

वार्षिक सर्वसाधारण सभेची सूचना

बँकेची ५३ वी वार्षिक सर्वसाधारण सभा गुरुवार 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 :-

1. दिनांक 21 ऑगस्ट, 2025 रोजी बँकेच्या संपन्न झालेल्या 52 व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
2. अ) मा.अध्यक्षांनी सादर केलेल्या सन 2025-26 सालचा वार्षिक अहवाल, दि. 31 मार्च, 2026 अखेरचे ताळेबंद व नफा-तोटा पत्रक, तसेच सन 2025-26 सालचे वैधानिक हिशोब तपासणी अहवाल यावर विचार करून ते स्विकृत करणे व सन 2024-25 च्या वैधानिक लेखा परीक्षण अहवालाचे बँकेने सादर केलेल्या दोष दुरुस्ती अहवालाची नोंद घेणे.
ब) संचालक मंडळाने शिफारस केल्याप्रमाणे अहवाल सालात झालेल्या नफ्याच्या वाटणीस व भागधारकांस द्यावयाचा लाभांशास मंजूरी देणे.
3. सन 2026-27 करिता वैधानिक लेखापरीक्षणा साठी बँकेच्या संचालक मंडळाने रिझर्व्ह बँकेला मंजूरी करिता शिफारस केलेल्या सनदी लेखा परीक्षकांस रिझर्व्ह बँकेने दिलेल्या मंजूरीची नोंद घेणे आणि वैधानिक लेखा परीक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरविणे.
4. सन 2026-27 सालाकरिता बँकेने तयार केलेले अंदाजपत्रक तसेच पुढील वर्षात करण्यात येणाऱ्या विकास कामकाजाचा आढावा घेणे.
5. महाराष्ट्र शासनाच्या नागरी सहकारी बँकासाठी एकरकमी कर्ज परतफेड योजना - 2024 शासन निर्णय क्र.युआरबी - 1807/प्र.क्र.459(ब)/7-स दिनांक 04/07/2024 अंतर्गत तडजोड केलेल्या थकीत कर्जखात्यांमध्ये वसुल झालेल्या कर्ज प्रकरणांची संचालक मंडळाने घेतलेल्या निर्णयाची नोंद घेणे.
6. भारतीय रिझर्व्ह बँकेच्या परिपत्रक क्रं.DOR.STR.REC.20/21.04.048/2023-24 दि.08.06.2023 नुसार संचालक मंडळाने स्विकृत केलेल्या सामोपचार तडजोड योजने अंतर्गत वसुल झालेल्या कर्ज प्रकरणांची नोंद घेणे.
7. परीशिष्ट “ अ “ प्रमाणे बँकेच्या पोटनियमामध्ये (Bye Laws) संचालक मंडळाने शिफारस केलेले बदल / सुधारणा यावर चर्चा करून त्यास मंजूरी देणे .
8. सेवक आकृती बंधास (स्टाफिंग पॅटर्न) मंजूरी देणे.
9. बँकेच्या 53 व्या वार्षिक सर्वसाधारण सभेस गैरहजर असणा-या सभासदांच्या अनुपस्थितीस मान्यता देणे.
10. मा.अध्यक्षांच्या परवानगीने येणाऱ्या इतर विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

सही/-

श्री. शशीकांत अभंग

प्रभारी कार्यकारी संचालक

दिनांक -03/09/2026

ठिकाण- मुंबई.

विशेष सूचना:-

1. गणसंख्येअभावी सभा तहकूब झाल्यास, ती सभा त्याच ठिकाणी, त्याच दिवशी अर्ध्या तासानंतर म्हणजे सकाळी 11.00 वाजता सुरु होईल व पोटनियम क्रं.35(3)अन्वये त्या सभेस गणसंख्येचे बंधन राहणार नाही.

महत्वाच्या सूचना

1. वार्षिक सर्वसाधारण सभेचे कामकाज सुलभ होण्याच्या दृष्टीने ज्या सभासदांना बँकेच्या अहवाल सालाच्या कामकाजा विषयी प्रश्न विचारायचे असतील त्यांनी दि.15/09/2026 पर्यंत बँकेच्या मुख्य कार्यालयात कार्यालयीन वेळेत आपल्या सूचना लेखी किंवा agm53@gsmahanagar.bank.in या ई-मेल आयडीवर पाठवाव्यात.
2. जे सभासद दि 31 मार्च 2026 रोजी सभासद पटावर असतील त्यांना दिनांक 31/03/2026 रोजी धारण केलेल्या भागावर सरळ व्याज दराने, तसेच दिनांक 1/04/2025 ते 31/03/2026 या काळात त्यांनी घेतलेल्या भाग रकमेवर गुणक पध्दतीने लाभांश रक्कम मंजुरी नंतर त्याच्या खात्यावर जमा करण्यात येईल. थकबाकीदार असलेल्या सभासदांचा व त्यांच्या जामिनदाराचा लाभांश संबंधीत कर्जखात्यात जमा केला जाईल.
3. सभासदांनी आपले नवीन राहण्याचे पत्ते बदलण्याबाबत, आपल्या खात्यावरील वारस नोंद / बदल किंवा आपले खाते निष्क्रिय (Inoperative) होऊ नये म्हणून जवळच्या शाखेत अर्जाद्वारे नवीन केवायसी कागदपत्रे सादर करून आपले खाते अदयावत (Operative) ठेवणे व त्यावरील दैनंदिन व्यवहारांची माहिती एसएमएस बँकींग द्वारे प्राप्त करून घेणे अत्यंत महत्वाचे आहे.
4. ज्या सभासदांनी आपले भाग दाखले नेलेले नसतील त्यांनी ते संबंधीत शाखेतून त्वरीत घ्यावेत .
5. **सभासदांच्या खात्यावरील केवायसी:-** केवायसी करिता सभासदांनी राहण्याचे नवीन पत्ते, Email address, मोबाईल क्रमांक, पासपोर्ट साईज फोटो, आधार व पॅन कार्ड बँकेच्या दफ्तरी दाखल करणे आवश्यक आहे. तसेच भारतीय रिजर्व बँकेच्या मार्गदर्शक तत्वानुसार प्रत्येक दोन / आठ व दहा वर्षांनी 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.
6. **Cyber Security संदर्भात - सभासद/खातेदारांच्या डिजिटल व्यवहारांबाबत:-** Digital Transaction बाबत 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 सूचना पाहून खात्री करण्यात यावी.
7. बँकेच्या विविध सेवांबाबत आकारण्यात येणारे Minimum Balance Charges व इतर चार्जेसचे माहितीपत्रक सर्व शाखांमध्ये उपलब्ध आहे. तसेच बँकेच्या www.gsmahanagar.bank.in या संकेतस्थळावर उपलब्ध आहे
8. खातेदार जागृकता (Customer Awareness):- आपली बँक खातेदारांच्या तक्रारीची निवारण करण्यास सतर्क असून, शाखापातळीवर खातेदारांच्या तक्रारीचे निवारण न झाल्यास complaint@gsmahanagar.bank.in या संकेतस्थळावर पाठवा.
9. धनादेश पॉझीटीव्ह पे पध्दत (CPPS):- भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार खातेदारांनी आपल्या खात्यातून रु.5.00 लाख व त्यापेक्षा जास्त रकमेचा धनादेश जारी केला असल्यास त्याची पुर्व सूचना मोबाईल ॲपद्वारे किंवा प्रत्यक्षरित्या बँकेच्या शाखेत देणे आवश्यक आहे.
10. सन 2025-26 सालचा वार्षिक अहवाल बँकेच्या वेबसाईट-संकेत स्थळावर www.gsmahanagar.bank.in उपलब्ध असून प्रत्यक्ष अहवाल पाहिजे असल्यास सभासदांनी आपली ओळख पटवून जवळच्या शाखेतून प्राप्त करावेत.

गुणगौरव कार्यक्रम

बँकेच्या सर्व सभासदांना कळविण्यात येते की, दर वर्षाप्रमाणे या वर्षीही वार्षिक सर्वसाधारण सभेच्या वेळी मा.अध्यक्षांच्या हस्ते इयत्ता 10वी व 12वी च्या माहे फेब्रुवारी/मार्च 2026 मध्ये झालेल्या परीक्षेमध्ये किमान 80 टक्के व त्यापेक्षा जास्त गुण मिळविलेल्या सभासदांच्या मुलांचा/मुलींचा सत्कार करून बक्षिस वाटप करण्यात येणार आहे. तरी सभासद पालकांना अशी विनंती करण्यात येत आहे की, त्यांनी आपल्या ज्या मुला/मुलींना इयत्ता 10वी किंवा 12वी मध्ये किमान 80 टक्के किंवा त्यापेक्षा जास्त गुण 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 गुणपत्रिकेची साक्षांकीत केलेली छायांकित प्रत (सर्टिफाईड झेरोक्स कॉपी) बँकेच्या प्रशासकीय कार्यालयात परस्पर अथवा नजीकच्या शाखेमार्फत दिनांक 21 सप्टेंबर- 2026 पर्यंत सादर करावी. 53 व्या वार्षिक सभेत बँकेतर्फे त्यांचा विशेष सत्कार करण्यात येणार आहे.

जीएस महानगर को-ऑप.बैंक लि.मुंबई (शेड्युल्ड बैंक)

GS MAHANAGAR CO-OP. BANK LTD., MUMBAI (Scheduled Bank)

BALANCE SHEET AS ON 31-03-2026 (Audited) (Amt. in Rs.)

	Schedule*	As on 31.03.2026 (Current year)(Audited)	As on 31.03.2025 (Previous year)(Audited)
CAPITAL & LIABILITIES			
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 (ठेव व इतर निधी)	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 / एकुण भांडवल आणि देणी		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/ गुंतवणुकी	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 Awareness Fund Account/ ठेकीदार शिक्षण आणि जागरूकता 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 / एकुण संभाव्य देणी		49,46,79,108.48	37,50,06,748.22

जीएस महानगर को-ऑप.बैंक लि.मुंबई (शेड्युल्ड बैंक)

GS MAHANAGAR CO-OP. BANK LTD., Mumbai (Scheduled Bank)

Profit and Loss Account for the year ended as on 31-03-2026 (Audited) (Amt. in Rs.)

	Schedule*	As on 31.03.2026 (Current year)(Audited)	As on 31.03.2025 (Previous year)(Audited)
I. Income / उत्पन्न			
Interest earned / 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 : 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 Deferred 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 / इतर तरतुदी		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 (-) b/f from Previous Year			
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
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 Unforseen Losses		84,51,000.00	1,62,26,000.00
Transfer to other reserves :-			

जीएस महानगर को-ऑप.बँक लि.मुंबई (शेड्युल्ड बँक)

a) Building Fund /इमारत निधी		48,11,017.49	2,74,35,929.92
b) Development Fund /विकास निधी		0.00	5,00,000.00
c) Members Welfare Fund /सभासद कल्याण निधी		0.00	3,00,000.00
d) Election Fund /निवडणुक निधी		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 /तंत्रज्ञान विकास निधी		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

* Note - Schedule 1 To 16 Available In Annual Report.

टिप :-बँकेस दि.31मार्च 2026 अखेर एकुण ढोबळ नफा रु.2083.72 लाख झालेला असुन त्यामधुन तरतुदी वजा करुन व राखीव व इतर निधी मधुन अतिरिक्त रक्कम नपयामध्ये जमा करुन निव्वळ नफा रु.418.15 लाख झालेला आहे. सदर निव्वळ नफा रु.418.15 लाख मधुन Accounting Standard 4 (AS-4) नुसार व आवश्यकतेनुसार निव्वळ नफयाची विभागणी करुन ताळेबंदाकडे वर्ग करण्यात आलेला आहे. तसेच संचालक मंडळाने सन 2025-26 सालासाठी सभासदांना 7% लाभांश देण्यासाठी निव्वळ नफ्यातून रु.4,18,15,377.00 इतकी तरतूद केलेली असुन त्यास मंजुरी देण्यास शिफारस करण्यात आलेली आहे.

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

To
The Members,
G.S.Mahanagar Co-operative Bank Ltd.
Mumbai - 400 012

Report on Audit of the Financial Statements

Opinion:

1. We have audited the accompanying Financial Statements of "**GSMahanagar Co-Operative Bank Ltd**" (here in after referred to as 'the Bank'), which comprise the Balance Sheet as at **31st March 2026** 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 (including Treasury) 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 information 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 a true 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 cashflows 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-operative Banks) 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 over seeing the Bank's financial reporting process. Those charged with governance are responsible for over seeing 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.

Auditors 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 SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

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

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

जीएस महानगर को-ऑप.बैंक लि.मुंबई (शेड्युल्ड बैंक)

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 in to 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

सॉलि.गुलाबराव शेळके महानगर बँक सदस्य समाजसेवा संस्था

द्वारा: जीएस महानगर को-ऑप.बँक लि.,
तळमजला, हिरामणी सुपर मार्केट,
लालबाग, मुंबई - 400 012

21 व्या वार्षिक सर्वसाधारण सभेची सूचना

संस्थेच्या सर्व सभासदांना कळविण्यात येते की, संस्थेची 21 वी वार्षिक सर्वसाधारण सभा शनिवार दिनांक 24 सप्टेंबर, 2026 रोजी सकाळी 10.30 वाजता 'राष्ट्रीय मिल मजदुर संघ, महात्मा गांधी सभागृह, दुसरा मजला, मजदुर मंजील, ग.द.आंबेकर मार्ग, परेल-भोईवाडा, मुंबई -400 012 या ठिकाणी होईल. सदर सभेत खालील विषयांवर कामकाज पार पडेल.

विषय पत्रिका

1. दिनांक 21 ऑगस्ट 2025 रोजी 20 व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
2. माहे मार्च, 2026 अखेरच्या संस्थेने सादर केलेल्या ताळेबंद व जमा-खर्च पत्रकास मंजूरी देणे.
3. सन 2026-2027 सालासाठी अंतर्गत हिशोब तपासणीसाठी नेमणूक करणे व त्यांचा मेहनताना ठरविणे.
4. मा.अध्यक्षांच्या परवानगीने येणाऱ्या इतर विषयांवर चर्चा करणे.

सही
श्री. बी.बी.कवाद
सचिव

दिनांक - 03/09/2026

विशेष सूचना : गणसंख्येअभावी सभा तहकूब झाल्यास, ती सभा त्याच ठिकाणी, अर्ध्या तासानंतर म्हणजे सकाळी 11.00 वाजता सुरु होईल व त्या सभेस गणसंख्या पूर्ण होण्याची आवश्यकता राहणार नाही.

-----सूचना-----

- 1) वार्षिक सर्वसाधारण सभेचे कामकाज सुलभ होण्याच्या दृष्टिने सभासदांना हव्या असलेल्या माहितीबाबत त्यांनी सभेपूर्वी सात दिवस अगोदर लेखी सूचना द्यावी. सभेच्या वेळी संबंधित विषयावरील चर्चा चालू असताना त्याबाबत विचारणा करावी. आयत्यावेळी विचारलेली माहिती देणे शक्य होणार नाही.

जीएस महानगर को-ऑप.बँक लि.मुंबई (शेड्युल्ड बँक)

सॉलि.गुलाबराव शेळके महानगर बँक सदस्य समाजसेवा संस्था

द्वारा: जीएस महानगर को-ऑप.बँक लि.,
तळमजला, हिरामणी सुपर मार्केट,
लालबाग, मुंबई - 400 012

दिनांक 31 मार्च, 2026 अखेरचे जमा-खर्च पत्रक

खर्च	रक्कम रूपये	जमा	रक्कम रूपये
ऑडीट फी	23,600.00	बचत खाते क्रमांक	
व्यावसायिक फी	6490.00	45273वरील शिल्लक	76596.00
मालमत्तेच्या संदर्भातील खर्च (दर, कर, उपकर, दुरुस्ती देखभाल खर्च)	2,28,740.00	मुदत ठेवीवरील व्याज	23,57,768.00
आस्थापना खर्च	49.48		
शिल्लक रक्कम ताळेबंद खाते वर्ग	2175,484.52		
एकूण	21,34,364.00	एकूण	21,34,364.00

दिनांक 31 मार्च, 2026 अखेरचे ताळेबंद पत्रक

वर्गणी व देणी	रक्कम रूपये		मालमत्ता व जिंदगी	रक्कम रूपये	
सभासद वर्गणी जमा		71,03,584.00	बँकेतील शिल्लक		6,33,120.10
<u>खर्च देणे</u> ऑडीट फी	23,600.00	23,600.00	<u>गुंतवणूक</u> बँकेतील मुदत ठेवी		3,48,29,290.00
<u>इतर देणी</u>	23,600.00	23,600.00	<u>अग्रिम आयकर</u>	1,93,71,491.00	
<u>उत्पन्नातील जादा</u> <u>शिल्लक</u>	4,55,07,631.58				1,93,71,491.00
मागील वर्षाची शिल्लक रक्कम	21,75,485.52	4,76,83,117.10			
जमाखर्च खात्यावरून वर्ग					
एकूण		5,48,33,901.10	एकूण		5,48,33,901.10

सही
श्री. बी.बी.कवाद
सचिव

दिनांक -03/09/2026
लालबाग, मुंबई