; Individual active member shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government which is a member, may appoint one of its partners, directors or officers to participate in the election to exercise the right of vote; Active member shall not be eligible to vote who has become defaulter as provided in Explanation to Clause (i) of sub Section (1) of section 73 CA	17 (i) (ii) (iii)	Voting rights for general election of the Bank: Only ordinary member shall have one vote irrespective of the number of shares held; Individual ordinary member shall vote in person, while a firm or a company or any other body corporate constituted under any	To replace the words "Ordinary member" in place of "Active member" wherever appeared in the existing bye-law.
				law for the time being in force, or Government which is a member, may appoint one of its partners, directors or officers to participate in the election to exercise the right of vote; Ordinary member shall not be eligible to vote who has become defaulter as provided in Explanation to Clause (i) of sub Section (1) of section 73 CA	

Sr. No.	Existing Bye-law No.	Existing provision	Revised Bye-law No.	Proposed amendment	Reason for amendment
	18 (v)	Associate memberships – rights & liabilities: Where an active member holds a share of the bank jointly with more than one person, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second and in absence of both, the person whose name stands next and likewise in the absence of preceding persons, the person whose name is next on the share certificate, who is present and who is not a minor, shall have right to vote	18 (v)	Associate memberships – rights & liabilities: Where an ordinary member holds a share of the bank jointly with more than one person, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second and in absence of both, the person whose name stands next and likewise in the absence of preceding persons, the person whose name is next on the share certificate, who is present and who is not a minor, shall have right to vote.	
8.	31	General Body: General body of the Bank shall consist of all the active and non active members of the Bank.	31	General Body: General body of the Bank shall consist of all the ordinary members of the Bank.	To replace the words “Ordinary members” in place of “Active and non active members.”
9.	34 (e) (i) (ii)	Notice : annual general body meeting and special general meeting - The above said notice of the General Meeting shall be sent to both, ordinary and active members by the following modes, namely : By local delivery or By Ordinary Post.	34 (e) (i) (ii) (iii)	Notice : annual general body meeting and special general meeting - The above said notice of the General Meeting shall be sent to the ordinary members by the following modes, namely : By local delivery or By Ordinary Post or By Electronic mode (new provision)	To enable the Bank to send notices of general meetings to the ordinary members also by the electronic mode in addition to local delivery and ordinary post.

Sr. No.	Existing Bye-law No.	Existing provision	Revised Bye-law No.	Proposed amendment	Reason for amendment
10.	39	Board of Directors: Explanation : a) One seat shall be reserved for the active member belonging to SC/ST. b) One seat shall be reserved for the active member belonging to the Other Backward Class. c) One seat shall be reserved for the active member belonging to the Denotified Tribes (Vimukta Jatis), Nomadic Types or Special Backward Classes. d) Two seats shall be reserved on the Board of Directors for Active Women members. (Section 73C of the Act) NOTE : 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 73 C.	39	Board of Directors: Explanation : a) One seat shall be reserved for the ordinary member belonging to SC/ST. b) One seat shall be reserved for the ordinary member belonging to the Other Backward Class. c) One seat shall be reserved for the ordinary member belonging to the Denotified Tribes (Vimukta Jatis), Nomadic Tribes or Special Backward Classes. d) Two seats shall be reserved on the Board of Directors for ordinary Women members. (Section 73C of the Act) NOTE : An individual ordinary 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 73 C.	To replace the words "Ordinary member" in place of "Active member" wherever appearing in existing bye-law.
11.	40 (i) (ii)	Eligibility of Board of Directors: To contest the election of Board of Directors from the general category the active member should comply following criteria: Minimum Share Capital holding of Rs. 15,000/ and Minimum Deposits of Rs. 1,00,000/- Note: The elected directors shall keep the above deposits for the entire tenure of the board. The persons contesting from reserved seats under section 73B and 73C shall comply with 50% of the criteria required for general category.	40 (i) (ii)	Eligibility of Board of Directors: To contest the election of Board of Directors from the general category the ordinary member should comply following criteria: Minimum Share Capital holding of Rs. 15,000/ and Minimum Deposits of Rs. 1,00,000/- Note: The elected directors shall keep the above deposits for the entire tenure of the board. The persons contesting from reserved seats under section 73B and 73C shall comply with 50% of the criteria required for general category.	To replace the words "Ordinary member" in place of "Active member appearing in the existing bye-law.

Sr. No.	Existing Bye-law No.	Existing provision	Revised Bye-law No.	Proposed amendment	Reason for amendment
12.	44 2 (a)	Powers and functions of the General Body: Without prejudice to the generality of the foregoing powers, such powers shall include the following powers- To admit members and to approve the list of Active and non active members	44 2 (a)	Powers and functions of the General Body: Without prejudice to the generality of the foregoing powers, such powers shall include the following powers- To admit members. (xxxxxxx - deletion)	To delete the words "to approve the list of Active and non active members" in view of the amendments introduced in the Maharashtra Co-op. Societies Act, 1960 for abrogation of the provisions relating to Active and Non Active members.

जीएस महानगर को-ऑप. बँक लि., लालबाग, मुंबई - ४०००१२

संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती

(दिनांक ०१/०४/२०२५ ते दिनांक ३१/०३/२०२६ पर्यंत)

(रु. लाखात)

अ. क्र	संचालक मंडळ सदस्य संख्या व त्यांचे नातेवाईक की, ज्यांनी बँकेकडून कर्ज घेतलेले आहे. त्यांची संख्या	वाटप झालेल्या कर्जापैकी वर्षाच्या सुरुवातीला येणे असलेल्या कर्जाची रक्कम	दिनांक १.४.२०२५ ते दिनांक ३१.३.२०२६ कालावधीत वाटप केलेले कर्ज (कर्ज खाती नावे पडलेल्या व्याजासह)	दिनांक १.४.२०२५ ते दिनांक ३१.३.२०२६ या कालावधीत वसुल झालेली रक्कम	वर्षाअखेर येणे असलेल्या कर्जाची रक्कम व्याजासह (दि. ३१.३.२०२६)	येणे कर्जापैकी थकबाकी रक्कम व्याजासह (दि. ३१.३.२०२६ अखेर)
१.	संचालक	०.००	०.००	०.००	०.००	०.००
२.	संचालकांचे नातेवाईक	१९१.४२	१.४८	४५.९६	१४६.९४	०.००
३.	संचालक जामीनकी	१४६.९१	०.००	१४६.९१	०.००	०.००
४.	कार्यलक्षी संचालक प्रतिनिधी (०२)	६२.२५	१४.३०	१५.४४	६१.११	०.००
	एकूण	**६२.२५**	**१४.३०**	**१५.४४**	**६१.११**	**०.००**

RESERVES AND OTHER FUNDS (राखीव व इतर निधी)

Amount in Rs.

SR NO.	Particulars of Funds	Opening Bal 01.04.2025	Credited in 2025-26	Debited in 2025-26	Closing Bal 31.03.2026
1	Statutory Reserve Fund	92,54,44,807.50	2,16,67,400.00	0.00	94,71,12,207.50
2	Building Fund Utilised	23,54,58,915.00	0.00	33,88,089.00	23,20,70,826.00
3	Building Fund Unutilised	59,75,48,672.84	33,88,089.00	0.00	60,09,36,761.81
4	Dividend Equalisation Fund	0.00	0.00	0.00	0.00
5	(a) Bad and Doubtful Debts Reserve	126,63,78,883.31	3,40,00,000.00	6,80,00,000.00	123,23,78,883.31
5	(b) Bad Debts Reserve Provision	6,84,58,380.00	0.00	0.00	6,84,58,380.00
6	8.50% BDDR U/S 36(1)(viii)	33,79,19,111.26	0.00	0.00	33,79,19,111.26
7	BDDR -2024	0.00	0.00	0.00	0.00
8	Special Reserve U/S 36(I)(vii)	19,91,68,663.07	62,38,113.89	0.00	20,54,06,776.96
9	Contingencies Provision Against Depreciation In Investment (I.D.R.)	4,05,51,430.00	8,70,75,520.00	0.00	12,76,26,950.00
10	Development Fund	80,72,037.07	0.00	0.00	80,72,037.07
11	Charity Fund	45,05,750.00	0.00	5,55,555.00	39,50,195.00
12	Staff Welfare Fund	5,97,507.38	0.00	25,000.00	5,72,507.38
13	Member Welfare Fund	29,86,012.69	0.00	82,000.00	29,04,012.69
14	Golden Jubilee Fund	1,53,06,370.00	0.00	0.00	1,53,06,370.00
15	Investment Fluctuation Reserve	18,25,35,000.00	0.00	0.00	18,25,35,000.00
16	Contingent Provision against Standard Assets	6,21,50,000.00	1,28,00,000.00	0.00	7,49,50,000.00
17	Staff Medical Assistance Fund	18,24,238.00	0.00	0.00	18,24,238.00
18	Other Provision	5,20,10,624.41	25,73,567.00	2,01,632.00	5,43,82,559.41
19	General Reserve Fund	21,92,26,401.00	0.00	0.00	21,92,26,401.00
20	Election Fund	1,00,00,000.00	20,65,000.00	97,29,352.94	23,35,647.06
21	Education Fund	3,10,91,259.80	0.00	0.00	3,10,91,259.80
22	Technological Development Fund	4,25,00,000.00	0.00	0.00	4,25,00,000.00
23	Provision against Restructure of Loan	2,60,00,000.00	2,60,00,000.00	4,13,00,000.00	1,07,00,000.00
24	Reserve Fund Unforeseen Losses	4,62,31,000.00	84,51,000.00	0.00	5,46,82,000.00
25	Provision For NPI A/c	14,00,000.00	0.00	0.00	14,00,000.00
	Total	**437,73,65,063.33**	**20,42,58,689.89**	**12,32,81,628.94**	**445,83,42,124.28**

Cash Flow Statement for the year ended 31st March, 2026

	PARTICULARS	31.03.2026	
		Amount Rs.	Amount Rs.
A)	**CASH FLOW FROM OPERATING ACTIVITIES**		
	Net Profit as per Profit & Loss Account		8,45,07,508.00
	ADD:-Adjustments For		
	Depreciation on assets	11,47,52,849.00	
	Provision for Contingency (IDR)	8,70,75,520.00	
	Ammortisation in Investments	2,42,90,220.00	
	Provision for Bad and Doubtful Debt Reserve (BDDR)	0.00	
	Other provision	13,23,567.00	
	Income tax Provision	6,02,30,000.00	
	Provision for non Performing Investment	0.00	
	Deffered Tax Liability /(Asset)	1,17,35,603.00	29,94,07,759.00
	LESS:-Adjustments For		
	Excess Provision & Contingencies (BDDR)	(3,40,00,000.00)	
	Excess Provision & Contingencies (Restructure)	(1,53,00,000.00)	(4,93,00,000.00)
	PROFIT FROM OPERATION		**33,46,15,267.00**
	Adjustment for Changes in Working Capital		
	Increase / (Decrease) in Current Liabilities :		
	Increase / (Decrease) in Deposits	1,58,51,16,580.00	
	Increase / (Decrease) in Other Liabilities	**(13,57,28,738.00)**	
	(Increase) / Decrease in Current Assets:		
	(Increase)/ Decrease in Loans And Advances	(87,64,81,755.00)	
	(Increase) / Decrease in Other Assets	(2,26,88,736.00)	55,02,17,351.00
	Income Tax Paid		(6,02,30,000)
	CASH FLOW FROM OPERATING ACTIVITIES (Net)		**82,46,02,618.00**
B)	**CASH FLOW FROM FINANCING ACTIVITIES**		
	Dividend paid		
	Decrease in Share Capital	(1,66,78,380.00)	
	CASH FLOW FROM FINANCING ACTIVITIES		**(1,66,78,380.00)**
C)	**CASH FLOW FROM INVESTING ACTIVITIES**		
	(Increase) / Decrease in Investment	(21,20,37,530.00)	
	(Increase) /Decrease in FIXED ASSETS (Net)	(3,56,84,454.00)	
	CASH FLOW FROM INVESTING ACTIVITIES		(24,77,21,984.00)
	Net increase in cash and cash equivalents (A+B+C)		56,02,02,254.00
D)	**CASH AND BANK BALANCE AT BEGINNING**		**2,28,24,91,774.00**
E)	**CASH AND BANK BALANCE AT CLOSING**		**2,84,26,94,028.00**
Sr. No.	**CASH AND BANK BALANCE**	**31st March, 2026**	**31st March, 2025**
	Amount Rs.	Amount Rs.	
A.	Cash and bank balance	266,48,48,114.00	213,44,78,047.00
B.	Balance with Other Banks	17,78,45,914.00	14,80,13,727.00
	Total Rs.	**284,26,94,028.00**	**228,24,91,774.00**

ANNEXURE - 'A'	
NAME OF THE BANK	GS MAHANAGAR CO-OP. BANK LTD., MUMBAI
HEAD OFFICE ADDRESS Mumbai-400012.	Hiramani Super Market, Dr. B.A. Road, Lalbaug,
DATE OF REGISTRATION	07.08.1973
DATE & NO. OF R.B.I. LICENCE	28.02.1974 ACD MH 34P.
JURISDICTION	ENTIRE MAHARASHTRA STATE
FINANCIAL DATA:-	***(As on 31st March 2026)***
NO. OF BRANCHES INCLUDING	Head Office: 1
HEAD OFFICE	Branches: 70
ATM Centre	65+1=66
Membership Regular	85678
Nominal	2403
	(Rupees in Lakhs)
Paid up Share Capital	6446.3
Total Reserves & Funds	44583.43
Deposits Saving	85100.56
Current	36860.24
Fixed	195549.28
Advances Secured	154306.2
Unsecured	12403.21
Total % of Priority Sector	44.94%
Total % of Weaker Sector	9.69%
Borrowing :	
Triparty Repo	0
Overdraft against Fixed Deposit	0
Others	0
Investment	159765.54
Overdues % (excluding interest)	7.38%
NET NPA%	0.00%
Grade	'A' Class.
Profit for the year (2023-2024)	845.08
Total Staff	537
Working Capital	390492.27

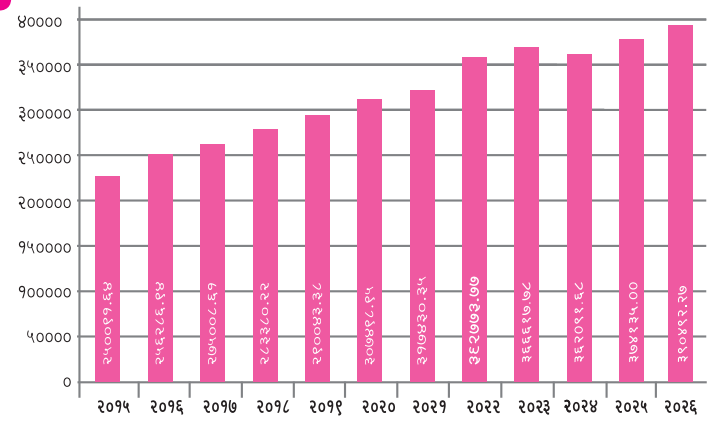
बँकेच्या प्रगतीचा आढावा

(रू. लाखात)

अ. नं.	वर्ष अखेर	सभासद संख्या	वसुल भाग भांडवल	राखीव निधी	ठेव खाती		कर्ज खाती		खेळते भांडवल	एकूण उत्पन्न	निव्वळ नफा	लाभांश	शाखा विस्तार
					संख्या	रक्कम	संख्या	रक्कम					
१	१९९४	२०७६५	२३८.४४	१४६४.९९	१३९५५२४	६४१५.५२	११८५३	५१९९.३८	८५७४.८४	१२७६.६८	१६९.७३	१२	९
२	१९९५	२२०३९	२६५.१३	१२८८.०९	१४८०८१	८७२६.५७	१०७९२	५७३६.६९	१११७१.३४	१३०९.३६	३१.८७	१२	११
३	१९९६	२३०७४	३०३.०४	१३५१.६९	१८९९८३	१०९१६.६३	१३६१७	७३२५.७१	१५२८२.७१	२१३६.०१	४४५.६४	१५	११
४	१९९७	२४५५४	३४४.१२	१८५७.९०	१९०४९६	१३५८२.६३	११७६०	७८४५.०९	१७६८५.६२	२५९३.१६	४६३.६३	१५	१३
५	१९९८	२७४६१	४०२.३७	२५३७.१२	२०९६४१	१६८२६.३७	१७७४६	९९८६.४५	२२६५६.९०	३२७२.७९	२७६.९१	१५	१५
६	१९९९	२९५१६	४५४.९१	२८६३.६७	२६७१७७	२३४१०.५५	१५०६९	११०८६.४४	२९२८५.४२	४११९.४८	३००.८४	१५	१८
७	२०००	३१२९७	५२४.६३	३५६४.४६	२५०१२२	२७१६४.९५	१६३२८	१४०६६.६६	३४७१३.२७	५५५६.०८	१०२.३९	१२	१९
८	२००१	३३७२४	६३०.७८	३१४१.९३	२८३३१४	३६२२७.८१	१८११६	१७८१०.१७	४३०६४.५९	६६२१.८७	१२९.४२	१५	१९
९	२००२	३५७३४	७४२.७९	४१५८.८०	२८१६९०	३७३३३.५१	१८४२१	२०९९१.३६	४५३५५.२८	५७१६.४३	६०.२३	१०	१९
१०	२००३	३७५४९	९४६.७९	४५९५.८१	२६४७९१	४००४१.३४	१८९१७	२२३७५.९८	४९७०७.९३	५३४३.४३	१५१.८५	१२	१९
११	२००४	३८९१४	९८९.५७	५३४७.७१	२४६५७०	४२१५६.१८	१७३१६	२५३२६.१६	५३९७६.३३	५६५९.६९	४१०.८६	१२	१९
१२	२००५	३९७३७	१०७४.८२	६००९.६४	२२३५८२	४१४०८.८५	१६४४१	२५५५६.२६	५४४३१.२६	४९५९.५७	३१९.२५	१०	१९
१३	२००६	४१००५	१२१८.२८	६५०५.४२	२७०९२६	४७४६७.९४	१५८२०	२८०३४.३८	६१८६३.३७	४८२७.३९	५८३.७३	१२	१९
१४	२००७	४३०३५	१४१५.७५	७१७६.७८	२५६६६२	५५०९३.२२	१६१६६	३१७११.६३	७०३५०.०२	५४७८.७९	२९४.३८	१२	१९
१५	२००८	४४४३८	१६६२.८८	७२८४.३४	२६३२२६	६०८१९.१०	१६३१४	३६८७१.२९	७८८०१.६७	६४५६.८३	४००.९४	१२	१९
१६	२००९	४५७१६	१८८७.४६	८०६२.६२	२७६१००	७२०२१.४०	१६१६१	४२१२७.२२	९१८४१.४०	८२२६.०२	८३३.०९	१२	२६
१७	२०१०	४८२२७	२२७१.४५	९४३५.६७	२८८५९९	९७९३१.९९	१७६५५	५२९९५.४६	१११८८२.०५	१००१७.८०	८४४.८७	१२	३२
१८	२०११	५०७१५	२६८८.७४	११०६९.२५	३२६३४१	११९६७३.४७	१९८९३	६७७२४.३७	१३६९८८.३४	१२११५.५६	९६७.०१	१२	३६
१९	२०१२	५३०९३	३२४०.४५	१२२६१.५८	३४५६७७	१३०७११.२४	२२२२८	८५२९८.२३	१५१९२४.४१	१४३७२.००	१२०३.०४	१५	४६
२०	२०१३	५६७०४	४०३७.२४	१३०७२.८५	३७०७३४	१६३४१२.८०	२४९४४	१०७४६८.३८	१८६८४४.१२	१८६०३.००	१४७८.१८	१५	५१
२१	२०१४	६०६५७	५०२८.६०	१३८३०.८०	३९७४२७	१९९५५२.२८	२७३८२	१२७०५०.८१	२२४६८०.६८	२४६३७.३९	२१६३.६९	१५	५५
२२	२०१५	६२१३७	५७६१.४५	१५६६७.००	४०७१४८	२२२१७२.५३	२५८९०	१३६३०१.३०	२५००९१.६४	२७५६२.५९	२१६७.५८	१५	६०
२३	२०१६	६३१५४	६३९२.२९	१७८९२.१८	४१५०४३	२२६२४०.९०	२४८५५	१४३४५६.१८	२५६२८६.९४	२७७७७.७३	१७९५.२२	१२	६७
२४	२०१७	६४७३७	६८५०.९८	२०१००.५४	४३१७२५	२४३०२७.७५	२४२२३	१४९६०८.०२	२७५००८.६१	२८९९९.६९	१८०७.३६	१२	६७
२५	२०१८	६७२४६	७३९३.०९	२३२५७.५८	४४५२०९	२४७१४९.६२	२५१५१	१५३३९०.५८	२८३३८०.२२	२८८११.०८	२०३२.९१	१०	६७
२६	२०१९	७१८०९	७५२६.०४	२६२२६.०८	४६४२०३	२५००७८.०६	२८६६२	१६७५६४.७१	२९००४३.३८	२८३३७.५७	२३७८.१७	१२	६७
२७	२०२०	७५११०	७५१८.७३	३११२१.१६	४८०८४०	२६४४१८.०४	२९९६९	१७४४३५.२०	३०७४९८.९५	२९९८७.०३	२४१०.६१	०	६७
२८	२०२१	७७४५२	७४८८.१७	३६२९४.४६	४८१३९८	२६९९६५.१६	२९०५५	१६९०३७.३३	३१७५८८.६९	२८३२५.६७	२४४०.२१	१०	६७
२९	२०२२	७८०१९	७२०९.५८	३९५२८.३३	४७०७९२	२९०६८२.८४	२८८४८	१६२२९६.१३	३६२७७३.७७	२७३५२.३५	१९६१.९३	१०	६७
३०	२०२३	७८६००	७०५५.७८	४२१६०.४०	४६२५४०	२९२९६४.७१	२७४२७	१५५४९०.४६	३६६६१७.७८	२६५११.५७	२०१५.२७	१०	६७
३१	२०२४	८०४१०	६८३०.७६	४३७३७.१७	३९५०३२	२८८४७३.७१	२५४२६	१५७३५४.६०	३६२०९१.६८	२८०४९.६१	३६१९.८३	१०	६७
३२	२०२५	८२४८७	६६१३.०८	४३७७३.६५	३९७५४९	३०२२४७.६४	२४४७३	१५७९४४.५९	३७४१३५.००	२८१५१.९७	१६२३.९६	१०	७०
३३	२०२६	८५६७८	६४४६.३०	४४५८३.४२	४०३०५८	३१७५१०.०८	२४३३२	१६६७०९.४१	३९०४९२.२७	२८३१८.८७	८४५.०८	७	७०

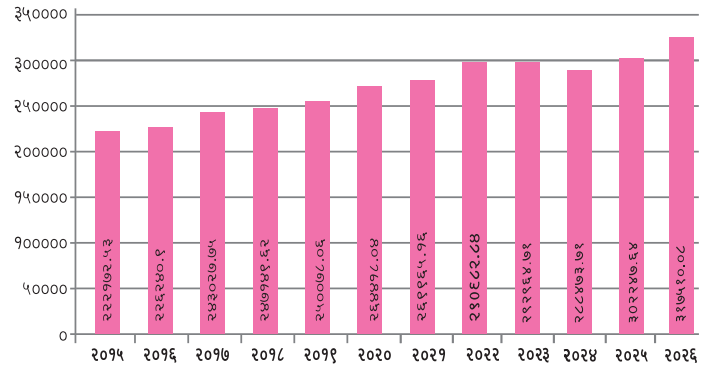
खेळते भांडवल

रु. लाखात



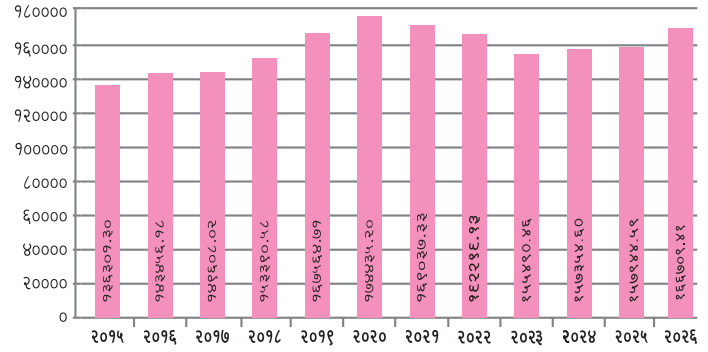
ठेवी

रु. लाखात



कर्जे

रु. लाखात

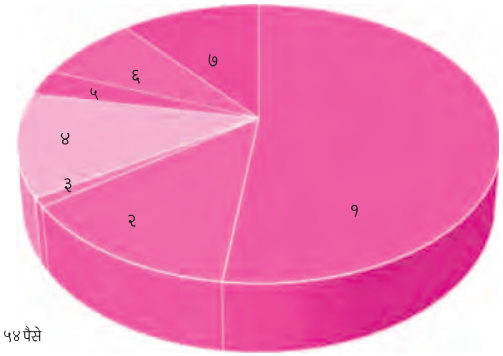


सभासद संख्या



एकूण उत्पन्नाचा विनियोग

१ रुपयातील हिश्यानुसार



१ ठेवी व उचलवरील व्याज : ५४ पैसे
२ कर्मचारी पगार व भत्ते : २० पैसे
३ टपाल, स्टेशनरी व जाहिरात खर्च : १ पैसा
४ इतर खर्च : १३ पैसे
५ भाडे, कर, विमा व इतर बिले : ५ पैसे
६ निव्वळ नफा : ६ पैसे
७ तरतुदी : १ पैसे



शिक्षण हीच खरी सेवा आणि समाज हीच खरी साधना

शिक्षणमहर्षी

पद्मश्री, माजी राज्यपाल

डॉ. डी. वाय. पाटील यांना

भावपूर्ण श्रद्धांजली !





आदरणीय स्व. मा. सॉलिसिटर गुलाबराव शेळके साहेब यांच्या दहाव्या पुण्यस्मरण दिना निमित्त
बँकेच्या मुख्य कार्यालयात आदरंजली वाहताना बँकेच्या अध्यक्षा, उपाध्यक्ष, संचालक मंडळ सदस्य,
सभासद, खातेदार, बँकेचे अधिकारी व कर्मचारी वृंद



आदरणीय स्व. मा. ॲड. उदय गुलाबराव शेळके साहेब यांच्या तिसऱ्या पुण्यस्मरण दिना निमित्त
बँकेच्या मुख्य कार्यालयात आदरंजली वाहताना बँकेच्या अध्यक्षा, उपाध्यक्ष, संचालक मंडळ सदस्य,
सभासद, खातेदार, बँकेचे अधिकारी व कर्मचारी वृंद



जी एस महानगर बँके तर्फे मुख्यमंत्री सहाय्यता निधीचा धनादेश देताना
जी एस महानगर बँकेच्या अध्यक्षा श्रीमती गीतांजलीताई उदय शेळके
आणि महाराष्ट्र राज्याचे आदरणीय मा. मुख्यमंत्री देवेंद्र फडणवीस साहेब



सहकारी बँक ग्राहक उदयोन्मुख विभाग 'या श्रेणीं अतर्गत
सर्वोत्तम डेटा गुणवत्ता पुरस्कारा'साठी सुवर्णपदक.
घेताना बँकेचे उपाध्यक्ष भास्कर कवाद साहेब आणि
त्या विभागाचे कर्मचारी



बँकेच्या कामोठे शाखेचे नवीन जागेत स्थलांतर उद्घाटन प्रसंगी
पनवेलचे आमदार मा. श्री प्रशांत ठाकूर साहेब व बँकेच्या अध्यक्षा श्रीमती गीतांजलीताई उदय शेळके,
उपाध्यक्ष भास्कर कवाद साहेब व संचालक मंडळ आणि सभासद व कर्मचारी वृंद



बँकेच्या कामोठे शाखेचे स्थलांतर प्रसंगी बँकेच्या अध्यक्षा श्रीमती गीतांजलीताई उदय शेळके,
उपाध्यक्ष भास्कर कवाद साहेब व संचालक श्री. सतिश खणकर साहेब, श्री. संतोष रणदिवे साहेब, श्री. मंगलदास थोरात साहेब,
सौ. छाया वाढवणे मॅडम, सौ. कुंदा खोसे मॅडम, श्री. गणेश गुंजाळ साहेब, सभासद व कर्मचारी वृंद

जी एस महानगर को-ऑपरेटिव्ह बँक लिमिटेड
(शेड्युल्ड बँक)

मुंबई जिल्हा

फोर्ट:	८२ ९१ ९२ १० १७
काळाचौकी:	८२ ९१ ९२ ०९ ८५
मागठाणे:	८२ ९१ ९२ १० १९
कांदिवली:	८२ ९१ ९२ ०९ ९०
विक्रोळी:	८२ ९१ ९२ ०९ ९३
कुलाबामार्केट:	८२ ९१ ९२ १० २४
बोरिवली:	९९ ३० ४१ २८ ५५
दादर:	९९ ३० ९१ ३८ ५५
भांडुप:	८६ ५२ ६३ ५२ २८
वरळी:	८६ ५२ ६३ ५२ ३२
चेंबूर:	८६ ५२ ६३ ५२ २४
कारनाक बंदर:	८६ ५२ ६३ ५२ २३
घाटकोपर:	८६ ५२ ६३ ५२ ०१
लालबाग:	८६ ५२ ६३ ५२ ०२
लालबाग:	८६ ५२ ६३ ५२ ०३
शिवडी:	८६ ५२ ६३ ५२ ०५
मुलुंड:	८६ ५२ २५ ०५ १६

नवी मुंबई

घणसोली:	८२ ९१ ९२ ०९ ९८
खारघर:	८२ ९१ ९२ १० १०
उरण:	८२ ९१ ९२ १० ४०
कामोठे:	८२ ९१ ९२ १० ५२
उलवे:	८२ ९१ ९२ १० ५३
पनवेल:	९९ ३० ४१ ६३ ५५
नेरूळ:	८६ ५२ ६३ ५२ २६
कोपरखैरणे:	८६ ५२ ६३ ५२ २७
कळंबोली:	८६ ५२ २५ ०५ १५
ऐरोली:	८६ ५२ २५ ०५ १७
नेरूळ:	८६ ५२ २५ ०५ १९

ठाणे जिल्हा

भिवंडी:	८२ ९१ ९२ १० ४९
सावरकर नगर:	८२ ९१ ९२ ०९ ९१
नरळीपाडा:	८६ ५२ ६३ ५२ २५
वर्तकनगर:	८६ ५२ ६३ ५२ ०४

पुणे जिल्हा

चंदननगर:	८२ ९१ ९२ १० ३२
चंदननगर:	८२ ९१ ९२ १० ६०
शिरूर:	८२ ९१ ९२ १० ३१
नवी सांगवी:	८२ ९१ ९२ १० ३५
मार्केट यार्ड, पुणे:	८२ ९१ ९२ १० ३६
रविवार पेठ, पुणे:	८२ ९१ ९२ १० ०८
आळंदी:	८२ ९१ ९२ १० ३८
बारामती:	८२ ९१ ९२ १० १३
शिक्रापूर:	८२ ९१ ९२ १० ४३
वाकड-पुणे:	८२ ९१ ९२ १० १५
चाकण:	८२ ९१ ९२ १० ४९
भोसरी, पुणे:	८२ ९१ ९२ १० ६२
वाघोली, पुणे:	८२ ९१ ९२ १० ०३
फुरसुंगी:	८६ ५२ ६३ ५२ ३१

सातारा जिल्हा

मलकापूर:	८६५२६५२२३०

अहमदनगर जिल्हा

मार्केट यार्ड:	०२४१-२३४३०८९
पाईपलाईन रोड:	०२४१-२४२५२६८
संगमनेर:	०२४२५-२२५७०१
कोपरगाव:	०२४२३-२२६९००
पारनेर:	०२४८८-२२१८६६ / ८२९१९२१०३०
नागापूर:	०२४८८-२२११८५
शिर्डी:	०२४२३-२३६३९०
सुपा:	८६ ५२ ६३ ५२ २९

नाशिक जिल्हा

गंगापूर रोड:	८६ ५२ २५ ०५ १८
नाशिक रोड:	
सिडको-नाशिक:	

छत्रपती संभाजीनगर जिल्हा

औरंगाबाद:	८२९१९२१०४१
वाळूंज (MIDC):	८२९१९२१०४८

नांदेड जिल्हा

नांदेड:	८२९१९२१०१२

बोईसर (पालघर): ८२ ९१ ९२ १० २५

मलकापूर (बुलढाणा): ८६ ५२ ६३ ५२ ३०

प्र. कार्यालय: तळ मजला, हिरामणी सुपर मार्केट, डॉ. बी. ए. रोड, लालबाग, मुंबई - ४०००१२.

प्रशासकीय कार्यालय व इतर संपर्क:

दूरध्वनी क्रमांक: ०२२-२४७११९१८, ९३९५२५३५, ६८८६०८००, ६८८६०८३० **टोल फ्री नंबर: १८००२२००९६**

Design & Printed by : KADAM DIGITAL 9823017623