



**BASSEIN CATHOLIC  
CO-OPERATIVE BANK LTD**

(SCHEDULED BANK)

## WORKING TOGETHER FOR A **BETTER FUTURE**



**Together**  
We Grow



**Together**  
We Empower



**Together**  
We Prosper



*Rooted in Faith.  
Driven by Trust.  
Committed to Progress.*

# 108<sup>th</sup>

ANNUAL REPORT  
F.Y. 2025-26



# Board of Directors

2022-2027



**Benauld P. Dias**  
Chairman



**Simon L. Soares**  
Vice-Chairman



**Ryan I. Fernandes**  
(Upto 25/03/2026)



**Onil J. Almeida**  
(Upto 25/03/2026)



**Domnic S. D'Mello**  
(Upto 21/06/2025)



**Brian N. Furtado**



**Tresa L. D'silva**



**Sanjay S. Koli**



**Dr. Allan V. Rodrigues**



**George F. Dabre**



**Anil F. Pereira**



**Sandip S. Gonsalves**



**Sebastian A. Dias**



**Savio P. Rodrigues**



**Everest K. Dabre**



**Clive F. Gonsalves**



**Shaila J. Gonsalves**



**Vileena A. Gonsalves**





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**Ramsing S. Gavit**



**Pius J. Almeida**



**Anand F. Mastan**



**Anthony F. Gonsalves**

Banking Expert  
(Since 01/03/2025)



**Joy F. Dias**

Banking Expert  
(Since 01/03/2025)



**Sandeep L. Seth**

Chief Executive Officer  
(Upto 18/07/2025)



**Mahesh M. Phadke**

Chief Executive Officer  
(Since 05/01/2026)

## Board of Management



**John F. Pereira**

Chairman



**Daniel S. Fonseca**

Member



**Anita S. Pereira**

Member

**Brian N. Furtado**

Member/Director

**Sandip S. Gonsalves**

Member/Director

**Vileena A. Gonsalves**

Member/Director

## Top Management Executives

|                                                   |                                                                             |
|---------------------------------------------------|-----------------------------------------------------------------------------|
| <b>Osden A. Fonseca</b> - GM (Since 10/04/2026)   | <b>Savita J. Gonsalves</b> - Chief Compliance Officer<br>(Since 02/02/2026) |
| <b>Onil F. Nunes</b> - CIO - GM (Upto 31/01/2026) | <b>Ronnie M. D'abreo</b> - AGM                                              |
| <b>Velerian Rodrigues</b> - DGM (Upto 30/04/2026) | <b>Rajesh M. Almeida</b> - AGM                                              |
| <b>Sapna S. D'costa</b> - AGM (Officiating DGM)   | <b>Princevel Pereira</b> - AGM (Since 06/11/2025)                           |
| <b>Suhas Ranjane</b> - AGM                        | <b>Martin Figer</b> - Chief Risk Officer<br>(Since 06/08/2025)              |
| <b>Shalini O. Lemos</b> - AGM                     | <b>Vanita Pereira</b> - AGM (Since 01/05/2026)                              |
| <b>Seema J. Colaco</b> - AGM                      | <b>Dilip Tuscano</b> - AGM (Since 01/05/2026)                               |



## Chairman's Message

Dear Shareholders,

It is my privilege to present the Annual Business Performance of our Bank for the Financial Year 2025–26.

With your continued trust and support, the Bank has delivered steady financial results despite the various challenges encountered during the year. A key milestone achieved during FY 2025–26 was crossing Rs.13,000 crore of total business. I am also delighted to inform you that, the Bank also has achieved **Eligibility Criteria for Business Authorization (ECBA)** status, reflecting its continued adherence to the regulatory parameters prescribed by the Reserve Bank of India. Further, through sustained recovery efforts and disciplined credit monitoring, the Bank succeeded in reducing its Gross NPA percentage to below 7%, demonstrating a significant improvement in asset quality.

Our financial position remains robust, supported by improved asset quality and a healthy Provision Coverage Ratio (PCR). The Capital to Risk-Weighted Assets Ratio (CRAR) stood at 24.26%, well above the regulatory requirement. By emphasizing prudent lending practices rather than pursuing high-risk growth, we have safeguarded the interests of our depositors and strengthened the Bank's balance sheet.

As we move forward, our focus will be on building a stronger, more agile and future-ready Bank. We shall continue to pursue sustainable business growth by strengthening our retail and MSME portfolio, expanding our digital banking capabilities, enhancing customer experience, improving operational efficiency and reinforcing our risk management framework. We remain committed to maintaining the highest standards of corporate governance, regulatory compliance and transparency while crating long term value for our members, customers and all other stakeholders. Our endeavour will be to position the Bank as one of the leading Urban Co-operative Banks in the country through innovation, financial prudence and customer-centric services.

We have continued to invest in technology and digital infrastructure to drive long-term growth and enhance resilience in an evolving economic environment. Our commitment to sound governance, ethical business practices and strict regulatory compliance remains unwavering and continues to be the cornerstone of stakeholder confidence and trust.

I would like to place on record my sincere appreciation to my colleagues on the Board of Directors and the Board of Management for their valuable guidance, support and contribution throughout the year. I also extend my heartfelt gratitude to the Management and all employees of the Bank for their unwavering dedication, commitment and hard work.

I would also like to thank our customers, shareholders, regulators and well-wishers for their continued confidence and support. Together, we will continue to strengthen our Bank and create sustainable value for all stakeholders.

Thank You.

With warm regards,  
**Benauld Patrick Dias**  
*Chairman, BCCB*





## ❖ सभासदांस वार्षिक सर्वसाधारण सभेची सूचना ❖

बँकेची १०८ वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक ९ ऑगस्ट, २०२६ रोजी सकाळी ९.०० वाजता 'सेंट गोन्सालो गार्सिया कॉलेज', वसई क्रिकेट ग्राउंड मागे, वसई ( पश्चिम ) येथे खालील विषयांवर विचार-विनिमय करण्यासाठी आयोजित करण्यात आलेली आहे. सर्व सभासदांनी कृपया वेळेवर उपस्थित रहावे, ही विनंती.

### ❖ सभेपुढील विषय ❖

- १) दिनांक १७ ऑगस्ट, २०२५ रोजी झालेल्या १०७ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) संचालक-मंडळाने सादर केलेला दि. ३१ मार्च, २०२६ अखेरच्या वर्षाचा अहवाल, लेखापरीक्षित ताळेबंद व नफा-तोटा पत्रकास मान्यता देणे.
- ३) बँकेच्या सन २०२५-२०२६ च्या वैधानिक लेखापरीक्षण अहवालाची नोंद घेणे.
- ४) बँकेच्या सन २०२४-२०२५ च्या वैधानिक लेखापरीक्षण दोषदुरुस्ती अहवालाची नोंद घेणे.
- ५) संचालक-मंडळाने शिफारस केलेल्या सन २०२५-२०२६ च्या नफा वाटणीस मान्यता देणे.
- ६) सन २०२६-२०२७ ह्या आर्थिक वर्षासाठी संचालक-मंडळाने केलेल्या वैधानिक लेखापरीक्षांच्या पुनर्नियुक्तीची नोंद घेणे.
- ७) संचालक मंडळाने सादर केलेल्या सन २०२६-२०२७ च्या अंदाज पत्रकाची नोंद घेणे.
- ८) आर्थिक वर्ष २०२५-२०२६ मध्ये मा. संचालक मंडळाने मंजूर केलेल्या एकरकमी कर्ज परतफेड प्रस्तावांची नोंद घेणे.
- ९) बँकींग व्यवसायाकरिता इमारत निधीतून मालमत्तेमध्ये गुंतवणूक करण्यास मान्यता देणे.
- १०) संचालक-मंडळ सदस्य व त्यांच्या नातेवाईकांना दिलेल्या कर्जाच्या तपशीलाची नोंद घेणे.
- ११) मा. अध्यक्षांच्या अनुमतीने सभेपुढे आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.

मा. संचालक मंडळाच्या आदेशानुसार,  
महेश फडके  
मुख्य कार्यकारी अधिकारी

#### मुख्य कार्यालय :

कॅथॉलिक बँक बिल्डिंग, पो. पापडी,  
ता. वसई, जि. पालघर - ४०१ २०७.  
दिनांक : २५ जून, २०२६

सूचना : सभेस गणपूर्ती न झाल्यास सभा तहकूब केली जाईल व तहकूब झालेली सभा त्याच दिवशी त्याच ठिकाणी सकाळी ९.३० वाजता घेण्यात येईल व त्या सभेमध्ये कामकाजाचे दिलेले विषय हाताळण्यात येतील. त्या सभेस पोटनियम क्र. ३५ (iii) नुसार गणपूर्तीची आवश्यकता असणार नाही.

टिप : अहवालाची प्रत बँकेच्या [www.bccb.bank.in](http://www.bccb.bank.in) या संकेत स्थळावर उपलब्ध आहे.





### ❖ सभासदांस महत्वाच्या सूचना ❖

- १) सभासदांना वार्षिक सर्वसाधारण सभेपुढे काही प्रश्न / सूचना मांडावयाच्या असतील तर त्यांनी त्या दि. २९ जुलै, २०२६ पर्यंत कामकाजाच्या वेळेत, मुख्य कार्यालयात लेखी स्वरूपात द्याव्यात. आयत्यावेळचे प्रश्न विचारात घेतले जाणार नाहीत.
- २) अहवालाच्या प्रती मुख्य कार्यालयात / शाखा कार्यालयात उपलब्ध आहेत. सभासदांनी आपल्या वार्षिक अहवालाची प्रत बँकेच्या नजीकच्या शाखेतून / कार्यालयातून घेऊन जावी. वार्षिक अहवाल बँकेचे संकेतस्थळ [www.bccb.bank.in](http://www.bccb.bank.in) वर उपलब्ध आहे.
- ३) सभासदांनी नाव, पत्ता अथवा वारसदार बदलला असल्यास त्यांनी बँकेच्या नजीकच्या शाखेत नोंद करून घ्यावी.
- ४) बँकेचा सन २०२५-२०२६ चा लेखापरीक्षण अहवाल व सन २०२४-२०२५ चा लेखापरीक्षण दोषदुरुस्ती अहवाल मुख्य कार्यालयात लेखापरीक्षण विभागात कार्यालयीन वेळेत पाहण्यासाठी उपलब्ध असेल.
- ५) रिझर्व्ह बँकेच्या निर्देशानुसार सर्व खात्यांची सीकेवायसी / रिकेवायसी आणि पॅन क्रमांक व आधार क्रमांक इत्यादींशी निगडीत पूर्तता करणे आवश्यक आहे. सभासद / ग्राहकांना विनंती आहे की, त्यांनी सदर पूर्तता केली नसल्यास लवकरात लवकर ती पूर्ण करावी.
- ६) सभासद / ग्राहकांच्या खात्यातील रक्कमेच्या सुरक्षेच्या दृष्टीने तसेच बँकेच्या विविध नवीन योजनांची माहिती सभासद / ग्राहकांपर्यंत पोहचण्याच्या दृष्टीने बँकेमार्फत ग्राहकांना एसएमएस, ई-मेल पाठविण्यात येतात. तरी सभासद / ग्राहकांनी त्यांचे अद्ययावत मोबाईल क्रमांक व ईमेलची माहिती संबंधित शाखांमध्ये खाते क्रमांकासह लेखी देऊन नोंद करून घ्यावी.
- ७) ज्या सभासदांनी आपली भागधारण रक्कम (Share holding amount) किमान रु. १,०००/- अद्याप पूर्ण केली नसेल, त्यांनी ती लवकरात लवकर पूर्ण करावी अशी विनंती आहे.
- ८) वार्षिक सर्वसाधारण सभेस फक्त बँकेच्या सभासदांनाच, ज्यांचे सभासदत्व ३१ मार्च, २०२६ पर्यंतचे आहे, त्यांनाच उपस्थित राहता येईल.
- ९) बँकेचा उपविधी क्रमांक ५८(ड) अन्वये ज्या सभासदांनी ३१ मार्च, २०२३ वर्षासाठीचा १०५ वा लाभांश स्वीकारला नसेल त्यांनी दि. ३१ डिसेंबर, २०२६ पूर्वी न नेल्यास त्यांच्या लाभांशाची रक्कम राखीव निधीमध्ये जमा करण्यात येईल.
- १०) बँकेच्या ज्या सभासदांचे / ग्राहकांचे बचत ठेव खाते १० वर्षांपासून निष्क्रिय (Inactive) असेल आणि सभासदाने / ग्राहकाने बचत ठेव खात्यात कोणताही व्यवहार केला नसेल, तर ते खाते ठेवीदार शिक्षण आणि जागरूकता निधी खात्यात (DEA Fund) जमा केले जाते. यास्तव सभासद / ग्राहकाना विनंती आहे की, त्यांनी त्यांच्या शाखांमध्ये जाऊन त्यांचे बचत ठेव सक्रिय (Active) करण्यासाठी आवश्यक ती पूर्तता लवकरात लवकर करून घ्यावी, जेणेकरून खात्यातील रक्कम DEA Fund मध्ये जमा केली जाणार नाही.



## ❖ संचालक मंडळाचा अहवाल ❖

सन्माननीय सभासद बंधू- भगिनींनो,

बँकेच्या १०८ व्या वार्षिक सर्वसाधारण सभेसाठी संचालक मंडळाच्या वतीने मी आपले हार्दिक स्वागत करतो. दि. ३१ मार्च, २०२६ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरीक्षित ताळेबंद व वार्षिक अहवाल या सभेपुढे ठेवण्यास संचालक मंडळास विशेष आनंद होत आहे.

**सन २०२५-२०२६ मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये :**

आपल्या बँकेची सन २०२५-२०२६ मधील आर्थिक कामगिरीची आकडेवारी पुढीलप्रमाणे : (₹ कोटीमध्ये)

| तपशील                          | ३१ मार्च २०२६ | ३१ मार्च २०२५ | वाढ/( घट ) | वाढ/( घट ) % |
|--------------------------------|---------------|---------------|------------|--------------|
| एकूण व्यवसाय                   | १३१३६.१४      | १२६०२.४५      | ५३३.६९     | ४.२३         |
| ठेवी                           | ९०४९.२३       | ८४३२.८४       | ६१६.३९     | ७.३१         |
| कर्ज                           | ४०८६.९१       | ४१६९.६१       | (८२.७०)    | (१.९८)       |
| ढोबळ उत्पन्न                   | ८०६.६४        | ७८४.९९        | २१.६५      | २.७६         |
| ढोबळ नफा                       | १४९.५४        | १४४.२०        | ५.३४       | ३.७०         |
| निव्वळ नफा                     | ११८.७६        | ११५.६२        | ३.१४       | २.७२         |
| स्वनिधी                        | १७७५.२०       | १७७२.२६       | २.९४       | ०.१७         |
| निव्वळ व्याज दुरावा            | २.८५%         | ३.०२%         | --         | --           |
| ढोबळ अनुत्पादित कर्ज (%)       | ६.७५%         | ९.५३%         | --         | --           |
| निव्वळ अनुत्पादित कर्ज (%)     | ०.००%         | ०.००%         | --         | --           |
| पुंजी पर्याप्तता प्रमाण (CRAR) | २४.२६%        | २४.५५%        | --         | --           |

### जागतिक आर्थिक परिस्थिती :

आर्थिक वर्ष २०२५-२६ मध्ये दोन वेगळ्या प्रकारच्या जागतिक अनिश्चिततेच्या टप्प्यांनी आकार घेतला. पहिल्या सहामाहीत, अमेरिकेची आयात कर धोरणे आणि प्रमुख अर्थव्यवस्थांच्या प्रतिशोधात्मक व्यापार धोरणांमुळे आंतरराष्ट्रीय व्यापारावर परिणाम झाला. IMF च्या अंदाजानुसार जागतिक व्यापार वाढ दर २०२६ मध्ये २.८ टक्क्यांवर थांबण्याची शक्यता आहे. दुसऱ्या अर्ध वर्षात, फेब्रुवारी २०२६ मध्ये पश्चिम आशियातील संघर्षामुळे परिस्थिती अधिकच अस्थिर झाली, ज्याचा परिणाम जागतिक विकास आणि महागाईच्या अंदाजावर झाला. IMF च्या जागतिक आर्थिक दृष्टिकोन अहवालानुसार, जागतिक GDP वाढ २०२६ मध्ये ३.१ टक्क्यांपर्यंत मंदावण्याची शक्यता आहे, जी संघर्षापूर्वी ३.४% होती. २०२५ च्या बहुतांश काळात नियंत्रित झालेली जागतिक महागाई आता वाढत्या ऊर्जा किमती आणि पुरवठा साखळीतील अडथळ्यामुळे पुन्हा वाढण्याची शक्यता आहे. आर्थिक बाजारातील अस्थिरता वाढली असून, उदयोन्मुख बाजारपेठांमध्ये (EMEs) भांडवली प्रवाह अस्थिर झाले आहेत. जागतिक परिस्थितीवरील जोखीम अजूनही कायम असून, मध्य पूर्वेतील संघर्ष किंवा व्यापारी तणाव पुन्हा निर्माण झाला तर जागतिक आर्थिक वाढीच्या गतीस मोठा धोका निर्माण होऊ शकतो.

### भारताची आर्थिक परिस्थिती :

आव्हानात्मक जागतिक परिस्थितीच्या पार्श्वभूमीवर, भारतीय अर्थव्यवस्थेने वित्तीय वर्ष २०२५-२६ मध्ये उत्कृष्ट कामगिरी केली. भारतीय वास्तविक सकल देशांतर्गत उत्पादन GDP दर २०२५-२६ मध्ये ७.७ टक्क्यांवर वाढला, जो आर्थिक वर्ष २०२४-२५ मध्ये ६.५% होता. जगातील वेगाने वाढणाऱ्या प्रमुख अर्थव्यवस्थेमध्ये भारताने आपले स्थान कायम राखले आहे. ही वाढ खाजगी





उपभोगातील वाढ (Private Consumption), रस्ते, रेल्वे आणि पायाभूत सुविधांवर सरकारने केलेला भांडवली खर्च आणि सेवा क्षेत्राची सातत्यपूर्ण कामगिरी यामुळे घडली. आर्थिक क्षेत्र स्थिर राहिले म्हणून बँका आणि NBFC चा ताळेबंद चांगल्या स्थितीत राहिला, मालमत्ता गुणवत्ता सुधारली आणि कर्ज-विस्ताराला आधार देण्यासाठी आवश्यक भांडवल उपलब्ध झाले. महागाई दर आर्थिक वर्ष २०२४-२५ मधील ४.८ टक्क्यांपासून आर्थिक वर्ष २०२५-२६ मध्ये ३.७० टक्क्यांपर्यंत खाली आला. यास प्रामुख्याने भरघोस रब्बी हंगाम, GST चे सुसुत्रीकरण आणि मान्सूनचे लवकर झालेले आगमन कारणीभूत होते. भारतीय परकीय चलन साठा वर्षभरात अंदाजे US\$ ६८१ ते ७२४ अब्ज राहिला. तथापि भूराजकीय तणाव, वाढणाऱ्या कच्च्या तेलाच्या किंमती, रुपयातील चढ-उतार आणि हवामानाशी संबंधित जोखीम अजूनही महत्त्वाची असून, त्यामुळे भारताच्या चालू खात्याच्या तूटीवर वाढीचे धोके निर्माण करतात.

### चलनविषयक धोरण :

भारतीय रिझर्व्ह बँकेच्या चलनविषयक धोरण समितीने (MPC) सुरुवातीपासून आक्रमक दर कपातीचे धोरण राबवले. या अंतर्गत समितीच्या चार सभांमध्ये पॉलिसी रेपो दरात एकूण १२५ बेसिस पॉइंट्सची कपात केली.

महत्त्वाचे निर्णय खालीलप्रमाणे थोडक्यात दिले आहेत:

- फेब्रुवारी २०२५ : रिझर्व्ह बँकेने रेपो दर २५ बेसिस पॉइंटने कमी करून ६.२५% केला.
- एप्रिल २०२५ : रिझर्व्ह बँकेने रेपो दर २५ बेसिस पॉइंटने कमी करून ६% केला.
- जून २०२५ : रिझर्व्ह बँकेने रेपो दर ५० बेसिस पॉइंटने कमी करून ५.५% केला, तर CRR १०० बेसिस पॉइंटने कमी करून ३% केला आहे. सप्टेंबर ते नोव्हेंबर दरम्यान चार टप्प्यात होणाऱ्या कपातीमुळे बँकींग व्यवस्थेत तब्बल रु. २.५ लाख कोटी रुपयांची दीर्घकालीन तरलता (liquidity) उपलब्ध होईल. धोरणाची भूमिका 'तटस्थ' केली.
- डिसेंबर २०२५ : रिझर्व्ह बँकेने रेपो दर २५ बेसिस पॉइंटने कमी करून ५.२५% केला.

### अर्थव्यवस्था - वाढ व महागाई दृष्टिकोन :

जरी चालू आर्थिक वर्षाच्या सुरुवातीपासून जोखीममध्ये वाढ झाली असली, तरी २०२६-२७ या आर्थिक वर्षासाठी भारतीय अर्थव्यवस्थेचा दृष्टीकोन सकारात्मक आहे. चलनविषयक धोरण समितीनुसार (MPC) वाढत्या कच्च्या तेलाच्या किंमती, पश्चिम आशियातील संघर्ष आणि पावसाच्या अनिश्चिततेमुळे GDP वृद्धीदर ६.६ टक्क्यांवर खाली येण्याची शक्यता आहे. तरीही, भारत जगाची सर्वात वेगाने वाढणारी मोठी अर्थव्यवस्था राहण्याचा अनुमान आहे. सदर वाढ खाजगी खर्च, सरकारी भांडवल खर्च, सुदृढ कॉर्पोरेट आणि बँकींग बॅलन्स शीट आणि भक्कम सेवा निर्यात यामुळे होऊ शकेल. जागतिक ऊर्जा किंमतीच्या दबावामुळे आर्थिक वर्ष २०२६-२७ साठी CPI महागाई दर आता ५.१ टक्क्यांवर अपेक्षित आहे, जो रिझर्व्ह बँकेच्या ४% च्या लक्ष्यापेक्षा जास्त आहे. प्रमुख नकारात्मक जोखीमांमध्ये पश्चिम आशिया संघर्षाचा विस्तार, अमेरिकेच्या नेतृत्वाखालील व्यापार संरक्षणवाद वाढणे, जागतिक वित्तीय बाजारातील अस्थिरता आणि मान्सूनच्या प्रतिकूल परिणामांचा समावेश आहे. भारतातील मोठी देशांतर्गत मागणी आणि ठोस आर्थिक मुलभूत घटक हे या बाह्य अडचणींविरुद्ध महत्त्वपूर्ण संरक्षण पुरवतात.

### लाभांश :

दि. ३१ मार्च, २०२६ अखेर संपलेल्या आर्थिक वर्षासाठी १५% लाभांशाची यथाप्रमाण शिफारस करताना संचालक मंडळास आनंद होत आहे.

### भागभांडवल :

दि. ३१ मार्च, २०२६ अखेर आपल्या बँकेचे एकूण भरणा झालेले भाग भांडवल रु. ९७.५६ कोटी झाले असून सभासदांची संख्या १०२७७५ इतकी आहे. अहवाल वर्षात ३४२७ नवीन सभासद झाले, तर १७९७ सभासदांचे सभासदत्व संपुष्टात आले.



## ठेवी :

ठेवींचा तपशील खालील प्रमाणे :

(₹ कोटीमध्ये)

| ठेवींचा प्रकार | २०२५-२६ | %      | २०२४-२५ | %      |
|----------------|---------|--------|---------|--------|
| चालू           | ५७३.०२  | ६.३३   | ४८०.६६  | ५.७०   |
| बचत            | २२२५.३६ | २४.५९  | २०२७.९४ | २४.०५  |
| मुदत           | ६२५०.८५ | ६९.०८  | ५९२४.२४ | ७०.२५  |
| एकूण           | ९०४९.२३ | १००.०० | ८४३२.८४ | १००.०० |

आर्थिक वर्ष २०२५-२६ मध्ये बँकेच्या ठेवीमध्ये सतत वाढ होऊन, दि. ३१ मार्च २०२५ रोजी एकूण ठेवी रु. ८,४३२.८४ कोटी रुपयांवरून दि. ३१ मार्च, २०२६ रोजी ९०४९.२३ कोटी रुपयांपर्यंत ७.३१% ने वाढल्या. बँकेच्या कमी खर्चाच्या चालू खाते आणि बचत खात्यातील (CASA) ठेवींमध्ये दि. ३१ मार्च, २०२५ रोजी २५०८.५९ कोटी रुपयांवरून ११.५५% वाढ होऊन ३१ मार्च, २०२६ रोजी २७९८.३८ कोटी रुपयांवर पोहोचल्या, ज्यामुळे बँकेच्या ठेवींच्या गुणवत्तेत सुधारणा दिसून आली. बँकेला या कामगिरीमुळे एकाच वेळी नवीन ग्राहक मिळण्यावर लक्ष केंद्रित करून जुन्या ग्राहकांशी संबंध अधिक मजबूत करता आले.

आपली बँक ठेव, विमा व पतहमी महामंडळास (DICGC) ठेव विम्याचा हप्ता नियमित अदा करून रिझर्व्ह बँकेच्या विद्यमान मार्गदर्शक तत्वांचे पालन करीत आहे.

## कर्जे :

कर्ज व्यवहार रचनेचा तपशील खालील प्रमाणे आहे.

(₹ कोटीमध्ये)

| कर्ज प्रकार               | २०२५-२६ | %      | २०२४-२५ | %      |
|---------------------------|---------|--------|---------|--------|
| मुदत कर्ज                 | २९६६.६६ | ७२.५९  | ३०२६.९६ | ७२.६०  |
| कॅश क्रेडीट               | ३४५.८६  | ८.४६   | ४००.७६  | ९.६१   |
| ओव्हरड्राफ्ट              | ५४५.५४  | १३.३५  | ५०१.४५  | १२.०३  |
| बिल पर्चेस अँड डिसकाऊंटेड | २२८.८५  | ५.६०   | २४०.४४  | ५.७६   |
| एकूण                      | ४०८६.९१ | १००.०० | ४१६९.६१ | १००.०० |

(₹ कोटीमध्ये)

| क्षेत्र         | २०२५-२६ | %      | २०२४-२५ | %      |
|-----------------|---------|--------|---------|--------|
| वैयक्तिक/किरकोळ | २७७८.१२ | ६७.९८  | २७८९.३५ | ६६.९०  |
| व्यापार / सेवा  | ५३३.६२  | १३.०५  | ५९४.८१  | १४.२६  |
| उद्योगधंदे      | ७७५.१७  | १८.९७  | ७८५.४५  | १८.८४  |
| एकूण            | ४०८६.९१ | १००.०० | ४१६९.६१ | १००.०० |

आर्थिक वर्ष २०२५-२६ मध्ये बँकेची कर्जवाढ किंचित नकारात्मक राहिली. बँकेने लक्ष केलेल्या केंद्रित विपणन प्रयत्नांद्वारे क्षेत्रीय विविधता आणि ग्राहकांशी केलेल्या प्रभावी संवादाद्वारे तसेच आर्थिक परिस्थिती सुधारत असल्याने प्रमुख कर्ज विभागांमधील वाढीवर नव्याने केलेल्या धोरणात्मक लक्ष्यामुळे आगामी आर्थिक वर्षात बँकेच्या कर्जपोर्टफोलियोमध्ये सकारात्मक गती दिसण्याची अपेक्षा आहे.



### अग्रक्रम क्षेत्रातील कर्जे :

आपल्या बँकेने भारतीय रिझर्व्ह बँकेने ठरवून दिलेले अग्रक्रम क्षेत्राचे लक्ष्य पूर्ण केले आहे. आर्थिक वर्ष २०२५-२६ च्या उद्दिष्टांच्या तुलनेत अग्रक्रम क्षेत्राची पूर्तता खाली दिली आहे.

|                  | उद्दिष्ट | परिपूर्ती |
|------------------|----------|-----------|
| अग्रक्रम क्षेत्र | ६०.००%   | ६०.३३%    |
| दुर्बल क्षेत्र   | १२.००%   | १०.८३%    |

वरीलप्रमाणे अग्रक्रम क्षेत्राचे उद्दिष्ट, अग्रक्रम क्षेत्रास दिलेली कर्जे तसेच अग्रक्रम क्षेत्र कर्ज प्रमाणपत्रे (PSLCs) प्राप्त करून एकत्रितपणे साध्य केले आहे.

### अनुत्पादित कर्जे :

(₹ कोटीमध्ये)

| तपशील                   | २०२५-२६ | %    | २०२४-२५ | %    |
|-------------------------|---------|------|---------|------|
| ढोबळ अनुत्पादित कर्जे   | २७५.७६  | ६.७५ | ३९७.३३  | ९.५३ |
| निव्वळ अनुत्पादित कर्जे | ०.००    | ०.०० | ०.००    | ०.०० |
| एकूण कर्जे              | ४०८६.९१ |      | ४१६९.६१ |      |

आर्थिक वर्ष २०२५-२६ मध्ये बँकेने मालमत्ता गुणवत्तेत लक्षणीय सुधारणा करून ढोबळ अनुत्पादित कर्जांमध्ये दि. ३१ मार्च, २०२५ रोजी असलेल्या ९.५३% वरून दि. ३१ मार्च, २०२६ रोजी ६.७५% पर्यंत लक्षणीय घट करण्यात यश मिळवले आहे. सुव्यवस्थित पाठपुरावा, संरचित दृष्टिकोन, एकत्रित सांघिक प्रयत्न, नियतकालिक आढावा, मोठ्या रकमेच्या खात्यांचा योग्य पाठपुरावा आणि कर्ज निर्लेखन यामुळे बँकेच्या अनुत्पादित कर्जांना आळा बसला. बँकेच्या वसुली विभागाचे समन्वित प्रयत्न व संसाधनांचा योग्य वापर बँकेच्या आर्थिक स्थितीला बळकटी देण्यात महत्त्वपूर्ण ठरले.

### प्रत्यक्ष कर्ज निर्लेखन :

बँकेने अहवाल वर्षात रु. ४.५७ लाख रकमेची २ कर्जे निर्लेखित केली आहेत.

### तांत्रिक कर्जनिर्लेखन (Technical Write off) :

अहवाल वर्षात बँकेने संचालक मंडळाच्या मंजूरीने रु. ७१.३० कोटी कर्जांचे तांत्रिक कर्जनिर्लेखन केलेले आहे.

### थकबाकी :

दि. ३१ मार्च, २०२६ रोजी थकबाकीचे प्रमाण १९.५०% असून, ते दि. ३१ मार्च २०२५ रोजी १६.४५% होते. थकबाकी वसूल करण्यासाठी बँक सतत पाठपुरावा करते.

### गुंतवणूक :

आपल्या बँकेचा एकात्मिक कोषागार विभाग (Integrated Treasury Department) असून ज्यामध्ये देशांतर्गत आणि विदेशी चलन कोषागार एकमेकास पुरक असून गुंतवणूक पोर्टफोलिओमधील तरलता व व्याजदर जोखीम व्यवस्थापनाबरोबरच वैधानिक राखीव निधीची आवश्यकतांचे देखील व्यवस्थापन केले जाते.

दि. ३१ मार्च, २०२५ अखेर बँकेची गुंतवणूक रु. ५४२०.०९ कोटी होती तर दि. ३१ मार्च, २०२६ अखेर बँकेची एकूण गुंतवणूक रु. ६१५४.५७ कोटी झाली आहे. त्यापैकी सरकारी रोख्यांमधील गुंतवणूक (SLR) रु. ३२७७.११ कोटी आहे. बँकेने रिझर्व्ह बँकेच्या निकषानुसार नॉन-एसएलआर (Non-SLR) गुंतवणूक आणि आंतर-बँक गुंतवणूकीचे (Interbank Deposit) प्रमाणही विहित मर्यादेत





राखले आहे. सरकारी रोख्यांमध्ये गुंतवणूक करताना तसेच खरेदी/विक्री (Trading) करताना निधी व्यवस्थापनाची महत्त्वपूर्ण भूमिका असते. त्याचप्रमाणे सीआरआर (CRR) व एसएलआर (SLR) बाबतची परिपूर्ती इत्यादी बाबींचेदेखील आपल्या बँकेने यशस्वीपणे पालन केलेले आहे. बँकेची गुंतवणूक सुरक्षित कशी राहील याविषयी पुरेशी काळजी बँक घेत आहे. मागील वर्षीच्या ७.६५% च्या तुलनेत अहवाल वर्षामध्ये बँकेचा गुंतवणूकीवरील परतावा (Yield on Investment) ६.६५% आहे.

जागतिक आणि देशांतर्गत तीव्र धक्क्यांच्या एकत्रित परिणामामुळे भारताच्या १० वर्षांच्या रोख्यांमधील बेंचमार्क परताव्यात (Benchmark Yield) वाढ झाली, ज्यामुळे ३० मार्च, २०२६ रोजी ती ७.०३% वर बंद झाली, जी मागील वर्षात ६.५८% होती. जागतिक स्तरावर, अमेरिका-इराण संघर्ष वाढत असल्याने, व्यापार टॅरिफ वाढल्याने आणि इराणने होर्मुज जलसंपर्क बंद केला असल्याने महत्त्वाचे ऊर्जा वाहतुकीचे मार्ग रोखले गेले, ज्यामुळे ब्रेंट क्रूड ऑइलच्या भावात \$७१.४८ प्रति बॅरल पासून वाढ होऊन मार्च २०२६ पर्यंत \$११८.३५ प्रति बॅरल झाला. या ऊर्जा संकटामुळे जागतिक इक्विटी मार्केटमध्ये मोठी विक्री झाली आणि भारतासारख्या निवडक आयाती देशांवर परिणाम झाला, ज्यामुळे आयातीत महागाई आणि व्यापारी तफावर वाढून देशाचा आर्थिक भार वाढला. जसजसे चिंताग्रस्त गुंतवणूकदार सुरक्षित गुंतवणूक साधनांकडे वळू लागले, तसतसे विदेशी भांडवल भारतीय बाँड बाजारातून वेगाने बाहेर पडले, ज्यामुळे अमेरिकन डॉलरचे मूल्य रु. ८५.४७ वरून रु. ९४.८३ पर्यंत वाढले. अंतर्गत महागाईचा धोका, मोठ्या प्रमाणात भांडवल बाहेर जाणे आणि डॉलरच्या तुलनेत कमजोर होणारे चलन या सर्वांमुळे १० वर्षांच्या रोख्यांमधील परतावा (Benchmark Yield) वाढला. रिझर्व्ह बँकेने आपली भूमिका 'समावेशक' (Accommodative) वरून 'तटस्थ' (Neutral) केली आहे.

### विदेश विनिमय व्यवहार :

आपल्या बँकेला भारतीय रिझर्व्ह बँकेकडून परकीय चलन व्यवसाय करण्यासाठी अधिकृत विक्रेता श्रेणी I (AD I) परवाना मिळालेला आहे. ज्याद्वारे बँक आंतरराष्ट्रीय व्यापार आणि परकीय चलन व्यवसाय सुलभ करण्यात महत्त्वाची भूमिका बजावते.

वाणिज्य वित्त हे व्यवसायांना मदत करण्याचा आणि समावेशक वाढ प्रोत्साहित करण्याच्या बँकेच्या वचनबद्धतेचा एक महत्त्वाचा भाग राहतो. पत्र क्रेडिट (Letter of Credit), निर्यात-आयात देयके, शिपमेंट पूर्व, शिपमेंट उत्तर (Pre-shipment & Post-shipment) यांसारख्या सेवांच्या विस्तृत श्रेणीद्वारे बँक उद्योजकांना स्थानिक आणि आंतरराष्ट्रीय दोन्ही व्यापारात आत्मविश्वासाने सामील होण्यास सक्षम करते.

बँकेची USD आणि EURO अशी दोन नॉस्ट्रो खाती आहेत, ज्याद्वारे बँक जगभरातील बँकींग व्यवहार करते. इतर चलनांमध्ये व्यवहारांसाठी, बँक YES बँकेसोबतच्या स्ट्रॅटेजिक टाय-अपद्वारे सहजतेने काम करते. या सुविधा बँकेच्या सभासद आणि ग्राहकांना कार्यक्षम, सुरक्षित आणि विश्वासार्ह आंतरराष्ट्रीय बँकिंग सेवा पुरवितात.

व्यापार वित्ताशिवाय, बँक विदेशी चलन, मुक्त हस्तांतरण योजना (LRS) व्यवहार आणि NRI सेवा या क्षेत्रात सेवा पुरविते. बँक चलन विनिमय आणि फॉरेक्स कार्ड सुविधा देते, ज्याचा उपयोग NRIs, प्रवासी आणि विद्यार्थ्यांच्या गरजा पूर्ण करण्यासाठी केला जातो. वर्षभरात NRI जागरूकता कार्यक्रम विविध शाखांमध्ये आयोजित केले गेले, जेणेकरून NRI-केंद्रित उत्पादने आणि सेवा यांचा प्रचार होईल आणि ग्राहकांचा सहभाग वाढेल. या उपक्रमातून ग्राहकांच्या बँकिंग गरजा पूर्ण करण्यासाठी बँक सदैव तत्पर असते.

आगामी काळाकडे पाहता, आंतरराष्ट्रीय वित्ताच्या गतिशील वातावरणात बँक नवीन उपक्रम आणि ग्राहक-केंद्रित वाढ यासाठी कटिबद्ध आहे.

### नफ्याचा विनियोग :

ताळेबंदाच्या तारखेला असलेल्या राखीव निधी, इतर निधी आणि देणी यांचे खरे आणि योग्य मूल्य भागधारकांसमोर सादर करण्यासाठी, बँकेने दि. ३१ मार्च, २०२६ रोजी संपलेल्या वर्षाच्या आर्थिक विवरणपत्रांमध्ये चालू वर्षासाठी नफ्याच्या विनियोगाला वार्षिक सर्वसाधारण सभेत मंजूरी मिळण्याच्या अधीन राहून प्रभावी केले आहे.



### भांडवल पर्याप्तता :

बँकेची भांडवली पायाभूत रचना मजबूत राहिली आहे आणि दि. ३१.०३.२०२६ रोजी बँकेची पुंजी पर्याप्तता २४.२६% असून ती १२% नियामक आवश्यकतेपेक्षा खूपच अधिक आहे. बँकेच्या प्रथम श्रेणीच्या (Tier I) भांडवलाचे प्रमाण एकूण भांडवलाशी ९०% असून ते बँकेने धारण केलेल्या भांडवलाची सक्षमता दर्शविते.

### मानव संसाधन :

मानव संसाधन विभाग (एचआर) उच्च नियमन, ग्राहक-केंद्रित आणि तंत्रज्ञान-आधारित वातावरणात काम करण्यास सक्षम अशा कुशल मनुष्यबळाचे व्यवस्थापन आणि विकास करण्यामध्ये अत्यंत महत्त्वाची भूमिका बजावतो.

बँकेचा मनुष्यबळ विभाग परंपरागत नोकरभरती आणि पे-रोलच्या पलिकडे जाऊन प्रतिभा संपादन, सतत प्रशिक्षण, कामगिरी व्यवस्थापन, उत्तराधिकारी नियोजन आणि नियामक अनुपालन यावर लक्ष केंद्रित करत आहे. वाढत्या डिजिटलायझेशन आणि स्पर्धेमुळे मनुष्यबळ विभाग (HR) कर्मचारी कौशल्य वाढविण्यावर, नवनिर्मितीची संस्कृती रुजविणे, उच्च स्तरीय कर्मचारी सहभाग आणि नैतिक आचरण सुनिश्चित करण्यावर देखील भर देत आहे. जे ऑपरेशनल कार्यक्षमतेत सुधारणा, चांगल्या ग्राहक सेवा आणि संस्थेच्या एकूण आर्थिक कामगिरी व शाश्वतता वाढविण्यास योगदान देते.

### प्रतिभा संपादन आणि धारणा :

एक सक्षम कर्मचारी संघ उभारण्यासाठी आणि ते टिकवून ठेवण्यासाठी नवीन गुणवत्तापूर्ण कर्मचाऱ्यांना आकर्षित करणे आणि अनुभवी कर्मचाऱ्यांना टिकवून ठेवणे या दोन्ही गोष्टींचा समतोल साधणे आवश्यक आहे. बँकींग क्षेत्रात तांत्रिक कौशल्य, नियमांचे आकलन आणि ग्राहक-केंद्रित मानसिकता असलेल्या व्यक्तींना ओळखणे आवश्यक आहे. तसेच असे वातावरण निर्माण करणे की कर्मचाऱ्यांना आपण महत्त्वाचे असल्याचे जाणवते व ते प्रगती करण्यासाठी प्रेरित होतात. स्पष्ट करिअर मार्ग, सतत शिकण्याची संधी आणि दीर्घकालीन संबंधांना प्रोत्साहन देणारी कामाची संस्कृती यावर भर देण्यात येतो. या क्षेत्रांना मजबूत करून, बँक स्थिर, कुशल आणि कार्यमग्न कर्मचारी, संघ राखण्याचा उद्देश ठेवते जो बदलत्या व्यावसायिक आव्हानांना तोंड देऊ शकतो.

**कर्मचारी संख्या :** आर्थिक वर्ष २०२५-२६ मध्ये भरती / राजीनामा दिलेले व निवृत्त झालेले कर्मचारी

| तपशील                                                          | संख्या |
|----------------------------------------------------------------|--------|
| दि. ३१.०३.२०२५ रोजी कर्मचाऱ्यांची संख्या                       | ६८८    |
| २०२५-२६ मध्ये भरती केलेल्या कर्मचाऱ्यांची संख्या               | ४९     |
| २०२५-२६ मध्ये राजीनामा / निवृत्त झालेल्या कर्मचाऱ्यांची संख्या | २६     |
| दि. ३१.०३.२०२६ रोजी कर्मचाऱ्यांची संख्या                       | ७११    |

### अंतर्गत पदोन्नती :

बँकेतील अंतर्गत प्रतिभेला प्रोत्साहन देणं हे अजूनही एक महत्त्वाचं लक्ष्य क्षेत्र आहे. अंतर्गत पदोन्नती केवळ कर्मचाऱ्यांच्या कामगिरीची आणि वचनबद्धतेची ओळख घेत नाहीत, तर नेतृत्व सतत राहण्यास बळ देते आणि संसाधनांच्या उत्तराधिकारी नियोजनास प्रोत्साहन देते. कारकिर्दीतील प्रगतीला प्रोत्साहित करून, आम्ही कर्मचाऱ्यांचे मनोबल वाढवतो, उत्पादकता सुधारतो आणि दीर्घकालीन यशासाठी मजबूत पाया घालतो.



## कर्मचारी विकास आणि प्रशिक्षण :

वित्तीय क्षेत्राच्या बदलत्या परिस्थितीप्रमाणे, बँक नेहमीच संरचित प्रशिक्षण आणि विकास उपक्रमांच्या माध्यमातून क्षमता वाढवण्यास कटिबद्ध आहे. कर्मचाऱ्यांना प्रशिक्षण कार्यक्रम, कार्यशाळा आणि चर्चासत्राद्वारे क्षेत्रीय ज्ञान, डिजिटल कौशल्ये आणि नियामक माहिती नियमितपणे मिळते. आर्थिक वर्ष २०२५-२६ मध्ये कर्मचारी FEDAI, RBI-CAB, IIBF आणि इतर मान्यताप्राप्त संस्थांकडून घेण्यात आलेल्या प्रशिक्षण कार्यक्रमांमध्ये सहभागी झाले. यासोबतच, बँकेने ऑपरेशनल कार्यक्षमता सुधारण्यासाठी, उत्पादन ज्ञान वाढविण्यासाठी आणि नियामक पालन बळकट करण्यासाठी संस्थेअंतर्गत प्रशिक्षण सत्रांचे आयोजन केले.

शिकण्याच्या संस्कृतीला आणखी बळकटी देण्यासाठी, बँकेने एक ई-लर्निंग उपक्रम सुरू केला आहे, ज्यामध्ये कर्मचाऱ्यांचे मासिक मूल्यमापन केले जाते, जेणेकरून सर्व स्तरांवर सातत्याने शिकण्यास आणि ज्ञान वाढविण्यास प्रोत्साहन मिळेल. या संयुक्त उपक्रमांमुळे व्यावसायिक कौशल्ये लक्षणीयरीत्या वाढली आहेत आणि आमच्या सर्व टीमला कार्यक्षम, नियमांचे पालन करणारे आणि ग्राहक-केंद्रित सेवा देण्यास सक्षम बनवले आहे.

## कर्मचाऱ्यांची बांधिलकी व कार्य-जीवन संतुलन :

आम्हाला ठाम विश्वास आहे की कर्मचाऱ्यांच्या चांगल्या आरोग्यासाठी आणि कामगिरीसाठी सकारात्मक व सर्वसमावेशक कामाचे वातावरण अत्यंत महत्वाचे आहे. टीम स्पिरिट आणि सहभागीपणा वाढवण्यासाठी, बँक सांस्कृतिक कार्यक्रम, सामाजिक कार्यक्रम आणि सण साजरे करते. हे उपक्रम कर्मचाऱ्यांमध्ये समावेश आणि आपलेपणाची भावना निर्माण करतात आणि एकाच वेळी आरोग्य व कामकाज या संतुलनास मदत करतात.

## मानव संसाधन विभागामध्ये डिजिटल परिवर्तन :

बँक आपल्या डिजिटल HR क्षमतांना मजबूत करण्यावर सातत्याने काम करत आहे, जेणेकरून ऑपरेशनल क्षमता आणि कर्मचाऱ्यांचा अनुभव सुधारता यावा. स्वयंचलित वेतन प्रणाली आणि रजा, हजेरी आणि इतर HR सेवांसाठी कर्मचारी स्वयं-सेवा पोर्टल यासारख्या तंत्रज्ञान आधारित उपायांमुळे प्रक्रिया सुव्यवस्थित आणि सुलभ झाली आहे. या प्रगतीमुळे HR टीमला अशा धोरणात्मक उपक्रमांवर लक्ष केंद्रित करता येते जे बँकेच्या वृद्धीत योगदान देतात.

## पुढील वाटचाल :

पुढे पाहताना, बँक आपल्या HR पद्धती मजबूत करण्यासाठी लोकांमध्ये गुंतवणूक करून, प्रतिभा वाढवून आणि सातत्याने सुधारणा करण्याची संस्कृती निर्माण करून वचनबद्ध राहते. नाविन्य, कौशल्य विकास आणि कर्मचाऱ्यांच्या कल्याणावर भर देऊन, बँकींग क्षेत्रातील नवीन आव्हाने आणि संधी यांना सामोरे जाण्यास बँक चांगल्या स्थितीत आहे.

## पुरस्कार :

पुरस्कार हे कौतुकाचे प्रतीक म्हणून काम करतात आणि कर्मचाऱ्यांना ओळख आणि प्रेरणा देतात. चालू वर्षात आपल्या बँकेला खालील अनेक प्रतिष्ठित पुरस्कारांनी सन्मानित करण्यात आले आहे :

- १) बँकर अवॉर्ड ( भारत रत्न सहकारिता सन्मान २०२६ ) सर्वोत्तम डिजिटल पेमेंट उपक्रमांसाठी.
- २) बँकर अवॉर्ड ( भारत रत्न सहकारिता सन्मान २०२६ ) सर्वोत्तम NPA व्यवस्थापनासाठी.
- ३) १०वा ऑल इंडिया को-ऑपरेटिव्ह बँकिंग समिट आणि पुरस्कार २०२६, डेटा वेअरहाऊस आणि ADF अहवालांच्या सर्वोत्तम अंमलबजावणीसाठी.
- ४) बँकिंग फ्रंटियर्सकडून आर्थिक वर्ष २०२४-२५ साठी 'सर्वोत्तम गुंतवणूक रूपांतरण'साठी.





## अनुपालन :

बँकेतील प्रभावी प्रशासन आणि अनुपालन संस्कृतीच्या बाबतीत नियामकांना आश्वासन देण्यात अनुपालन कार्य महत्त्वाची भूमिका बजावते. बँकेने अनुपालन विभागाच्या मुख्य पदावर CCO ची नेमणूक केली आहे. बँक आरबीआय आणि इतर वैधानिक प्राधिकरणे / नियामकांनी जारी केलेल्या विविध निर्देशांचे पालन करण्यावर सतत भर देत आहे. अनुपालन विभाग आरबीआय, राज्य निबंधक, आयबीए आणि इतर नियामक प्राधिकरणांकडून मिळालेल्या विविध मार्गदर्शक तत्त्वे, निर्देश आणि संप्रेषणांचे विहित वेळेत पालन सुनिश्चित करतो. अनुपालन कार्याचे महत्त्व नियामक जोखीम ओळखणे, मूल्यांकन करणे आणि त्यांचे निराकरण करणे यात आहे. अनुपालन विभागाचे उद्दिष्ट अनुपालन जोखीम व्यवस्थापित करणे आहे आणि त्याच्या अंमलबजावणीवर देखरेख करणे आहे, अशा प्रकारे, अनुपालन समस्या प्रभावीपणे आणि जलदगतीने सोडवल्या जातात याची खात्री करणे जेणेकरून आर्थिक दंड किंवा बँकेची प्रतिष्ठा कमी होऊ नये. अनुपालन विभाग व्यवस्थापन / संचालक मंडळाला अनुपालन संबंधित महत्त्वाच्या बाबींबद्दल नियमितपणे माहिती देत राहतो.

## लेखापरीक्षण आणि तपासणी :

बँकेचा लेखापरीक्षण आणि तपासणी विभाग बँकेला मजबूत अंतर्गत नियंत्रण, प्रभावी धोका व्यवस्थापन आणि उच्चस्तरीय प्रशासन राखण्यात मदत करतो. नियमित लेखापरीक्षण आणि तपासण्या करून, बँक आपली कार्यपद्धती, प्रणाली आणि प्रक्रियांचा आढावा घेते, जेणेकरून धोरणे, नियमांचे मार्गदर्शन आणि स्थापित प्रक्रियांचे पालन होत आहे याची खात्री करता येते. बँक रिस्क-बेस्ड अंतर्गत ऑडिट (RBIA) पद्धतीचा अवलंब करते, जी जास्त धोका असलेल्या क्षेत्रांवर अधिक लक्ष केंद्रित करते. या धोरणांचे दरवर्षी पुनरावलोकन केले जाते आणि आवश्यकतेनुसार योग्य बदल करण्याकरिता लेखापरीक्षण उपसमितीच्या मंजूरीने बदल केले जातात. शाखांचे सतत व समावर्ती लेखापरीक्षण आणि मुख्य लेखापरीक्षण अनुभवी चार्टर्ड अकाउंटंट फर्मसद्वारे केले जाते, ज्यांच्या प्रोफाइल्सची नीट सखोल छाननी करून पॅनेलवर समाविष्ट केले जातात, जेणेकरून वेळेत अभिप्राय दिला जाऊ शकतो आणि नियंत्रण मजबूत करता येते. बँकेची लेखापरीक्षण उपसमिती वेळोवेळी लेखापरीक्षण कार्याचे पुनरावलोकन करते आणि सतत सुधारण्यासाठी मार्गदर्शन देते, ज्यामुळे बँकेच्या पारदर्शकता, कार्यक्षमतेत वाढ आणि दीर्घकालीन स्थिरतेला समर्थन मिळते.

## वैधानिक लेखापरीक्षकाची नियुक्ती :

संचालक मंडळाने रिझर्व्ह बँकेच्या सुधारीत मार्गदर्शक सूचनांनुसार, मे. ए. पी. संझगिरी अँड कंपनी, चार्टर्ड अकौंटंट, मुंबई यांची सन २०२६-२०२७ या आर्थिक वर्षासाठी बँकेचे वैधानिक लेखापरीक्षक म्हणून पुनर्नियुक्ती करण्यास अनुमती द्यावी अशी रिझर्व्ह बँकेस शिफारस करून आवश्यक त्या मंजूरीसाठी रिझर्व्ह बँकेकडे पाठविण्यात आली आहे.

## व्यवस्थापन मंडळ (BoM) :

नियामक मार्गदर्शक तत्वांनुसार, बँकेने योग्यरित्या व्यवस्थापन मंडळ (BoM) स्थापन केले, ज्यामध्ये सुयोग्य आणि अनुभवी सदस्यांचा समावेश आहे.

व्यवस्थापन मंडळाच्या कामकाजाचा प्रमुख भाग म्हणजे, बँकेच्या बँकिंगशी संबंधित कामांवर देखरेख करणे, संचालक मंडळाला धोरणे तयार करण्यास आणि बँकेचे योग्य कामकाज सुनिश्चित करण्यासाठी, संचालक मंडळाने विशेषतः सोपवलेल्या इतर कोणत्याही संबंधित बाबींमध्ये मदत करणे. व्यवस्थापन मंडळाच्या आर्थिक वर्ष २०२५-२६ मध्ये नियमितपणे सभा झाल्या.

## भारतीय रिझर्व्ह बँकेतर्फे तपासणी :

३१ मार्च, २०२५ रोजी संपलेल्या आर्थिक वर्षासाठी भारतीय रिझर्व्ह बँकेने पर्यवेक्षकीय मूल्यमापन तपासणी (ISE) पूर्ण केली आहे. रिझर्व्ह बँकेच्या तपासणी अधिकाऱ्यांनी केलेल्या बहुमूल्य मार्गदर्शनाबद्दल आम्ही त्यांचे आभारी आहोत.



## जोखीम व्यवस्थापन :

प्रत्येक बँकेला विविध जोखीम असतात जे कोणत्याही बँकींग व्यवसायाचा अविभाज्य भाग आहेत, ज्यात प्रमुख जोखीम म्हणजे कर्ज जोखीम, बाजार जोखीम, तरलता जोखीम, ऑपरेशनल जोखीम ज्यात आयटी जोखीम आणि फसवणूक जोखीम यांचा समावेश आहे. बदलणाऱ्या आर्थिक वातावरणात, प्रभावी जोखीम व्यवस्थापन हे ठेवीदार, सदस्य आणि भागधारकांच्या हिताचे रक्षण करण्यासाठी तसेच शाश्वत वाढीला पाठिंबा देण्यासाठी आवश्यक आहे.

आपली बँक उद्योगांच्या मानकांनुसार चांगल्या जोखीम व्यवस्थापन पद्धती स्वीकारण्यास वचनबद्ध आहे. मुख्य जोखीम अधिकारी (CRO) यांच्या नेतृत्वाखालील समर्पित आणि स्वतंत्र जोखीम व्यवस्थापन विभाग जोखीम शासन संरचना मजबूत करण्यास आणि जोखीम ओळखणे, निरीक्षण करणे आणि कमी करण्यासाठी सक्रिय दृष्टिकोन सुनिश्चित करण्यात महत्त्वाची भूमिका बजावतो. जोखीम विभाग व्यवसायिक घटकापासून स्वतंत्रपणे कार्य करतो जेणेकरून हितसंबंधाचा संघर्ष टाळला जातो आणि वस्तुनिष्ठ निर्णय घेता येतात.

बँकेचा जोखीम व्यवस्थापन दृष्टिकोन नियमित पालन आणि जोखीम परताव्याचे संतुलन या तत्वांवर आधारित आहे. हा विभाग वेळोवेळी बोर्डाच्या जोखीम व्यवस्थापन समितीला अहवाल देतो, जी संपूर्ण जोखीम रुपरेषेवर देखरेख करते. नीट परिभाषित धोरणे आणि संरचित जोखीम मूल्यमापनाद्वारे, हा विभाग माहितीपूर्ण निर्णय घेण्यास मदत करतो आणि संघटनेत मजबूत जोखीम संस्कृती निर्माण करतो. बँकींगमध्ये अंगभूतपणे जोखीम असते हे ओळखून, बँकेने अशा जोखीमींचे प्रभावी मोजमाप व व्यवस्थापन करण्यासाठी अंतर्गत नियंत्रण व प्रक्रिया राबवल्या आहेत.

बँक तिच्या जोखीम व्यवस्थापन पद्धती मजबूत करण्यास, अंतर्गत नियंत्रण वाढविण्यास आणि नियामक पालन सुनिश्चित करण्यास वचनबद्ध आहे, जेणेकरून आर्थिक लवचिकता आणि कार्यक्षमता सुधारता येईल.

## थर्ड पार्टी प्रोडक्ट्स :

ग्राहकांची अधिक चांगली सेवा करण्याच्या आमच्या वचनबद्धतेचा भाग म्हणून, बँकेने आपल्या सेवांचा विस्तार पारंपरिक बँकींग पलिकडे केला आहे. आजकाल बँकींग फक्त ठेवी आणि कर्जाबद्दल नाही, तर ग्राहकांना त्यांच्या कुटुंबाचे रक्षण करण्यात, भविष्यासाठी बचत करण्यात आणि त्यांचे पैसे वाढवण्यात मदत करण्याबद्दलही आहे.

यासाठी बँकेने प्रसिद्ध विमा कंपन्यांसोबत भागीदारी केली आहे, जेणेकरून ग्राहक स्वतःला, त्यांच्या कुटुंबाला आणि त्यांच्या मौल्यवान मालमत्तेला कठीण काळात सुरक्षित ठेवू शकतील, ज्यात जीवन विमा, आरोग्य विमा आणि सर्वसाधारण विमा यांचा समावेश आहे.

बँक म्युच्युअल फंड गुंतवणूक पर्यायदेखील देते, ज्याद्वारे ग्राहकांना त्यांची बचत गुंतवून वेळोवेळी संपत्ती निर्माण करण्यास मदत होते. त्याशिवाय बँक राष्ट्रीय पेन्शन योजनेचा (NPS) देखील प्रचार करते, जी ग्राहकांना नियमितपणे बचत करण्यास आणि निवृत्तीनंतर त्यांचे आर्थिक भविष्य सुरक्षित करण्यास मदत करते.

आपली बँक सर्व बँकींग सेवा एकाच ठिकाणी देऊन, ग्राहकांसाठी बँकींग सोपे बनवते आणि जास्त विश्वास व नातेसंबंध निर्माण करून ग्राहकांना स्वतःसाठी आणि त्यांच्या कुटुंबासाठी पूर्ण आर्थिक सुरक्षा मिळवण्यासाठी मदत करते.

## प्रधानमंत्री जीवन ज्योती विमा योजना (PMJJBY) व प्रधानमंत्री सुरक्षा विमा योजना (PMSBY) :

केंद्र सरकारच्या प्रधानमंत्री जीवन ज्योती विमा योजना व प्रधानमंत्री सुरक्षा विमा योजना या योजनांच्या अंमलबजावणीत बँकेने लक्षणीय कार्य केलेले आहे. आपणांस कळविण्यास आनंद होतो की, बँकेने ३८६३२ ग्राहकांना PMSBY योजनेअंतर्गत आणि २०३२३ ग्राहकांना PMJJBY विमा योजनेअंतर्गत विमाछत्र उपलब्ध करून दिले आहे. अहवाल वर्षात एकंदरीत १२ दावे सदर विमा योजनेअंतर्गत चुकते (settled) करण्यांत आले आहेत.



### सुरक्षित लॉकर सेवा :

आधुनिक बँकिंगसाठी सुसज्ज जागेत सुरक्षित ठेव लॉकर्स सुविधा ग्राहकांना देणे आवश्यक आहे. आपली बँक ३६ नियुक्त शाखा कार्यालयामधून लॉकर्स सुविधा ग्राहकांना कार्यालयीन वेळेत प्रदान करीत आहे.

### राज्य सरकार निवृत्तीवेतन योजना :

आपल्या बँकेला राज्य सरकारी कर्मचाऱ्यांची निवृत्तीवेतन खाती उघडण्याची महाराष्ट्र शासनाने दि. १ डिसेंबर, २०१५ पासून परवानगी दिली आहे. दि. ३१ मार्च, २०२६ पर्यंत आपल्या बँकेत राज्य सरकारच्या २४२ सेवानिवृत्त कर्मचाऱ्यांची पेन्शन खाती आहेत. सदर सुविधेची उपलब्धता बँकेच्या ग्राहकांसाठी अतिशय उपयुक्त आणि सोयीची आहे.

### ई-पेमेंट सेवा :

आयडीबीआय बँकेच्या सहकार्याने ग्राहकांसाठी विविध कर भरण्यासाठी विनामुल्य ई-पेमेंट सेवा आपल्या बँकेने उपलब्ध करून दिली आहे. सदर सेवेअंतर्गत बँकेचे ग्राहक व्यवसायिक कर, ESIC आणि EPFO योगदान यासारख्या विविध करांचे पेमेंट आपल्या बँकेमार्फत करतात. सन २०२५-२०२६ मध्ये बँकेने सदर सुविधेद्वारे रु. ३५ कोटी रकमेचे ९०५ व्यवहार केले आहेत.

### माहिती तंत्रज्ञान :

आर्थिक वर्ष २०२५-२६ मध्ये आपल्या बँकेने डिजिटल परिवर्तनाच्या धोरणाला गती दिली. बँकेने यशस्वीरीत्या आधुनिक तंत्रज्ञान पारंपरिक सहकारी मूल्यांशी जुळवले. बँकेच्या तंत्रज्ञान गुंतवणूकीचा मुख्य जोर ग्राहकांचा अनुभव सुधारण्यावर, सायबर सुरक्षा बळकट करण्यावर आणि कार्यप्रणालीच्या कार्यक्षमतेत सुधारणा करण्यावर होता.

### प्रमुख कामगिरी :

- **डेटा वेअरहाऊस :** बँकेने केंद्रीकृत ऑन-प्रिमायसेस डेटा वेअरहाऊसची यशस्वीरीत्या अंमलबजावणी केली, जे ऑटोमेटेड डेटा फ्लो (ADF) फ्रेमवर्कला समर्थन देते, ज्यामुळे मानवी हस्तक्षेपाशिवाय भारतीय रिझर्व्ह बँकेकडे (RBI) कायदेशीर नियमन अहवाल सुलभ, स्वयंचलितपणे सादर करता येतात.
- **एसएमएस बँकींग :** बँकेच्या ग्राहकांसाठी इन-हाऊस एसएमएस बँकींग फीचर अंमलात आणले, जिथे वापरकर्ता एसएमएस शॉर्ट कोड पाठवून खाते शिल्लक / शेवटच्या ३ व्यवहारांची माहिती तपासू शकतो, कार्ड / खाते ब्लॉक करू शकतो.
- **एटीएम इन्फ्रास्ट्रक्चर अपडेट आणि कॉन्टॅक्टलेस कार्डचे वितरण :** बँकेच्या संपूर्ण ATM नेटवर्क आणि ATM स्विचला अधिक मजबूत आणि स्केलेबल प्लॅटफॉर्मवर यशस्वीपणे स्थलांतर केले, ज्यामुळे व्यवहार प्रक्रियेची गती लक्षणीयरीत्या वाढली आणि बँकेच्या सभासदांसाठी सिस्टम डाऊनटाइम कमी झाला. बँकेने संपर्करहित डेबिट कार्ड्सचे वाटप सुरू केले आहे.
- **इंटरऑपरेबल कार्डलेस कॅश विड्रॉवल (ICCW) :** बँकेने ATM नेटवर्कवर इंटर ऑपरेबल कार्डलेस कॅश विड्रॉवल (ICCW) फंक्शनॅलिटी यशस्वीरीत्या सुरू केली, ज्यामुळे सभासदांना फिजिकल डेबिट कार्डशिवाय UPI QR कोड वापरून सुरक्षितपणे रोख रक्कम काढता येते.
- **UPI व्यवहारात वाढ :** बँकेच्या डिजिटल पेमेंट इन्फ्रास्ट्रक्चरद्वारे सुरळीत आणि उच्च यशस्वी प्रक्रिया सुनिश्चित करत UPI व्यवहारांची संख्या २६% ने वाढवण्यात आली. आता बँक दररोज सुमारे १.८ लाख UPI व्यवहार हाताळते.
- **अँटी-मनी लॉन्ड्रिंग (AML) :** बँकेने प्रगत अँटी-मनी लॉन्ड्रिंग (AML) सॉफ्टवेअर यशस्वीरीत्या अंमलात आणले, ज्यामुळे बँकेच्या स्वयंचलित व्यवहार निरीक्षणात सुधारणा झाली आणि नियामक अनुपालन चौकट अधिक मजबूत झाली.



- **ऑटोमेशन :** बँकेने वेगवेगळ्या एकसारख्या प्रक्रियांमध्ये ऑटोमेशन आणले. यामध्ये प्रामुख्याने अँडव्हाईस तयार करून ग्राहकांना पाठवणे, आधार सीडिंग आणि CKYC अपडेट्साठी नोटिफिकेशन्स पाठवणे. सर्व शाखांना व सोने मूल्यांकनकारांना (Gold Valuers) सोन्याचे दर आणि मूल्यांचा तपशील स्वयंचलितपणे पाठविणे यांचा समावेश आहे.
- **डिजिटल संरक्षण आणि सायबर निरीक्षण :** आर्थिक वर्षात, बँकेने प्रस्तावित वेळेत डेटाबेस अँक्टीव्हिटीजचे निरीक्षण सुरू करून डिजिटल संरक्षण सुधारले आहे. तज्ञ बाह्य सायबर निरीक्षणासह आपला डेटा संरक्षण आणि जोखमींच्या व्यवस्थापनाच्या चौकटींना लक्षणीय बळ दिले आहे.

आर्थिक वर्ष २०२६-२७ विषयी विचार करता, बँक प्रगत डिजिटल उपायांद्वारे ग्राहकांना अनुभव आणि सोयीसुविधा वाढवण्यासाठी कटिबद्ध आहे, ज्यास अत्यंत कडक सुरक्षा नियमावली नियमांचे पालन याद्वारे बळकटी मिळाली आहे.

### सभासदांसाठी हितवर्धक योजना :

सामाजिक बांधिलकीचा भाग म्हणून आपल्या बँकेने मयत सभासदांच्या कुटुंबियांना / वारसांना मदत करण्यासाठी एक योजना कार्यान्वित केली आहे; ज्याद्वारे मयत सभासदांच्या नातेवाईकांना रु. ५,०००/- सहाय्य म्हणून दिले जाते. वर्षभरात बँकेने ४०६ मयत सभासदांच्या कुटुंबियांच्या वारसांना रु. २०.३० लाख सहाय्य रूपाने दिले आहेत.

तसेच वर्षभरात, रूग्णालयातील औषधोपचारासाठी झालेल्या खर्चाच्या भरपाईपोटी ४७४ सभासदांनी रु. ७२.१३ लाख रकमेचा लाभ घेतला आहे.

### श्रद्धांजली :

बँकेचे संचालक मंडळ व व्यवस्थापन, अहवाल वर्षात निधन पावलेल्या खालील संचालक / अधिकारी / कर्मचारी यांच्या निधनाबद्दल अतीव दुःख व्यक्त करते व त्यांना भावपूर्ण श्रद्धांजली अर्पण करते.

स्व. एडवर्ड जॉन परेरा, माजी उपाध्यक्ष, दि. २०.०४.२०२६

स्व. नाजरेथ जसिन पिमेंटा, माजी अधिकारी, दि. १३.०९.२०२५

स्व. मायकल जॉन डाबरे, माजी कर्मचारी, दि. १८.११.२०२५

स्व. सुरेश टी. मालकरी, माजी अधिकारी, दि. २८.१२.२०२५

स्व. मॅटिल्डा गिल्बर्ट डिसोजा, माजी कर्मचारी, दि. ०३.०२.२०२६

स्व. आयरीन राफायल परेरा, माजी कर्मचारी, दि. १३.०५.२०२६

तसेच अहवाल वर्षात निधन पावलेले बँकेचे सभासद, ग्राहक व हितचिंतक ह्यांना बँकेच्या संचालक मंडळ व व्यवस्थापनातर्फे विनम्र श्रद्धांजली !

### ऋणनिर्देश :

संचालक मंडळ बँकेच्या सर्व भागधारक, ठेवीदार, कर्जदार आणि कर्मचारी यांच्याकडून मिळालेल्या पाठिंब्याबद्दल कृतज्ञता व्यक्त करते आणि त्यांनी संचालक मंडळावर आणि आपल्या बँकेवर दाखवलेल्या विश्वासाबद्दल त्यांचे मनापासून आभार मानते.

रिझर्व्ह बँक ऑफ इंडिया, मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे, नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया (NPCI) व क्लिअरिंग कॉर्पोरेशन ऑफ इंडिया (CCIL) ह्यांच्या वेळोवेळी मिळणाऱ्या मार्गदर्शनाबद्दल संचालक मंडळ आभारी आहे.

त्याचप्रमाणे बँकेचे कायदा सल्लागार, व्यवस्थापन व कर सल्लागार, वास्तु विशारद, सतत व समावर्ती लेखापरीक्षक, शासकीय लेखापरीक्षक, इतर क्षेत्रातील सल्लागार, तज्ञ व ठेकेदार / विक्रेते यांचे त्यांच्या अविरत सहकार्याबद्दल व मार्गदर्शनाबद्दल संचालक मंडळ ऋणी आहे.





संचालक मंडळ, व्यवस्थापन मंडळाच्या सदस्यांनी दिलेले अमूल्य सहकार्य, मार्गदर्शन व सुज्ञ सल्ल्याबद्दल त्यांचे आभार मानते.

संचालक मंडळ कार्यतत्पर, कर्तव्यनिष्ठ अधिकारी व कर्मचारी यांच्या संस्थेच्या प्रगतीतील अमूल्य योगदानाबद्दल व समर्पित सेवेबद्दल प्रामाणिकपणे मनःपूर्वक आभार मानते.

संचालक मंडळ सर्व भागधारकांना खात्री देऊ इच्छिते की, ते येत्या काळात सतत वचनबद्धता आणि सातत्यपूर्ण प्रयत्नांद्वारे नवीन उंची गाठण्यासाठी प्रयत्नशील राहील.

आभार !

पापडी, वसई.

दिनांक : २५ जून, २०२६

संचालक मंडळाच्या वतीने

बेनॉल्ड पॅट्रीक डायस

अध्यक्ष.



## BOARD OF DIRECTOR'S REPORT

Dear Members,

The Board of Directors is pleased to present the 108<sup>th</sup> Annual Report on the business and operations of our Bank, along with the Audited Statements of Accounts for the year ended 31st March, 2026.

### BANK'S PERFORMANCE:

Highlights of the Bank's Performance for the Financial Year 2025-26 are presented below.

#### Performance Highlights:

(₹ in crore)

| Particulars         | 31.03.2026 | 31.03.2025 | Increase/(Decrease) | % Growth |
|---------------------|------------|------------|---------------------|----------|
| Business Mix        | 13136.14   | 12602.45   | 533.69              | 4.23     |
| Deposits            | 9049.23    | 8432.84    | 616.39              | 7.31     |
| Advances            | 4086.91    | 4169.61    | (82.70)             | (1.98)   |
| Gross Income        | 806.64     | 784.99     | 21.65               | 2.76     |
| Gross Profit        | 149.54     | 144.20     | 5.34                | 3.70     |
| Net Profit          | 118.76     | 115.62     | 3.14                | 2.72     |
| Owned Funds         | 1775.20    | 1772.26    | 2.94                | 0.17     |
| Net Interest Margin | 2.85%      | 3.02%      | -                   | -        |
| Gross NPA           | 6.75%      | 9.53%      | -                   | -        |
| Net NPA             | 0.00%      | 0.00%      | -                   | -        |
| CRAR                | 24.26%     | 24.55%     | -                   | -        |

### GLOBAL ECONOMIC SCENARIO:

The year 2025-26 was shaped by two distinct phases of global uncertainty. In the first half, US tariff measures and retaliatory trade policies by major economies disrupted cross-border commerce, with global trade growth expected to slow to 2.8 per cent in 2026 as per IMF estimates. The second half was further unsettled by the outbreak of the West Asia conflict in February 2026, which weighed on growth and inflation outlooks worldwide. As per the IMF's April 2026 World Economic Outlook, global GDP growth is projected to slow to 3.1 per cent in 2026, down from the pre-conflict estimate of 3.4 per cent. Global inflation, which had moderated through much of 2025, faces renewed upside risks from rising energy prices and supply chain disruptions. Financial market volatility intensified, with capital flows to Emerging Market Economies (EMEs) remaining volatile. Downside risks to the global outlook continue to dominate, with a broadening of the Middle East conflict or renewed trade tensions posing the key threats to growth momentum.

### INDIAN ECONOMIC SCENARIO:

Against a challenging global backdrop, the Indian economy delivered a standout performance in FY 2025-26. India's real GDP grew to 7.7 per cent in FY 2025-26 up from 6.5 per cent in FY 2024-25 retaining its position as the world's fastest growing major economy. Growth was underpinned by robust private consumption, sustained government capital expenditure on roads, railways and infrastructure and continued resilience of the services sector. The financial sector remained stable, with healthy bank and NBFC balance sheets, improved asset quality and adequate capital buffers supporting credit expansion. Headline CPI inflation moderated sharply from 4.8 per cent in FY 2024-25 to 3.7 percent in FY 2025-26, supported by a record rabi harvest, GST rationalisation and an early onset of the monsoon. India's foreign exchange reserves remained robust at approximately US\$681-724 billion during the year, providing an adequate external buffer. However, rising crude oil prices due to geopolitical tensions, rupee volatility and climate-related risks remain key areas of watch and posing upside risks to India's current account deficit.



## MONETARY POLICY:

The Monetary Policy Committee (MPC) of the Reserve Bank of India pursued an aggressive, front-loaded easing cycle delivering a cumulative 125 basis points reduction in the policy repo rate across four meetings.

Key decisions are summarised below:

- February 2025: Repo rate cut 25 bps to 6.25%
- April 2025: Repo rate cut 25 bps to 6.00%;
- June 2025: Repo rate cut 50 bps to 5.50%; CRR cut 100 bps to 3.00% in four tranches (September–November 2025), releasing ~₹2.5 lakh crore durable liquidity; Stance change to “Neutral”.
- December 2025: Repo rate cut 25 bps to 5.25%

In June 2026 MPC meeting, RBI Governor Malhotra emphasised that the global economy remains clouded by unprecedented challenges, including prolonged West Asia tensions, rising energy costs and supply chain disruptions, but noted that “India entered this episode of global turbulence with much better fundamentals than in previous similar episodes.”

## GROWTH AND INFLATION OUTLOOK:

The outlook for the Indian economy in FY 2026-27 is positive, though risks have risen since the beginning of the financial year. As per the latest MPC meeting (June 2026) GDP growth has been revised downward to 6.6 per cent on account of higher crude oil prices, the West Asia conflict and monsoon uncertainties. India is nonetheless projected to retain its standing as the world's fastest growing major economy. Growth will be supported by revival in private consumption, government capital expenditure, healthy corporate and banking balance sheets and strong services exports. CPI inflation for FY 2026-27 is now projected higher at 5.1 per cent which is above 4% target. It is driven primarily by global energy price pressures. Key downside risks include a broadening of the West Asia conflict, escalation of US-led trade protectionism, global financial market volatility and adverse monsoon outcomes. India's large domestic demand base and sound macroeconomic fundamentals provide a meaningful buffer against these external headwinds.

## DIVIDEND:

The board is pleased to recommend a dividend @15% on pro-rata basis for the year ended 31<sup>st</sup> March, 2026.

## SHARE CAPITAL:

The Paid-up share capital of the Bank as on March 31, 2026 was Rs.97.56 crore subscribed by 102775 members, with an addition of 3427 members and cessation of 1797 members during the year.

## DEPOSITS:

The deposit mix is as under :

(₹ in crore)

| Type of Deposits | 2025-26        | %             | 2024-25        | %             |
|------------------|----------------|---------------|----------------|---------------|
| Current          | 573.02         | 6.33          | 480.66         | 5.70          |
| Savings          | 2225.36        | 24.59         | 2027.94        | 24.05         |
| Term             | 6250.85        | 69.08         | 5924.24        | 70.25         |
| <b>Total</b>     | <b>9049.23</b> | <b>100.00</b> | <b>8432.84</b> | <b>100.00</b> |

During FY 2025–26, the Bank recorded a steady growth in its deposit base, with total deposits increasing by 7.31%, from Rs. 8,432.84 crore as on March 31, 2025, to Rs.9,049.23 crore as on March 31, 2026. The Bank also witnessed robust growth in low-cost deposits, with Current Account and Savings Account (CASA) deposits rising by 11.55%, from Rs.2,508.59 crore to Rs.2,798.38 crore over the same period,



reflecting an improvement in the quality of deposits. This performance was driven by a focused strategy on new customer acquisition while simultaneously deepening relationships with the existing customer base.

The Bank regularly pays premium to Deposit Insurance and Credit Guarantee Corporation (DICGC) and comply with extant guidelines of the Reserve Bank of India.

#### ADVANCES:

The composition of credit portfolio is as under:

(₹ in crore)

| Type of Advances               | 2025-26        | %             | 2024-25        | %             |
|--------------------------------|----------------|---------------|----------------|---------------|
| Term Loans                     | 2966.66        | 72.59         | 3026.96        | 72.60         |
| Cash Credit                    | 345.86         | 8.46          | 400.76         | 9.61          |
| Overdraft                      | 545.54         | 13.35         | 501.45         | 12.03         |
| Bills purchased and discounted | 228.85         | 5.60          | 240.44         | 5.76          |
| <b>Total</b>                   | <b>4086.91</b> | <b>100.00</b> | <b>4169.61</b> | <b>100.00</b> |

(₹ in crore)

| Sector            | 2025-26        | %             | 2024-25        | %             |
|-------------------|----------------|---------------|----------------|---------------|
| Personal / Retail | 2778.12        | 67.98         | 2789.35        | 66.90         |
| Trade / Services  | 533.62         | 13.05         | 594.81         | 14.26         |
| Manufacturing     | 775.17         | 18.97         | 785.45         | 18.84         |
| <b>Total</b>      | <b>4086.91</b> | <b>100.00</b> | <b>4169.61</b> | <b>100.00</b> |

The Bank's credit growth remained marginally negative during FY 2025–26. The Bank has strengthened its credit pipeline through focused marketing efforts, sectoral diversification and enhanced customer engagement. With improving economic conditions and a renewed strategic focus on growth across key lending segments, the Bank expects to witness a positive momentum in its advances portfolio during the ensuing financial year.

#### Priority Sector Advances:

Our Bank has fulfilled the priority sector targets as prescribed by the Reserve Bank of India. The priority sector achievement vis-à-vis the targets for FY 2025-26 is given below:

| Particulars     | Target | Achievement |
|-----------------|--------|-------------|
| Priority Sector | 60.00% | 60.33%      |
| Weaker Sector   | 12.00% | 10.83%      |

Priority sector targets as above, were achieved cumulatively through the priority sector advances as also by acquiring Priority Sector Lending Certificates (PSLCs).

#### NON-PERFORMING ASSETS (NPA):

(₹ in crore)

| Particulars           | 2025-26        | %    | 2024-25        | %    |
|-----------------------|----------------|------|----------------|------|
| Gross NPA             | 275.76         | 6.75 | 397.33         | 9.53 |
| Net NPA               | 0.00           | 0.00 | 0.00           | 0.00 |
| <b>Total Advances</b> | <b>4086.91</b> |      | <b>4169.61</b> |      |





During FY 2025–26, the Bank achieved a significant improvement in asset quality, with Gross NPAs declining to 6.75% as on March 31, 2026, from 9.53% as on March 31, 2025. This progress was driven by a structured recovery framework, focused follow-up on high-value accounts, continuous monitoring through periodic reviews and prudential write off. The coordinated efforts of the Recovery Department and optimal deployment of resources contributed meaningfully to strengthening the Bank's financial position.

#### **ACTUAL WRITE OFF:**

During the year under report, Bank has written off 2 loan accounts amounting to Rs.4.57 Lakh.

#### **TECHNICAL WRITE OFF:**

During the year under report, the Bank with due approval of the Board, has technically written off advances amounting to Rs.71.30 crore.

#### **OVERDUES:**

As on 31.03.2026 the percentage of overdue was 19.50% as compared to 16.45% as on 31.03.2025. The Bank follows up continuously for recovery of overdue.

#### **INVESTMENTS:**

The Bank's Integrated Treasury, wherein the domestic and forex treasuries complement each other manages Statutory Reserve requirements apart from management of liquidity and interest rate risk of Investment portfolio.

Total Investment of Bank as on 31st March, 2026 was at Rs. 6154.57 crore as against Rs. 5420.90 crore as on 31st March, 2025. Out of which the investment in Govt. Securities was Rs.3277.11 crore. Bank has also maintained Non-SLR Investment and Inter-Bank exposure well within the prescribed limit as stipulated by RBI. While undertaking investment and trading activity, the core role of fund management and compliance with CRR/SLR were also successfully complied with. Bank is taking adequate care to ensure that investment of bank is safe. Yield on investment during the year is 6.65% as against 7.65% in the previous year.

The convergence of severe global and domestic shocks exerted heavy upward pressure on India's 10 year benchmark bond yield, causing it to close elevated at 7.03% on March 30, 2026, up from 6.58% in previous year. Externally, the escalating US-Iran conflict, rising trade tariffs and Iran's closure of the Strait of Hormuz blocked critical energy transit routes, forcing Brent crude oil prices to skyrocket from an opening baseline of \$71.48 per barrel to end at \$118.35 per barrel by March 2026. This energy crisis triggered a sharp global equity market selloff and severely impacted net-importing nations like India by stoking imported inflation and widening the trade deficit. As anxious investors fled to safe haven assets, foreign capital aggressively pulled out of Indian bond markets, strengthening the US Dollar against the Indian Rupee from Rs. 85.47 to Rs. 94.83. This combination of compounding domestic inflation risks, heavy capital outflows and a weakening currency ultimately overpowered the central bank's rate cuts, keeping the 10-year benchmark yield stubbornly high. RBI has shifted its stance from accommodative to neutral.

#### **FOREIGN EXCHANGE BUSINESS:**

As an Authorised Dealer Category-I licence holder, the Bank plays a vital role in facilitating international trade and foreign exchange business.

Trade finance remains a cornerstone of bank's commitment to enabling businesses and fostering inclusive growth. Through comprehensive range of services including Letters of Credit, export-import payments and Pre and Post shipment finance we empower enterprises to engage confidently in both domestic and international trade.

Bank maintains two Nostro accounts in USD and EURO, complemented by correspondent banking relationships across the globe. For transactions in other currencies, we operate seamlessly through a



strategic tie-up with Yes Bank. These arrangements ensure that members and clients enjoy efficient, secure and reliable international banking services.

In addition to trade finance, we have strengthened our offerings in foreign exchange, Liberalised Remittance Scheme (LRS) transactions and NRI services. Bank provides currency exchange and forex card facilities, catering to the needs of NRIs, travellers and students. During the year NRI awareness programme were conducted across multiple branches to promote NRI-focused products and services to enhance customer engagement. These initiatives demonstrate our commitment to serving banking needs of our customers.

Looking ahead, we remain committed to innovation and customer-centric growth in the dynamic landscape of international finance.

#### **APPROPRIATION OF PROFIT:**

To present a true and fair value of the reserves, other funds and liabilities as on the date of Balance Sheet before the shareholders, the Bank has given effect to the appropriation of profits for the current year in the financial statements for the year ended 31st March, 2026 itself, subject to approval at the Annual General Meeting.

#### **CAPITAL ADEQUACY:**

Bank's capital base continues to be strong and Capital to Risk weighted Assets Ratio (CRAR) is at 24.26% on 31st March, 2026 which is well above the regulatory requirement of 12%. Tier I Capital contributed 90% of the total capital funds, which denotes high strength of the capital the bank holds.

#### **HUMAN RESOURCES:**

Human Resources in banking plays a critical role in managing and developing skilled workforce capable of operating in a highly regulated, customer-centric and technology-driven environment.

The HR function in our bank goes beyond traditional recruitment and payroll, focusing on talent acquisition, continuous training, performance management, succession planning and regulatory compliance. With increasing digitalization and competition, HR also emphasizes upskilling employees, fostering a culture of innovation and ensuring high levels of employee engagement and ethical conduct in order to contribute to improved operational efficiency, better customer service and the institution's overall financial performance and sustainability.

#### **Talent Acquisition & Retention:**

Building and sustaining a strong workforce requires a balanced focus on both attracting new talent and retaining experienced employees. In the banking sector, this involves identifying individuals with the right mix of technical expertise, regulatory understanding and customer-centric mindset, while also creating an environment where employees feel valued and motivated to grow. Emphasis is placed on clear career pathways, continuous learning opportunities and a supportive work culture that encourages long-term association. By strengthening these areas, the Bank aims to maintain a stable, competent and engaged workforce capable of meeting evolving business challenges.

#### **Employee Position for the FY 2025–2026:**

| Particulars                                               | Numbers |
|-----------------------------------------------------------|---------|
| No. of Employees as on 31.03.2025                         | 688     |
| No. of Employees hired during 2025–26                     | 49      |
| No. of Employees exited (resigned/retired) during 2025–26 | 26      |
| No. of Employees as on 31.03.2026                         | 711     |



### **Internal Promotion:**

Promoting talent from within the Bank continues to be a key focus area. Internal promotions not only recognize employee performance and commitment but also strengthen leadership continuity and foster resource succession planning. By encouraging career progression, we enhance employee morale, improve productivity and build a strong foundation for long-term success.

### **Employee Development & Training:**

In line with the evolving financial landscape, the Bank remains committed to capability building through structured training and development initiatives. Employees are regularly equipped with domain knowledge, digital competencies and regulatory insights through training programs, workshops and seminars. During the Financial Year 2025–26, employees participated in training programs conducted by reputed institutions such as FEDAI, RBI-CAB, IIBF and other recognized bodies. In addition, Bank also conducted several in-house training sessions aimed at strengthening operational efficiency, enhancing product knowledge and reinforcing regulatory compliance.

Further strengthening the learning culture, the Bank introduced an e-learning initiative, wherein monthly assessments on key banking topics are conducted to encourage continuous learning and knowledge enhancement across all levels. These combined initiatives have significantly enhanced professional competencies and enabled our teams to deliver efficient, compliant and customer-focused services.

### **Employee Engagement & Work-Life Balance:**

We strongly believe that a positive and inclusive work environment is essential for employee's well-being and performance. To foster team spirit and engagement, the Bank organizes cultural events, social activities and festive celebrations. These initiatives encourage inclusivity and a sense of belonging among employees, while also supporting a healthy work-life balance.

### **Digital Transformation in HR:**

The Bank continues to strengthen its digital HR capabilities to enhance operational efficiency and employee experience. Technology-driven solutions such as automated payroll processing and employee self-service portals for leave, attendance and other HR services have streamlined processes and improved accessibility. These advancements enable the HR team to focus on strategic initiatives that contribute to Bank's growth.

### **Way Forward:**

As we look ahead, the Bank remains committed to strengthening its HR practices by investing in people, nurturing talent and fostering a culture of continuous improvement. With a strong emphasis on innovation, skill development and employee well-being, we are well-positioned to meet the emerging challenges and opportunities in the banking sector.

### **AWARDS:**

Award serve as a token of appreciation and provide recognition and motivation to the employees. During the year under review, our Bank has been recognized with below prestigious awards:

1. The Banker Award (Bharat Ratna Sahakarita Samman 2026) for Best Digital Payment Initiative.
2. The Banker Award (Bharat Ratna Sahakarita Samman 2026) for Best NPA Management.
3. 10<sup>th</sup> All India Co-operative Banking Summit and Awards 2026 for Best implementation of Data Warehouse and ADF Reports.
4. Frontiers in Cooperative Bank Awards (FCBA) 2025 for 'Best Investment Transformation' Award for FY 2024–25.



## **COMPLIANCE:**

The Compliance function plays a pivotal role in providing assurance to the regulators in terms of effective governance and compliance culture in the Bank. The compliance department is headed by Chief Compliance Officer (CCO). The Bank continues to place great emphasis on compliance with the various directives issued by the RBI and other Statutory Authorities /Regulators. The Department ensures compliance with various guidelines, directives and communications, received from the RBI, State Registrars, IBA and other regulatory authorities, within the prescribed timelines. The significance of compliance function lies in identifying, evaluating and addressing regulatory risks. The Compliance Department aims at managing compliance risk and oversees its implementation, thus, ensuring compliance issues are resolved effectively and expeditiously so as to prevent financial penalties or Loss of Reputation. The Department keeps the Management /Board informed about important compliance related matters regularly.

## **AUDIT & INSPECTION:**

The Audit & Inspection function helps the Bank maintain strong internal controls, effective risk management and high standards of governance. Through regular audits and inspections, the Bank reviews its operations, systems and processes to ensure that policies, regulatory guidelines and established procedures are being followed. The Bank follows a Risk-Based Internal Audit (RBIA) approach, which focuses greater attention on areas with higher levels of risk. The policy is reviewed each year and suitable amendments, as per the requirements are made with the approval of the Audit Committee of the Board. Concurrent audits of branches and key audits are carried out through well experienced Chartered Accountant firms, which are empanelled after thorough scrutiny of profiles, to provide timely feedback and strengthen the control environment. The Audit Committee of the Board periodically reviews the audit function and provides guidance for continuous improvement, thereby supporting transparency, operational efficiency and the long-term stability of the Bank.

## **Appointment of Statutory Auditor**

In accordance with the revised RBI guidelines governing the appointment of Statutory Auditors, the Board of Directors has recommended the reappointment of M/s A.P.Sanzgiri & Co., Chartered Accountants, Mumbai, as the Statutory Auditors of the Bank for the Financial year 2026-27. The recommendation has been forwarded to the Reserve Bank of India for the necessary approval.

## **BOARD OF MANAGEMENT (BoM):**

As per the regulatory guidelines, the Bank has duly constituted the Board of Management (BoM), comprising of well qualified and experienced members.

The BoM oversees banking related functions of the Bank, assisting the Board of Directors (BoD) on formulation of policies and any other related matters, specifically delegated to it by the Board to ensure appropriate functioning of the Bank. The members of BoM met regularly during FY 2025-26.

## **RBI INSPECTION:**

Reserve Bank of India has completed Inspection for Supervisory Evaluation (ISE) of the Bank for the Financial Year ended 31st March, 2025. We are grateful to them for the valuable guidance.

## **RISK MANAGEMENT:**

Every Bank is exposed to diverse risks that form an inherent part of any Banking business with major risks being credit risk, market risk, liquidity risk, operational risk including IT risk and Fraud risk. In an evolving financial environment, effective risk management is essential to safeguard the interests of depositors, members and stakeholders while supporting sustainable growth.

Our Bank is committed to adopting sound risk management practices aligned with industry standards. A dedicated and independent Risk Management Department, headed by the Chief Risk Officer plays a key role in strengthening a risk governance framework and ensuring a proactive approach to identifying, monitoring and mitigating risks. The risk department functions independently from business units to prevent conflicts of interest and ensure objective decision-making.





The Bank's risk management approach is guided by regulatory compliance and the principle of balancing risk and return. The department periodically reports to the Risk Management Committee of the Board, which oversees the overall risk framework. Through well-defined policies and structured risk assessments, the department supports informed decision-making and fosters a strong risk culture across the organization. Recognizing that banking inherently involves risk, the Bank has implemented internal controls and processes to effectively measure and manage such risks.

The Bank remains committed to strengthening its risk management practices, enhancing internal controls and ensuring regulatory compliance to improve financial resilience and operational efficiency.

### **THIRD PARTY PRODUCTS:**

As part of our commitment to serve customers better, our bank has expanded its services beyond regular banking. Today, banking is not only about deposits and loans, but also about helping customers protect their family, save for the future and grow their money.

For this purpose, the Bank has partnered with well known insurance companies to provide Life Insurance, Health Insurance and General Insurance so that customers can safeguard themselves, their families and their valuable assets during difficult times.

The Bank also offers Mutual Fund investment options, which help customers invest their savings and build wealth over time. In addition, we promote the National Pension Scheme (NPS), which helps customers save regularly and secure their financial future after retirement.

By offering all these services under one roof, our bank makes banking more convenient for customers, builds stronger trust and relationships and supports customers in achieving complete financial security for themselves and their families.

### **PMJJBY and PMSBY:**

Our Bank has done remarkable work in implementation of insurance scheme of Central Government viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY) launched by the Prime Minister. We are happy to state that 38,632 customers have been covered under PMSBY and 20,323 customers have been covered under PMJJBY. Altogether 12 Claims took place under these schemes, which have been settled and the claim amount has been disbursed to the claimants.

### **LOCKER SERVICE:**

Modern banking requires safe deposit locker facility through well-furnished premises. Bank is providing locker service at 36 designated branches during customer hours.

### **STATE GOVERNMENT PENSION SCHEME:**

Bank has been permitted to open State Government employees pension accounts w.e.f. 1<sup>st</sup> December, 2015. As on 31<sup>st</sup> March, 2026, there are 242 pension accounts held with the bank by retired employees of State Government. Availability of this facility is very helpful and convenient to customers of the Bank.

### **E-PAYMENT SERVICE:**

Bank extends e-payment service free of charge for payment of various taxes by customers in collaboration with IDBI Bank. Under this service, customers make payment of taxes such as Professional Tax, ESIC, EPFO Contributions. In 2025-26 the Bank has made 905 such transactions worth Rs.35.00 crore through this service.

### **INFORMATION TECHNOLOGY:**

In the financial year 2025–2026, our bank accelerated its digital transformation strategy. We successfully aligned modern technology with traditional cooperative values. Our technology investments focused on enhancing customer experience, strengthening cybersecurity and improving operational efficiency.



### Key Achievements:

**Data Warehouse:** Successfully implemented our centralized on-premises Data Warehouse to support the Automated Data Flow (ADF) framework, enabling seamless, automated submission of statutory regulatory reports to the Reserve Bank of India (RBI) without manual intervention.

**SMS banking:** Implemented an inhouse SMS banking feature for our Bank's customers where in the user can check the account balance/last 3 transactions, block the card/account by sending an SMS short code.

**ATM Infrastructure Upgrade and Issuance of Contactless cards:** Successfully migrated our entire ATM network and ATM Switch to a more robust, scalable platform, significantly improving transaction processing speeds and minimizing system downtime for our members.

Bank also started the issuance of contactless debit cards.

**Interoperable Cardless Cash Withdrawal (ICCW):** Successfully rolled out Interoperable Cardless Cash Withdrawal (ICCW) functionality across our ATM network, enabling members to securely withdraw cash using UPI QR codes without a physical debit card.

**UPI transactions Growth:** Achieved 26% increase in UPI transaction volumes while ensuring seamless, high-success processing through our digital payment infrastructure. We now process approximately 1.8 lac UPI transactions per day.

**Anti-money laundering (AML):** Successfully implemented advanced anti-money laundering (AML) software, enhancing our automated transaction monitoring and strengthening our regulatory compliance framework.

**Automation:** We brought in automation to various monotonous processes like Advice generation and sending to customers. Sending notifications for Aadhaar seeding and CKYC updates. Sending automated Gold rate details to all branches and gold valuers.

**Digital Defences and Cyber Monitoring:** During the financial year, the Bank has upgraded its digital defences by establishing real-time database activity oversight. Combined with specialized external cyber monitoring, these measures significantly strengthen our data protection and risk management frameworks.

Looking ahead to FY 2026–27, we remain committed to enhancing customer experience and convenience through advanced digital solutions, backed by airtight security protocols and strict regulatory compliance.

### MEMBER'S WELFARE SCHEME:

As a part of social cause, bank has implemented a scheme to help family / legal heirs of deceased members, where a sum of Rs.5,000/- is given to the kin of deceased member as a dole. During the year, Bank has paid Rs. 20.30 lakh to families / legal heirs of 406 deceased members.

Also during the year, 474 members of the Bank have availed the benefit of scheme for reimbursement of hospitalization expenses and medical check up resulting in disbursement of an amount of Rs. 72.13 lakh.

### OBITUARY:

The Board of Directors and Management express their profound grief at the sad demise of:

Late Mr. Edward John Pereira, Ex-Vice Chairman of the Bank- dt.20/04/2026

Late Mr. Nazareth Jacin Pimenta, Ex-Officer of the Bank- dt. 13/09/2025

Late Mr. Michael John Dabre, Ex-Filing Clerk of the Bank- dt. 18/11/2025

Late Mr. Suresh T. Malkari, Ex-Manager of the Bank- dt. 28/12/2025

Late Mrs. Matilda Gilbert Dsouza, Ex-Clerk of the Bank dt. 03/02/2026

Late Mrs. Irene Raphael Pereira, Ex-Typist of the Bank- dt. 13/05/2026



We deeply mourn the passing away of some of the shareholders, customers and well-wishers of the bank during the year under report.

**ACKNOWLEDGEMENT:**

The Board wishes to place on record the appreciation of the support which the Board of Directors and the Bank have received from all the shareholders and other stakeholders, including depositors, borrowers as also employees and thanks them profusely for the confidence and trust that they have reposed in the Board and our Bank.

The Board is grateful to authorities of Reserve Bank of India, Registrar of Co-operative Societies, Pune, National Payment Corporation of India Ltd. (NPCI) and Clearing Corporation of India Ltd. (CCIL) for their support and guidance.

The Board is thankful to the bank's Legal Advisers, Management and Tax Consultants, Architects, Concurrent and Special Auditors, Statutory Auditor, other consultants and vendors for their unstinted cooperation and guidance.

The Board is thankful to the members of BoM for their valuable guidance, support and prudent counsel. The Board also conveys its sincere appreciation to all the Executives, Officers and Employees of the Bank for their unstinted loyalty, dedication to duty, constructive support and contribution for the overall growth, development and performance of the Bank.

The Board wishes to assure all shareholders that it will continue to strive towards attaining new heights in coming years through continued commitment and sustained efforts.

Thank you.

Place: Papdy, Vasai

Date: 25/06/2026

For and on behalf of the Board of Directors,

**Benauld Patrick Dias**

Chairman



## INDEPENDENT AUDITOR'S REPORT

To,  
The Members,  
Bassein Catholic Co-Op. Bank Ltd.  
Papdy, Vasai, Dist. Palghar-401 207.

### **Report on Audit of the Financial Statements**

#### **Opinion**

1. We have audited the accompanying financial statements of Bassein Catholic Co-operative Bank Ltd. (hereinafter referred to as 'the Bank') as at 31<sup>st</sup> March, 2026, which comprise the Balance Sheet as at 31<sup>st</sup> March, 2026, the statement of Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office, 63 branches, 1 extension counter and its departments are consolidated in these Financial Statements. As informed by the management, the Bank has not received any specific guidelines from the Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. Key operations of the Bank are automated. With the key applications largely integrated to the core banking systems it does not require its branches to submit any financial returns. Accordingly, our audit is carried out centrally at the Head Office, based on the necessary records and data required for the purposes of the audit being made available to us and further the matter of percentages of advances, deposits, interest income and of interest expenses is not applicable to the Bank.
2. In our opinion and to the best of our information and according to the explanation given to us, said accounts along with the Memorandum of Changes read together with the Notes, give the information required thereon by the Banking Regulation Act, 1949 as well as Maharashtra State Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961, and any other applicable Acts and or circular issued by the Registrar, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:
  - a. In the case of the Balance Sheet, of state of affairs of the Bank as at 31<sup>st</sup> March, 2026;
  - b. In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
  - c. In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

#### **Basis for Opinion**

3. We 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

#### **Emphasis of Matter**

4. Attention is invited to the following Notes to accounts referred in Schedule 18 of the Financial Statements:





- a. Note 18 regarding Technical write off of NPA Accounts.
- b. Note 22 regarding revised policy on appropriation of recovery from NPA accounts.

Our opinion on the financial results for the current year is not modified in respect of the above referred matters.

**Information Other than the Standalone Financial Statements and Auditor's Report thereon**

5. The Bank's Board of Directors is responsible for the other information. The other information comprises the Highlights for the year, Director's Report including annexures to Director's Report, key financial ratios in the Annual Report, but does not include the financial statements and our auditor's report thereon, which is expected to be made available to us after the date of this Auditor's Report. Our opinion on the financial statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the Other Information identified above, when it becomes available 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. If, based on the work we have performed on the Other Information that we obtained prior to the date of this Auditor's Report, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard.

When we read the other information, if we conclude that there is a 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 Statements**

6. The Management is responsible with respect to 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 the accounting principles generally accepted in India, as also the Accounting Standards issued by ICAI, and provisions of the Banking Regulations Act, 1949, the circulars and guidelines issued by the Reserve Bank of India and the guidelines issued by the Maharashtra State Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961 from time to time.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the 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.



### **Auditor's Responsibilities for the Audit of the 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 Auditor's 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.
- 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 auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the 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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



### Report on Other Legal & Regulatory Requirements

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms “A” and “B” respectively of the Third Schedule in accordance with section 29 read with section 56 of the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961; the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra and generally accepted accounting principles in India.

As required by Sec.29(3) of the Banking Regulation Act, 1949 and Rule 69 of the Maharashtra Co-operative Societies Rules, 1961, we report that :

- a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b. In our opinion, proper books of 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;
- c. As required by section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;
- d. The Balance Sheet and the Profit and Loss Account dealt with by this report, are in the agreement with the books of account and the returns;
- e. The reports on the accounts of the branches/offices certified by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this Report;
- 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;
- g. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
- h. 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.
  - i 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.
  - ii 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.
  - iii Following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 23,897.94 lakh 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<br>(₹ in lakh) |
|-----------------|---------------------------------------------|
| Doubtful Assets | 23,770.03                                   |
| Loss Assets     | 127.91                                      |
| <b>Total</b>    | <b>23,897.94</b>                            |



Adequate provision has been made against the above advances as per RBI guidelines.

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

Based on our verification of books of accounts and records, the bank has been awarded “A” Audit classification.

**For and behalf of,  
A P Sanzgiri & Co  
Chartered Accountants  
FRN: 116293W**

**CA. Abhijit Sanzgiri  
Partner  
Membership No: 043230**

**UDIN - 26043230JPAETU7367  
Place: Papdy, Vasai  
Date: 25<sup>th</sup> June 2026**





**BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)**

**BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2026**

|    | Capital & Liabilities                                        | Schedule | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|----|--------------------------------------------------------------|----------|----------------------------------------|-----------------------------------------|
| 1  | Capital                                                      | 1        | 97,56,30,725.00                        | 98,10,11,225.00                         |
| 2  | Reserves & Surplus                                           | 2        | 16,62,99,63,014.36                     | 16,59,40,78,796.90                      |
| 3  | Principal/Subsidiary State Partnership<br>Fund Account       | -        | -                                      | -                                       |
| 4  | Deposits and Other Accounts                                  | 3        | 90,49,22,79,184.14                     | 84,32,83,52,121.31                      |
| 5  | Borrowings                                                   | 4        | -                                      | -                                       |
| 6  | Bills For Collection being Bills Receivable as per<br>Contra |          | 44,44,61,898.25                        | 23,64,31,147.45                         |
| 7  | Overdue Interest Reserve - As per Contra                     |          | 5,79,69,35,581.92                      | 4,86,50,04,687.53                       |
| 8  | Interest Payable                                             |          | 2,85,615.77                            | 9,04,814.97                             |
| 9  | Other Liabilities & Provisions                               | 5        | 1,35,20,01,278.96                      | 1,32,60,67,241.98                       |
| 10 | Profit/Loss Account                                          | 6        | 14,64,00,000.00                        | 14,75,00,000.00                         |
|    | <b>Total</b>                                                 |          | <b>1,15,83,79,57,298.40</b>            | <b>1,08,47,93,50,035.14</b>             |
|    | Contingent Liabilities                                       | 16       | 1,54,64,23,183.82                      | 2,05,38,89,154.25                       |

As per our report of even date

**For A P Sanzgiri & Co**  
Chartered Accountants  
Firm Regn. No.: 116293W

**CA Abhijit Sanzgiri**  
Partner  
Membership No.: 043230

Place: Papdy, Vasai  
Date: 25.06.2026

**For and on behalf of bank**

**Mr. Benauld Dias**  
Chairman

**Mr. Sebastian Dias**  
Director

**Mrs. Tresa D'silva**  
Director

**Mr. Mahesh Phadke**  
CEO



**BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)**

**BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2026**

|    | Property & Assets                                                                                            | Schedule | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|----|--------------------------------------------------------------------------------------------------------------|----------|----------------------------------------|-----------------------------------------|
| 1  | Cash                                                                                                         | 7        | 3,38,98,96,785.78                      | 3,85,69,56,574.93                       |
| 2  | Balances with others Banks                                                                                   | 8        | 16,70,32,54,920.25                     | 16,04,16,12,685.83                      |
| 3  | Money at Call and Short Notice                                                                               | 9        | 5,19,05,10,456.00                      | 4,35,03,00,640.15                       |
| 4  | Investments                                                                                                  | 10       | 39,71,54,40,017.83                     | 33,89,06,30,838.27                      |
| 5  | Principal/Subsidiary State Partnership<br>Fund Account                                                       |          | -                                      | -                                       |
| 6  | Advances                                                                                                     | 11       | 40,86,91,11,859.55                     | 41,69,61,47,994.12                      |
| 7  | Interest Receivable                                                                                          |          |                                        |                                         |
|    | a) on Advances OIR (As per Contra)                                                                           | 12       | 5,79,69,35,581.92                      | 4,86,50,04,687.53                       |
|    | b) on Investments & Other Advances                                                                           | 12       | 1,39,03,49,510.54                      | 1,41,04,77,008.41                       |
| 8  | Bills Receivable being Bills for Collection<br>as per Contra                                                 |          | 44,44,61,898.25                        | 23,64,31,147.45                         |
| 9  | Branch Adjustments                                                                                           |          | -                                      | -                                       |
| 10 | Premises, Furniture, Fixture, Fittings, Library,<br>Vehicles, Improvement to Premises & Intangible<br>assets | 13       | 99,43,79,557.89                        | 1,13,95,80,643.44                       |
| 11 | Capital Work in Progress                                                                                     | 14       | 28,75,82,503.52                        | 12,42,17,317.62                         |
| 12 | Other Assets                                                                                                 | 15       | 1,05,60,34,206.87                      | 86,79,90,497.38                         |
| 13 | Non-Banking Assets acquired in satisfaction<br>of Claims                                                     |          | -                                      | -                                       |
|    | <b>Total</b>                                                                                                 |          | <b>1,15,83,79,57,298.40</b>            | <b>1,08,47,93,50,035.14</b>             |
|    | Significant Accounting Policies                                                                              | 17       |                                        |                                         |
|    | Notes to Accounts                                                                                            | 18       |                                        |                                         |

As per our report of even date

**For A P Sanzgiri & Co**  
Chartered Accountants  
Firm Regn. No.: 116293W

**CA Abhijit Sanzgiri**  
Partner  
Membership No.: 043230

Place: Papdy, Vasai  
Date: 25.06.2026

**For and on behalf of bank**

**Mr. Benauld Dias**  
Chairman

**Mr. Sebastian Dias**  
Director

**Mrs. Tresa D'silva**  
Director

**Mr. Mahesh Phadke**  
CEO



**BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)**

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2026**

|    | EXPENDITURE                                                 | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|----|-------------------------------------------------------------|----------------------------------------|-----------------------------------------|
| 1  | Interest paid on Deposits                                   | 4,93,61,43,591.29                      | 4,72,63,10,677.59                       |
| 2  | Interest paid on Borrowing                                  | 5,15,770.75                            | 11,96,161.77                            |
| 3  | Salaries, Allowances, Provident fund                        | 82,02,94,219.05                        | 91,71,98,597.15                         |
| 4  | Director's and Local committee members fees and allowance   | 62,03,000.00                           | 49,62,945.00                            |
| 5  | Rent, Taxes, Insurance, Lighting etc.                       | 9,59,87,816.66                         | 9,66,74,134.92                          |
| 6  | Law Charges                                                 | 13,80,500.00                           | 14,60,610.00                            |
| 7  | Postage, Telegram and Telephone Charges                     | 80,63,105.34                           | 89,75,267.83                            |
| 8  | Auditor's Fees                                              | 1,42,89,737.60                         | 1,17,97,240.80                          |
| 9  | Depreciation on bank's property                             | 17,67,34,689.21                        | 15,51,81,870.92                         |
| 10 | Stationery, Printing and Advertisement                      | 1,30,09,249.69                         | 1,35,30,924.08                          |
| 11 | Loss on sale of or dealing with non banking assets          | -                                      | -                                       |
| 12 | <b>Other Expenditure</b>                                    |                                        |                                         |
|    | Repairs and Maintenance                                     | 89,65,323.34                           | 1,05,63,583.80                          |
|    | Insurance                                                   | 10,45,38,041.66                        | 9,97,03,578.13                          |
|    | Stamp Duty on Investment                                    | 3,28,360.76                            | 3,55,191.40                             |
|    | Premium Written off on Redemption of Sec                    | 2,97,52,990.14                         | 12,17,512.00                            |
|    | Amortisation of Govt Sec                                    | 3,18,47,352.88                         | 3,11,32,304.38                          |
|    | Loss due to Shifting of Sec                                 | -                                      | -                                       |
|    | Loss on sale of Securities                                  | -                                      | -                                       |
|    | CBS & Networking Expenses                                   | 9,45,85,312.47                         | 8,23,87,040.12                          |
|    | Travelling Expenses                                         | 17,78,632.19                           | 17,41,131.91                            |
|    | Membership Fees & Association Contribution                  | 16,57,250.00                           | 16,65,500.00                            |
|    | Professional Charges                                        | 1,41,49,920.23                         | 1,78,23,715.28                          |
|    | Bank Charges & Service Charges                              | 8,06,98,861.17                         | 6,97,80,760.79                          |
|    | Housekeeping & Maintenance                                  | 3,53,50,712.88                         | 4,07,04,117.83                          |
|    | Advertisement                                               | 1,94,11,433.10                         | 1,64,83,240.08                          |
|    | Bad Debt Written off - Technical Write off                  | 71,34,23,404.22                        | -                                       |
|    | Miscellaneous Expenses                                      | 7,54,05,044.50                         | 9,58,43,831.32                          |
|    |                                                             | <b>1,21,18,92,639.54</b>               | <b>46,94,01,507.04</b>                  |
| 13 | <b>Provisions &amp; Contingencies</b>                       |                                        |                                         |
|    | i) Provision/ (Reversal) for Bad and Doubtful Debts Reserve | (50,23,19,415.10)                      | -                                       |
|    | ii) Provision/ (Reversal) for W/off Accounts                | (4,57,292.18)                          | -                                       |
|    | iii) Provision/ (Reversal) for Technical W/off Accounts     | (71,29,66,112.04)                      | -                                       |
|    | iv) Provision for Fraud                                     | 14,39,000.00                           | -                                       |
|    | v) Provisions & Contingencies (IDR)                         | 31,98,00,000.00                        | (4,20,00,000.00)                        |
|    | vi) Special Reserve under Income Tax                        | 3,15,00,000.00                         | 3,10,00,000.00                          |



**BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)**

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2026**

|    | EXPENDITURE                                          | As on 31-03-2026<br>(Current year) Rs. |                   | As on 31-03-2025<br>(Previous year) Rs. |
|----|------------------------------------------------------|----------------------------------------|-------------------|-----------------------------------------|
|    | vii) Provision for others                            | 13,03,70,025.24                        |                   | 30,70,000.00                            |
| 14 | <b>Provision For Taxes</b>                           |                                        | (73,26,33,794.08) | (79,30,000.00)                          |
|    | <b>i) Current Tax</b>                                |                                        |                   |                                         |
|    | Provision for current year tax                       | 31,00,00,000.00                        |                   | 41,00,00,000.00                         |
|    | Less: Excess provision of earlier years written back | (7,80,09,565.00)                       |                   | (8,74,34,884.00)                        |
|    | Net tax expense                                      | 23,19,90,435.00                        |                   | 32,25,65,116.00                         |
|    | <b>ii) Deferred Tax</b>                              | 9,50,00,000.00                         |                   | (2,88,00,000.00)                        |
|    |                                                      |                                        | 32,69,90,435.00   | 29,37,65,116.00                         |
| 15 | <b>Net Profit carried to Balance Sheet</b>           |                                        | 1,18,75,70,369.78 | 1,15,61,96,359.20                       |
|    | <b>TOTAL</b>                                         |                                        | 8,06,64,41,329.83 | 7,84,87,21,412.29                       |

|   | INCOME                                                | As on 31-03-2026<br>(Current year) Rs. |                   | As on 31-03-2025<br>(Previous year) Rs. |
|---|-------------------------------------------------------|----------------------------------------|-------------------|-----------------------------------------|
| 1 | Interest on Advances                                  |                                        | 3,54,56,99,593.09 | 3,58,88,30,798.71                       |
| 2 | Interest on Investments                               |                                        | 4,21,35,57,553.38 | 3,96,07,75,876.07                       |
| 3 | Commission, Exchange & Brokerage                      |                                        | 2,36,22,833.89    | 1,33,55,956.80                          |
| 4 | Profit on Sale of Securities (net)                    |                                        | 5,71,96,817.78    | 8,50,55,878.23                          |
| 5 | <b>Other Receipts</b>                                 |                                        |                   |                                         |
|   | i) Dividend                                           | 700.00                                 |                   | 701.64                                  |
|   | ii) Profit on Sale of Land, Building and Other Assets | 4,55,940.37                            |                   | 3,25,004.84                             |
|   | iii) Processing and Service charges                   | 4,98,58,189.17                         |                   | 4,47,90,956.82                          |
|   | iv) Locker Charges                                    | 1,97,57,979.84                         |                   | 1,72,03,319.04                          |
|   | v) Profit on exchange Transaction                     | 31,70,677.69                           |                   | (12,27,697.00)                          |
|   | vi) Miscellaneous Income                              | 15,31,12,194.62                        |                   | 13,94,55,947.14                         |
|   |                                                       |                                        | 22,63,55,681.69   | 20,05,48,232.48                         |
| 6 | Bad Debts earlier written off, now recovered          |                                        | 8,850.00          | 1,54,670.00                             |
|   | <b>TOTAL</b>                                          |                                        | 8,06,64,41,329.83 | 7,84,87,21,412.29                       |

As per our report of even date

**For A P Sanzgiri & Co**  
Chartered Accountants  
Firm Regn. No.: 116293W

**CA Abhijit Sanzgiri**  
Partner  
Membership No.: 043230  
Place: Papdy, Vasai  
Date: 25.06.2026

**For and on behalf of bank**

**Mr. Benauld Dias**  
Chairman

**Mrs. Tresa D'silva**  
Director

**Mr. Sebastian Dias**  
Director

**Mr. Mahesh Phadke**  
CEO



## BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)

### SCHEDULES TO BALANCE SHEET

| <b>CAPITAL AND LIABILITIES</b>                                                                                                                                                              | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| <b>SCHEDULE 1 : SHARE CAPITAL</b>                                                                                                                                                           |                                                |                                                 |
| <b>Authorised Capital</b>                                                                                                                                                                   |                                                |                                                 |
| (i) Authorised Capital<br>(6,00,00,000 shares of Rs. 25/- each)                                                                                                                             | 1,50,00,00,000.00                              | 1,50,00,00,000.00                               |
| (ii) Issued & Subscribed Capital<br>(3,90,25,229 shares (PY3,92,40,449 Shares) of Rs. 25/- each)                                                                                            | 97,56,30,725.00                                | 98,10,11,225.00                                 |
| (iii) Called-up Capital<br>(3,90,25,229 shares (PY 3,92,40,449 Shares) of Rs. 25/- each)                                                                                                    | 97,56,30,725.00                                | 98,10,11,225.00                                 |
| a. Individual*                                                                                                                                                                              | 97,56,30,725.00                                | 98,10,11,225.00                                 |
| b. Co-op Institutions                                                                                                                                                                       | -                                              | -                                               |
| c. State Government                                                                                                                                                                         | -                                              | -                                               |
| <b>Total Share Capital</b>                                                                                                                                                                  | <b>97,56,30,725.00</b>                         | <b>98,10,11,225.00</b>                          |
| * Under the Item "Individuals" shares held by the institution other than Co-operative institutions and State Government are included as per Section 56 of the Banking Regulation Act, 1949. |                                                |                                                 |

| <b>SCHEDULE 2 : RESERVES AND SURPLUS</b>                  | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|-----------------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| <b>Statutory Reserves</b>                                 | <b>5,34,93,47,152.79</b>                       | <b>5,05,03,89,511.34</b>                        |
| Opening Balance                                           | 5,05,03,89,511.34                              | 4,75,93,26,563.54                               |
| Additions during the year out of profit                   | 29,68,92,592.45                                | 28,90,49,089.80                                 |
| Additions others                                          | 20,65,049.00                                   | 20,13,858.00                                    |
| Deductions during the year                                | -                                              | -                                               |
| <b>Building Fund</b>                                      | <b>1,75,22,53,601.17</b>                       | <b>1,65,22,53,601.17</b>                        |
| Opening Balance                                           | 1,65,22,53,601.17                              | 1,55,22,53,601.17                               |
| Additions during the year out of profit                   | 10,00,00,000.00                                | 10,00,00,000.00                                 |
| Deductions during the year                                | -                                              | -                                               |
| <b>Dividend Equalisation Fund</b>                         | <b>-</b>                                       | <b>-</b>                                        |
| Opening Balance                                           | -                                              | 9,22,69,000.00                                  |
| Additions during the year                                 | -                                              | -                                               |
| Deductions during the year                                | -                                              | 9,22,69,000.00                                  |
| <b>Special Bad Debts Reserve</b>                          | <b>-</b>                                       | <b>-</b>                                        |
| <b>Bad &amp; Doubtful Debts Reserve</b>                   | <b>2,75,75,85,207.35</b>                       | <b>3,97,33,28,026.67</b>                        |
| Opening Balance                                           | 3,97,33,28,026.67                              | 4,77,34,49,305.87                               |
| Additions during the year                                 | 10,00,00,000.00                                | -                                               |
| Deductions principal written off during the year          | 71,34,23,404.22                                | -                                               |
| Deductions write back of excess provision during the year | 60,23,19,415.10                                | 80,01,21,279.20                                 |





|                                                                | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|----------------------------------------------------------------|----------------------------------------|-----------------------------------------|
| <b>Investment Fluctuation Reserve</b>                          | <b>95,60,35,322.08</b>                 | <b>85,60,35,322.08</b>                  |
| Opening Balance                                                | 85,60,35,322.08                        | 78,60,35,322.08                         |
| Additions during the year out of profit                        | 10,00,00,000.00                        | 7,00,00,000.00                          |
| Deductions during the year                                     | -                                      | -                                       |
| <b>Other Funds and Reserves</b>                                | <b>5,81,47,41,730.98</b>               | <b>5,06,20,72,335.64</b>                |
| <b>Capital Reserves</b>                                        | -                                      | -                                       |
| <b>Share Premium</b>                                           | -                                      | -                                       |
| <b>Contingency Reserve Fund</b>                                | <b>1,12,41,69,166.17</b>               | <b>1,00,54,12,129.19</b>                |
| Opening Balance                                                | 1,00,54,12,129.19                      | 88,97,92,493.27                         |
| Additions during the year out of profit                        | 11,87,57,036.98                        | 11,56,19,635.92                         |
| Deductions during the year                                     | -                                      | -                                       |
| <b>Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961</b> | <b>69,30,21,000.00</b>                 | <b>66,15,21,000.00</b>                  |
| Opening Balance                                                | 66,15,21,000.00                        | 63,05,21,000.00                         |
| Additions during the year                                      | 3,15,00,000.00                         | 3,10,00,000.00                          |
| Deductions during the year                                     | -                                      | -                                       |
| <b>Death Benefit Fund</b>                                      | <b>26,19,000.00</b>                    | <b>31,49,000.00</b>                     |
| Opening Balance                                                | 31,49,000.00                           | 27,86,000.00                            |
| Additions during the year out of profit                        | 15,00,000.00                           | 15,00,000.00                            |
| Deductions during the year                                     | 20,30,000.00                           | 11,37,000.00                            |
| <b>Charity Fund</b>                                            | <b>4,39,02,011.32</b>                  | <b>3,20,26,307.62</b>                   |
| Opening Balance                                                | 3,20,26,307.62                         | 2,04,64,344.02                          |
| Additions during the year out of profit                        | 1,18,75,703.70                         | 1,15,61,963.59                          |
| Deductions during the year                                     | -                                      | -                                       |
| <b>Staff Welfare Fund</b>                                      | <b>2,37,95,000.00</b>                  | <b>2,14,95,000.00</b>                   |
| Opening Balance                                                | 2,14,95,000.00                         | 1,89,95,000.00                          |
| Additions during the year out of profit                        | 25,00,000.00                           | 25,00,000.00                            |
| Additions others                                               | -                                      | -                                       |
| Deductions during the year                                     | 2,00,000.00                            | -                                       |
| <b>Member's Welfare Fund</b>                                   | <b>22,17,39,783.34</b>                 | <b>21,70,77,079.64</b>                  |
| Opening Balance                                                | 21,70,77,079.64                        | 16,42,99,985.05                         |
| Additions during the year out of profit                        | 1,18,75,703.70                         | 1,15,61,963.59                          |
| Additions others                                               | -                                      | 4,92,87,760.00                          |
| Deductions during the year                                     | 72,13,000.00                           | 80,72,629.00                            |
| <b>Contingent Provisions against Standard Assets</b>           | <b>35,50,00,000.00</b>                 | <b>17,00,00,000.00</b>                  |
| Opening Balance                                                | 17,00,00,000.00                        | 17,00,00,000.00                         |
| Additions during the year                                      | 18,50,00,000.00                        | -                                       |
| Deductions during the year                                     | -                                      | -                                       |



|                                                 | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|-------------------------------------------------|----------------------------------------|-----------------------------------------|
| <b>Centenary Fund</b>                           | <b>13,50,00,000.00</b>                 | <b>13,50,00,000.00</b>                  |
| Opening Balance                                 | 13,50,00,000.00                        | 13,50,00,000.00                         |
| Additions during the year                       | -                                      | -                                       |
| Deductions during the year                      | -                                      | -                                       |
| <b>Reserve against Risk &amp; Contingencies</b> | <b>6,50,00,000.00</b>                  | <b>6,50,00,000.00</b>                   |
| Opening Balance                                 | 6,50,00,000.00                         | 6,50,00,000.00                          |
| Additions during the year                       | -                                      | -                                       |
| Deductions during the year                      | -                                      | -                                       |
| <b>Foreign Exchange Fluctuation Reserve</b>     | <b>1,05,00,000.00</b>                  | <b>1,05,00,000.00</b>                   |
| Opening Balance                                 | 1,05,00,000.00                         | 1,05,00,000.00                          |
| Additions during the year                       | -                                      | -                                       |
| Deductions during the year                      | -                                      | -                                       |
| <b>Revaluation Reserve</b>                      | <b>38,70,59,000.00</b>                 | <b>40,43,90,000.00</b>                  |
| Opening Balance                                 | 40,43,90,000.00                        | 42,17,21,000.00                         |
| Additions during the year                       | -                                      | -                                       |
| Deductions during the year                      | 1,73,31,000.00                         | 1,73,31,000.00                          |
| <b>Election Fund</b>                            | <b>80,00,000.00</b>                    | <b>60,00,000.00</b>                     |
| Opening Balance                                 | 60,00,000.00                           | 40,00,000.00                            |
| Additions during the year out of profit         | 20,00,000.00                           | 20,00,000.00                            |
| Deductions during the year                      | -                                      | -                                       |
| <b>Education Fund</b>                           | <b>2,62,52,131.00</b>                  | <b>2,62,52,131.00</b>                   |
| Opening Balance                                 | 2,62,52,131.00                         | 2,62,52,131.00                          |
| Additions during the year                       | -                                      | -                                       |
| Deductions during the year                      | -                                      | -                                       |
| <b>Technological Development Fund</b>           | <b>16,20,00,000.00</b>                 | <b>16,20,00,000.00</b>                  |
| Opening Balance                                 | 16,20,00,000.00                        | 16,20,00,000.00                         |
| Additions during the year                       | -                                      | -                                       |
| Deductions during the year                      | -                                      | -                                       |
| <b>General Reserve Fund</b>                     | <b>1,40,27,35,882.28</b>               | <b>98,83,00,931.31</b>                  |
| Opening Balance                                 | 98,83,00,931.31                        | 81,71,24,702.69                         |
| Additions during the year out of profit         | 41,31,00,332.96                        | 17,90,85,949.42                         |
| Additions during the year                       | 13,34,618.01                           | 89,23,90,279.20                         |
| Deductions during the year                      | -                                      | 90,03,00,000.00                         |
| <b>BDDR 2024</b>                                | <b>1,14,34,48,756.87</b>               | <b>1,14,34,48,756.87</b>                |
| Opening Balance                                 | 1,14,34,48,756.87                      | -                                       |
| Additions during the year                       | -                                      | 1,14,34,48,756.87                       |
| Deductions during the year                      | -                                      | -                                       |



|                                             | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|---------------------------------------------|----------------------------------------|-----------------------------------------|
| <b>Special Development Fund</b>             | <b>80,00,000.00</b>                    | <b>80,00,000.00</b>                     |
| Opening Balance                             | 80,00,000.00                           | 80,00,000.00                            |
| Additions during the year                   | -                                      | -                                       |
| Deductions during the year                  | -                                      | -                                       |
| <b>Holiday Home For Members &amp; Staff</b> | <b>25,00,000.00</b>                    | <b>25,00,000.00</b>                     |
| Opening Balance                             | 25,00,000.00                           | 25,00,000.00                            |
| Additions during the year                   | -                                      | -                                       |
| Deductions during the year                  | -                                      | -                                       |
| <b>Total Reserves &amp; Surplus</b>         | <b>16,62,99,63,014.36</b>              | <b>16,59,40,78,796.90</b>               |

| <b>SCHEDULE 3 : DEPOSIT &amp; OTHER ACCOUNTS</b>                                                                                                                                         | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------|
| <b>Fixed Deposits **</b>                                                                                                                                                                 | <b>62,50,84,57,187.63</b>              | <b>59,24,23,98,073.96</b>               |
| a) From Individuals*                                                                                                                                                                     | 56,71,45,71,838.77                     | 53,30,34,27,409.26                      |
| b) From Central co-operative Banks                                                                                                                                                       | -                                      | -                                       |
| c) From Other Societies                                                                                                                                                                  | 5,79,38,85,348.86                      | 5,93,89,70,664.70                       |
| <b>Saving Bank Deposits</b>                                                                                                                                                              | <b>22,25,35,67,874.96</b>              | <b>20,27,93,21,129.14</b>               |
| a) From Individuals*                                                                                                                                                                     | 21,71,72,61,943.41                     | 19,79,85,47,889.27                      |
| b) From Central co-operative Banks                                                                                                                                                       | -                                      | -                                       |
| c) From Other Societies                                                                                                                                                                  | 53,63,05,931.55                        | 48,07,73,239.87                         |
| <b>Current Deposits</b>                                                                                                                                                                  | <b>5,73,02,54,121.55</b>               | <b>4,80,66,32,918.22</b>                |
| a) From Individuals*                                                                                                                                                                     | 5,61,99,16,884.65                      | 4,72,75,03,781.52                       |
| b) From Central co-operative Banks                                                                                                                                                       | -                                      | -                                       |
| c) From Other Societies                                                                                                                                                                  | 11,03,37,236.90                        | 7,91,29,136.70                          |
| <b>Total of Deposits</b>                                                                                                                                                                 | <b>90,49,22,79,184.14</b>              | <b>84,32,83,52,121.31</b>               |
| * Under the Item "Individuals" deposit held by institutions other than Co-operative institutions and State Government are included as per Section 56 of the Banking Regulation Act, 1949 |                                        |                                         |
| ** Fixed deposits includes Matured Recurring deposits & Fixed deposits of Rs. 44,45,479.80 (PY Rs. 73,57,719.72 )                                                                        |                                        |                                         |

| <b>SCHEDULE 4 : BORROWINGS</b>                                     | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|--------------------------------------------------------------------|----------------------------------------|-----------------------------------------|
| i) From the Reserve Bank of India and Maharashtra State Co-op.Bank | -                                      | -                                       |
| ii) From the State Bank of India                                   | -                                      | -                                       |
| iii) From the State Government                                     | -                                      | -                                       |
| iv) Loan from others sources                                       | -                                      | -                                       |
| <b>Total Borrowings</b>                                            | <b>-</b>                               | <b>-</b>                                |



| <b>SCHEDULE 5 : OTHER LIABILITIES &amp; PROVISION</b> | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|-------------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| i) Bills Payable                                      | 11,62,05,776.74                                | 18,16,32,929.68                                 |
| ii) Unclaimed Dividends                               | 45,70,077.00                                   | 44,67,496.00                                    |
| iii) Provision for Restructure Advances               | 9,00,00,000.00                                 | 20,00,00,000.00                                 |
| iv) Others                                            | 1,14,12,25,425.22                              | 93,99,66,816.30                                 |
| <b>Total other Liabilities</b>                        | <b>1,35,20,01,278.96</b>                       | <b>1,32,60,67,241.98</b>                        |

| <b>SCHEDULE 6 : PROFIT / LOSS ACCOUNT</b> | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|-------------------------------------------|------------------------------------------------|-------------------------------------------------|
| Net Profit carried to Balance Sheet       | 1,18,75,70,369.78                              | 1,15,61,96,359.20                               |
| Add : Transfer from revaluation reserve   | 1,73,31,000.00                                 | 1,73,31,000.00                                  |
| Profit as per Last Balance Sheet.         | -                                              | -                                               |
|                                           | <b>1,20,49,01,369.78</b>                       | <b>1,17,35,27,359.20</b>                        |
| <b><u>Less : Appropriation</u></b>        |                                                |                                                 |
| Statutory Reserve Fund                    | 29,68,92,592.45                                | 28,90,49,089.80                                 |
| Contingency Reserve Fund                  | 11,87,57,036.98                                | 11,56,19,635.92                                 |
| Death Benefit Fund                        | 15,00,000.00                                   | 15,00,000.00                                    |
| Members Welfare Fund                      | 1,18,75,703.70                                 | 1,15,61,963.59                                  |
| General Reserve                           | 41,31,00,332.96                                | 17,90,85,949.42                                 |
| Building Fund                             | 10,00,00,000.00                                | 10,00,00,000.00                                 |
| Staff Welfare Fund                        | 25,00,000.00                                   | 25,00,000.00                                    |
| Election Fund                             | 20,00,000.00                                   | 20,00,000.00                                    |
| Investment Fluctuation fund               | 10,00,00,000.00                                | 7,00,00,000.00                                  |
| Charity Fund                              | 1,18,75,703.70                                 | 1,15,61,963.59                                  |
| BDDR 2024                                 | -                                              | 24,31,48,756.87                                 |
| <b>Balance c/f.</b>                       | <b>14,64,00,000.00</b>                         | <b>14,75,00,000.00</b>                          |
| Add: Profit for the year brought          | -                                              | -                                               |
| <b>Balance of Profit and Loss Account</b> | <b>14,64,00,000.00</b>                         | <b>14,75,00,000.00</b>                          |

| <b>SCHEDULE 16 : CONTINGENT LIABILITIES</b>                         | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|---------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| i) Outstanding Liabilities for guarantees issued                    | 75,88,25,824.91                                | 73,83,26,306.32                                 |
| ii) Liability on account of outstanding forwards exchange contracts | 15,67,85,285.03                                | 37,99,47,393.56                                 |
| iii) Acceptances, endorsements and other obligations                | 1,53,53,565.79                                 | 1,54,11,451.58                                  |
| iv) DEAF Transfer to RBI                                            | 15,45,96,473.09                                | 15,73,06,015.79                                 |
| v) Other items for which the bank is contingently liable            | 46,08,62,035.00                                | 76,28,97,987.00                                 |
| <b>Total</b>                                                        | <b>1,54,64,23,183.82</b>                       | <b>2,05,38,89,154.25</b>                        |



## BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)

### SCHEDULES TO BALANCE SHEET

| PROPERTY & ASSETS |  |                                     |                                        |                                         |
|-------------------|--|-------------------------------------|----------------------------------------|-----------------------------------------|
| SCHEDULE 7 : CASH |  |                                     | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|                   |  | Cash in Hand                        | 32,29,44,014.35                        | 30,22,97,540.17                         |
|                   |  | Balance with Reserve Bank of India  | 3,05,66,44,047.69                      | 3,55,12,15,885.90                       |
|                   |  | Cash with State Bank of India       | 87,81,515.86                           | 15,06,808.36                            |
|                   |  | Cash with Central Co-operative Bank | 15,27,207.88                           | 19,36,340.50                            |
|                   |  | <b>Total Cash</b>                   | <b>3,38,98,96,785.78</b>               | <b>3,85,69,56,574.93</b>                |

| SCHEDULE 8 : BALANCE WITH OTHER BANKS |     |                                                                                                                        | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|---------------------------------------|-----|------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------|
|                                       |     | <b>Balances with Banks</b>                                                                                             |                                        |                                         |
|                                       | i)  | In Current Accounts                                                                                                    | 6,34,22,151.25                         | 7,35,49,888.83                          |
|                                       | ii) | In Fixed Deposits*                                                                                                     | 16,63,98,32,769.00                     | 15,96,80,62,797.00                      |
|                                       |     | *Includes Rs. 79.81 crore (PY. Rs. 74.62 crore) lien marked for Non Funded -Bank Guarantee and Forex FX-connect portal |                                        |                                         |
|                                       |     | <b>Total Bank Balances with other Banks</b>                                                                            | <b>16,70,32,54,920.25</b>              | <b>16,04,16,12,685.83</b>               |

| SCHEDULE 9 : MONEY AT CALL AND SHORT NOTICE |     |                           | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|---------------------------------------------|-----|---------------------------|----------------------------------------|-----------------------------------------|
|                                             | i)  | Treps Lending             | 4,79,05,10,456.00                      | 3,19,03,00,640.15                       |
|                                             | ii) | Standing Deposit Facility | 40,00,00,000.00                        | 1,16,00,00,000.00                       |
|                                             |     |                           | <b>5,19,05,10,456.00</b>               | <b>4,35,03,00,640.15</b>                |





| <b>SCHEDULE 10 : INVESTMENTS</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>As on 31-03-2026<br/>(Current year) Rs.</b>                   | <b>As on 31-03-2025<br/>(Previous year) Rs.</b>                  |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|
| i)                               | <b>In Central Government (Book Value)*</b><br>Face Value Rs. 21,76,51,30,000/-<br>Face Value (PY) Rs. 15,44,39,50,000/-<br>Market Value Rs. 21,36,18,17,326.45<br>Market Value (PY) Rs.15,70,63,71,198.69<br>*Rs. 213.50 crore (PY. Rs.212.50 crore) pledged with CCIL towards settlement / collateral of guarantee Fund for Security Segment, TREPS & Forex transactions and Rs. 75 crore (PY.Rs.75 crore) pledged with RBI for LAF. | 21,89,23,97,239.09                                               | 15,48,77,92,809.49                                               |
| ii)                              | <b>In State Government (Book Value)*</b><br>Face Value Rs. 10,89,57,60,000/-<br>Face Value (PY) Rs. 9,12,73,30,000/-<br>Market Value Rs. 10,62,09,48,901.79<br>Market Value (PY) Rs. 9,21,69,38,519.44<br>*Rs. 25 crore (PY.Rs.25 crore) pledged with CCIL towards settlement / collateral of guarantee Fund for Security Segment, TREPS & Forex transactions and Rs. 147 crore (PY.Rs.147 crore) pledged with RBI for LAF.           | 10,87,86,93,808.52                                               | 9,14,54,37,328.76                                                |
| iii)                             | <b>Investment in T-BILLS</b><br>Face Value Rs. Nil<br>Face Value (PY) Rs. 3,95,00,00,000/-<br>Market Value Rs. Nil<br>Market Value (PY) Rs. 3,93,53,36,750/-                                                                                                                                                                                                                                                                          | -                                                                | 3,93,53,36,750.00                                                |
| iv)                              | <b>Shares in Co-operative institutions</b>                                                                                                                                                                                                                                                                                                                                                                                            | 5,000.00                                                         | 5,000.00                                                         |
| v)                               | <b>Shares in National Urban Cooperative Finance and Development Corporation Limited (NUCFDC)</b>                                                                                                                                                                                                                                                                                                                                      | 1,00,00,000.00                                                   | -                                                                |
| vi)                              | <b>In Others</b><br>Investment in CP<br>Investment in PSU Bonds<br>Other Private Bonds<br>Investment in Mutual Fund Debt Growth                                                                                                                                                                                                                                                                                                       | 3,42,40,33,419.20<br>1,33,27,26,900.00<br>2,17,75,83,651.02<br>- | 1,93,23,89,500.00<br>1,44,36,87,900.00<br>1,94,59,81,550.02<br>- |
|                                  | <b>Total Investments</b>                                                                                                                                                                                                                                                                                                                                                                                                              | <b>39,71,54,40,017.83</b>                                        | <b>33,89,06,30,838.27</b>                                        |



| <b>SCHEDULE 11 : ADVANCES</b> |            |                                                                                                                                                       | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|-------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| <b>I)</b>                     |            | <b>Short Term Advances, Cash Credits,<br/>Overdrafts and Bills Discounted:</b>                                                                        | <b>12,47,30,92,743.66</b>                      | <b>12,58,81,39,270.89</b>                       |
|                               | <b>i)</b>  | <b>of which secured against</b>                                                                                                                       | <b>12,39,93,44,413.40</b>                      | <b>12,46,13,81,054.34</b>                       |
|                               |            | a) Govt & other approved securities                                                                                                                   | 23,11,946.00                                   | 27,000.00                                       |
|                               |            | b) Other Tangible Securities                                                                                                                          | 12,39,70,32,467.40                             | 12,46,13,54,054.34                              |
|                               | <b>ii)</b> | <b>Personal advances</b>                                                                                                                              | <b>7,37,48,330.26</b>                          | <b>12,67,58,216.55</b>                          |
|                               |            | Of the Advances, amount due from individuals*                                                                                                         | 5,10,31,97,945.90                              | 4,83,66,77,174.42                               |
|                               |            | Of the Advances, amount Overdue                                                                                                                       | 4,16,50,71,744.31                              | 8,83,24,16,956.91                               |
|                               |            | Considered Bad & Doubtful of Recovery                                                                                                                 | 1,04,41,75,545.87                              | 1,41,26,66,535.90                               |
| <b>II)</b>                    |            | <b>Medium Term Advances:</b>                                                                                                                          | <b>1,83,17,59,842.08</b>                       | <b>1,82,18,83,246.92</b>                        |
|                               | <b>i)</b>  | <b>of which secured against</b>                                                                                                                       | <b>1,80,08,08,790.95</b>                       | <b>1,80,02,08,778.60</b>                        |
|                               |            | a) Govt & other approved securities                                                                                                                   | 9,46,057.00                                    | 24,25,960.00                                    |
|                               |            | b) Other Tangible Securities                                                                                                                          | 1,79,98,62,733.95                              | 1,79,77,82,818.60                               |
|                               | <b>ii)</b> | <b>Personal advances</b>                                                                                                                              | <b>3,09,51,051.13</b>                          | <b>2,16,74,468.32</b>                           |
|                               |            | Of the Advances, amount due from individuals*                                                                                                         | 1,23,04,70,985.29                              | 1,00,95,27,703.90                               |
|                               |            | Of the Advances, amount Overdue                                                                                                                       | 13,87,79,255.18                                | 40,35,67,371.84                                 |
|                               |            | Considered Bad & Doubtful of Recovery                                                                                                                 | 2,62,67,057.71                                 | 2,77,49,961.94                                  |
| <b>III)</b>                   |            | <b>Long Term Advances:</b>                                                                                                                            | <b>26,56,42,59,273.81</b>                      | <b>27,28,61,25,476.31</b>                       |
|                               | <b>i)</b>  | <b>of which secured against</b>                                                                                                                       | <b>24,87,29,12,830.92</b>                      | <b>25,06,40,98,704.63</b>                       |
|                               |            | a) Government & other approved securities                                                                                                             | 7,58,454.00                                    | 18,76,890.00                                    |
|                               |            | b) Other Tangible Securities                                                                                                                          | 24,87,21,54,376.92                             | 25,06,22,21,814.63                              |
|                               | <b>ii)</b> | <b>Personal advances</b>                                                                                                                              | <b>1,69,13,46,442.89</b>                       | <b>2,22,20,26,771.68</b>                        |
|                               |            | Of the Advances, amount due from individuals*                                                                                                         | 22,28,93,43,644.14                             | 22,34,39,33,835.99                              |
|                               |            | Of the Advances, amount Overdue                                                                                                                       | 3,66,42,14,972.19                              | 10,04,92,11,203.73                              |
|                               |            | Considered Bad & Doubtful of Recovery                                                                                                                 | 1,68,71,42,603.77                              | 2,53,29,11,528.83                               |
|                               |            | *Under the term Individual, advances to institutions other than co-operative Banks and Societies are included as per the Banking Regulation Act, 1949 |                                                |                                                 |
|                               |            | <b>Total Loans and Advances</b>                                                                                                                       | <b>40,86,91,11,859.55</b>                      | <b>41,69,61,47,994.12</b>                       |



| <b>SCHEDULE 12 : INTEREST RECEIVABLE</b> |  |                                                                        | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|------------------------------------------|--|------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------|
|                                          |  | On Advances (Considered bad & doubtful of recovery)<br>(As per Contra) | 5,79,69,35,581.92                              | 4,86,50,04,687.53                               |
|                                          |  | On Other Advances                                                      | 7,92,01,942.04                                 | 7,83,48,071.97                                  |
|                                          |  | On Investments                                                         | 1,31,11,47,568.50                              | 1,33,21,28,936.44                               |
|                                          |  | <b>Total Interest Receivable</b>                                       | <b>7,18,72,85,092.46</b>                       | <b>6,27,54,81,695.94</b>                        |

| <b>SCHEDULE 13 : FIXED ASSETS</b> |  |                                 | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|-----------------------------------|--|---------------------------------|------------------------------------------------|-------------------------------------------------|
| <b>A.</b>                         |  | <b>Head Office Land</b>         | <b>25,23,30,000.00</b>                         | <b>25,23,30,000.00</b>                          |
|                                   |  |                                 |                                                |                                                 |
| <b>B.</b>                         |  | <b>Office Premises</b>          |                                                |                                                 |
|                                   |  | <b>Gross Block</b>              |                                                |                                                 |
|                                   |  | Opening Balance                 | 1,08,38,78,364.95                              | 1,08,38,28,364.95                               |
|                                   |  | Additions during the year       | 66,49,502.56                                   | 50,000.00                                       |
|                                   |  | Deductions during the year      | 0.00                                           | 0.00                                            |
|                                   |  | <b>Closing Balance</b>          | <b>1,09,05,27,867.51</b>                       | <b>1,08,38,78,364.95</b>                        |
|                                   |  | <b>Accumulated Depreciation</b> |                                                |                                                 |
|                                   |  | Opening Balance                 | 35,32,28,295.33                                | 32,10,60,352.13                                 |
|                                   |  | Additions during the year       | 6,00,54,285.03                                 | 3,21,67,943.20                                  |
|                                   |  | Deductions during the year      | 0.00                                           | 0.00                                            |
|                                   |  | <b>Closing Balance</b>          | <b>41,32,82,580.36</b>                         | <b>35,32,28,295.33</b>                          |
|                                   |  | <b>Net Block (B)</b>            | <b>67,72,45,287.15</b>                         | <b>73,06,50,069.62</b>                          |
|                                   |  |                                 |                                                |                                                 |
| <b>C.</b>                         |  | <b>Computer Hardware</b>        |                                                |                                                 |
|                                   |  | <b>Gross Block</b>              |                                                |                                                 |
|                                   |  | Opening Balance                 | 13,69,80,735.30                                | 17,91,51,276.20                                 |
|                                   |  | Additions during the year       | 8,42,911.00                                    | 37,45,458.00                                    |
|                                   |  | Deductions during the year      | 2,97,23,885.43                                 | 4,59,15,998.90                                  |
|                                   |  | <b>Closing Balance</b>          | <b>10,80,99,760.87</b>                         | <b>13,69,80,735.30</b>                          |
|                                   |  | <b>Accumulated Depreciation</b> |                                                |                                                 |
|                                   |  | Opening Balance                 | 12,43,99,718.46                                | 15,49,38,712.34                                 |
|                                   |  | Additions during the year       | 1,01,11,344.24                                 | 1,53,76,124.02                                  |
|                                   |  | Deductions during the year      | 2,97,04,098.82                                 | 4,59,15,117.90                                  |
|                                   |  | <b>Closing Balance</b>          | <b>10,48,06,963.88</b>                         | <b>12,43,99,718.46</b>                          |
|                                   |  | <b>Net Block (C)</b>            | <b>32,92,796.99</b>                            | <b>1,25,81,016.84</b>                           |



|           |  |                                 | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|-----------|--|---------------------------------|----------------------------------------|-----------------------------------------|
| <b>D.</b> |  | <b>Furniture &amp; Fixture</b>  |                                        |                                         |
|           |  | <b>Gross Block</b>              |                                        |                                         |
|           |  | Opening Balance                 | 17,90,67,649.75                        | 19,99,53,518.74                         |
|           |  | Additions during the year       | 23,85,409.88                           | 13,70,933.56                            |
|           |  | Deductions during the year      | 22,31,061.20                           | 2,22,56,802.55                          |
|           |  | <b>Closing Balance</b>          | <b>17,92,21,998.43</b>                 | <b>17,90,67,649.75</b>                  |
|           |  | <b>Accumulated Depreciation</b> |                                        |                                         |
|           |  | Opening Balance                 | 15,29,92,373.94                        | 16,51,59,518.67                         |
|           |  | Additions during the year       | 91,15,753.80                           | 1,00,15,443.43                          |
|           |  | Deductions during the year      | 22,07,667.87                           | 2,21,82,588.16                          |
|           |  | <b>Closing Balance</b>          | <b>15,99,00,459.87</b>                 | <b>15,29,92,373.94</b>                  |
|           |  | <b>Net Block (D)</b>            | <b>1,93,21,538.56</b>                  | <b>2,60,75,275.81</b>                   |
|           |  |                                 |                                        |                                         |
| <b>E.</b> |  | <b>Motor Vehicle</b>            |                                        |                                         |
|           |  | <b>Gross Block</b>              |                                        |                                         |
|           |  | Opening Balance                 | 2,26,73,767.65                         | 2,34,92,517.65                          |
|           |  | Additions during the year       | 3,24,000.00                            | 2,11,653.00                             |
|           |  | Deductions during the year      | 70,512.00                              | 10,30,403.00                            |
|           |  | <b>Closing Balance</b>          | <b>2,29,27,255.65</b>                  | <b>2,26,73,767.65</b>                   |
|           |  | <b>Accumulated Depreciation</b> |                                        |                                         |
|           |  | Opening Balance                 | 2,02,24,862.76                         | 1,95,83,368.90                          |
|           |  | Additions during the year       | 16,41,133.80                           | 16,71,895.86                            |
|           |  | Deductions during the year      | 70,512.00                              | 10,30,402.00                            |
|           |  | <b>Closing Balance</b>          | <b>2,17,95,484.56</b>                  | <b>2,02,24,862.76</b>                   |
|           |  | <b>Net Block (E )</b>           | <b>11,31,771.09</b>                    | <b>24,48,904.89</b>                     |
|           |  |                                 |                                        |                                         |
| <b>F.</b> |  | <b>Computer Software</b>        |                                        |                                         |
|           |  | <b>Gross Block</b>              |                                        |                                         |
|           |  | Opening Balance                 | 28,66,50,473.79                        | 34,90,84,240.16                         |
|           |  | Additions during the year       | 1,48,66,597.00                         | 58,41,310.00                            |
|           |  | Deductions during the year      | 0.00                                   | 6,82,75,076.37                          |
|           |  | <b>Closing Balance</b>          | <b>30,15,17,070.79</b>                 | <b>28,66,50,473.79</b>                  |
|           |  | <b>Accumulated Depreciation</b> |                                        |                                         |
|           |  | Opening Balance                 | 18,89,81,139.76                        | 16,80,23,831.60                         |
|           |  | Additions during the year       | 9,03,68,069.39                         | 8,92,32,191.53                          |
|           |  | Deductions during the year      | 0.00                                   | 6,82,74,883.37                          |
|           |  | <b>Closing Balance</b>          | <b>27,93,49,209.15</b>                 | <b>18,89,81,139.76</b>                  |
|           |  | <b>Net Block (F)</b>            | <b>2,21,67,861.64</b>                  | <b>9,76,69,334.03</b>                   |



|           |  |                                               | As on 31-03-2026<br>(Current year) Rs. | As on 31-03-2025<br>(Previous year) Rs. |
|-----------|--|-----------------------------------------------|----------------------------------------|-----------------------------------------|
| <b>G.</b> |  | <b>Office Equipment</b>                       |                                        |                                         |
|           |  | <b>Gross Block</b>                            |                                        |                                         |
|           |  | Opening Balance                               | 8,13,90,945.88                         | 9,19,21,698.52                          |
|           |  | Additions during the year                     | 65,58,038.40                           | 57,22,560.06                            |
|           |  | Deductions during the year                    | 46,53,194.71                           | 1,62,53,312.70                          |
|           |  | <b>Closing Balance</b>                        | <b>8,32,95,789.57</b>                  | <b>8,13,90,945.88</b>                   |
|           |  | <b>Accumulated Depreciation</b>               |                                        |                                         |
|           |  | Opening Balance                               | 7,03,78,126.43                         | 8,22,88,167.62                          |
|           |  | Additions during the year                     | 43,92,194.08                           | 43,42,842.51                            |
|           |  | Deductions during the year                    | 46,35,154.53                           | 1,62,52,883.70                          |
|           |  | <b>Closing Balance</b>                        | <b>7,01,35,165.98</b>                  | <b>7,03,78,126.43</b>                   |
|           |  | <b>Net Block (G)</b>                          | <b>1,31,60,623.59</b>                  | <b>1,10,12,819.45</b>                   |
|           |  |                                               |                                        |                                         |
| <b>H.</b> |  | <b>Capital Expenditure on Rented Premises</b> |                                        |                                         |
|           |  | <b>Gross Block</b>                            |                                        |                                         |
|           |  | Opening Balance                               | 3,82,36,346.54                         | 3,91,58,999.54                          |
|           |  | Additions during the year                     | 0.00                                   | 2,18,000.00                             |
|           |  | Deductions during the year                    | 90,350.10                              | 11,40,653.00                            |
|           |  | <b>Closing Balance</b>                        | <b>3,81,45,996.44</b>                  | <b>3,82,36,346.54</b>                   |
|           |  | <b>Accumulated Depreciation</b>               |                                        |                                         |
|           |  | Opening Balance                               | 3,14,23,123.74                         | 3,01,88,340.36                          |
|           |  | Additions during the year                     | 10,51,908.86                           | 23,75,430.38                            |
|           |  | Deductions during the year                    | 58,715.03                              | 11,40,647.00                            |
|           |  | <b>Closing Balance</b>                        | <b>3,24,16,317.57</b>                  | <b>3,14,23,123.74</b>                   |
|           |  | <b>Net Block (H)</b>                          | <b>57,29,678.87</b>                    | <b>68,13,222.80</b>                     |
|           |  |                                               |                                        |                                         |
| <b>I.</b> |  | <b>Dead Stock</b>                             |                                        |                                         |
|           |  | <b>Gross Block</b>                            |                                        |                                         |
|           |  | Opening Balance                               | 0.00                                   | 70,07,851.26                            |
|           |  | Additions during the year                     | 0.00                                   | 0.00                                    |
|           |  | Deductions during the year                    | 0.00                                   | 70,07,851.26                            |
|           |  | <b>Closing Balance</b>                        | <b>0.00</b>                            | <b>0.00</b>                             |
|           |  | <b>Accumulated Depreciation</b>               |                                        |                                         |
|           |  | Opening Balance                               | 0.00                                   | 70,07,845.26                            |
|           |  | Additions during the year                     | 0.00                                   | 0.00                                    |
|           |  | Deductions during the year                    | 0.00                                   | 70,07,845.26                            |
|           |  | <b>Closing Balance</b>                        | <b>0.00</b>                            | <b>0.00</b>                             |
|           |  | <b>Net Block (I)</b>                          | <b>0.00</b>                            | <b>0.00</b>                             |
|           |  | <b>Total (A+B+C+D+E+F+G+H+I)</b>              | <b>99,43,79,557.89</b>                 | <b>1,13,95,80,643.44</b>                |





| <b>SCHEDULE 14: CAPITAL WORK IN PROGRESS</b> |  |                                       | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|----------------------------------------------|--|---------------------------------------|------------------------------------------------|-------------------------------------------------|
|                                              |  | Head Office Building                  | 28,16,77,828.52                                | 12,41,90,317.62                                 |
|                                              |  | Computer Software                     | 59,04,675.00                                   | 27,000.00                                       |
|                                              |  | <b>Total Capital Work In progress</b> | <b>28,75,82,503.52</b>                         | <b>12,42,17,317.62</b>                          |

| <b>SCHEDULE 15 : OTHER ASSETS</b> |  |                                                    | <b>As on 31-03-2026<br/>(Current year) Rs.</b> | <b>As on 31-03-2025<br/>(Previous year) Rs.</b> |
|-----------------------------------|--|----------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| 1.                                |  | Tax paid in advance / Tax deducted at source (Net) | 22,02,11,008.96                                | 2,43,20,290.92                                  |
| 2.                                |  | Stationery and stamps                              | 25,30,352.00                                   | 18,68,255.55                                    |
| 3.                                |  | Others                                             | 83,32,92,845.91                                | 84,18,01,950.91                                 |
|                                   |  | <b>Total Other Assets</b>                          | <b>1,05,60,34,206.87</b>                       | <b>86,79,90,497.38</b>                          |



## BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)

### CASH FLOW STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2026

|   | PARTICULARS                                     | 31 <sup>st</sup> March 2026 (Amt. in Rs.) |                        | 31 <sup>st</sup> March 2025 (Amt. in Rs.) |                          |
|---|-------------------------------------------------|-------------------------------------------|------------------------|-------------------------------------------|--------------------------|
| A | Cash Flow From Operating Activities             |                                           |                        |                                           |                          |
|   | Net Profit After Tax (before Appropriation)     |                                           | 1,18,75,70,369.78      |                                           | 1,15,61,96,359.20        |
|   | <u>Add :</u>                                    |                                           |                        |                                           |                          |
|   | Provision for Income Tax                        | 23,19,90,435.00                           |                        | 32,25,65,116.00                           |                          |
|   | Deferred Tax                                    | 9,50,00,000.00                            |                        | (2,88,00,000.00)                          |                          |
|   | Special reserve under income tax                | 3,15,00,000.00                            |                        | 3,10,00,000.00                            |                          |
|   | Write Off of unreconciled GL                    | -                                         |                        | -                                         |                          |
|   | Write off Expenses                              | -                                         |                        | -                                         |                          |
|   | Provision for Bad & Doubtful Debts              | (50,23,19,415.10)                         |                        | -                                         |                          |
|   | Amortisation of Premium on Securities           | 3,18,47,352.88                            |                        | 3,11,32,304.38                            |                          |
|   | Amortization of Utility Deposits                | 6,497.00                                  |                        | -                                         |                          |
|   | Loss on sale of Securities                      | -                                         |                        | -                                         |                          |
|   | Provision for Trade Relief                      | 73,01,227.64                              |                        | -                                         |                          |
|   | Provision for Statndard Assets                  | 18,50,00,000.00                           |                        | -                                         |                          |
|   | Provision of Restructured Advances              | (11,00,00,000.00)                         |                        | -                                         |                          |
|   | Provision of Leave Encashment                   | 19,00,000.00                              |                        | -                                         |                          |
|   | Provision for IDR                               | 31,98,00,000.00                           |                        | (4,20,00,000.00)                          |                          |
|   | Depreciation on Shifting of Securities          | -                                         |                        | -                                         |                          |
|   | Provision for Fraud                             | 14,39,000.00                              |                        | -                                         |                          |
|   | Provision for Debit Balance                     | 3,79,70,797.60                            |                        | 30,70,000.00                              |                          |
|   | Provision for Project Finance DCCO              | 81,98,000.00                              |                        | -                                         |                          |
|   | Write Off of Fixed Assets                       | 231.00                                    |                        | 70,992.02                                 |                          |
|   | Depreciation and Amortisation on Fixed Assets   | 17,67,34,689.21                           | 51,63,68,815.23        | 15,51,81,870.92                           | 47,22,20,283.32          |
|   | <u>Less :</u>                                   |                                           |                        |                                           |                          |
|   | Profit on Sale of Assets                        | 4,55,940.37                               |                        | 3,25,004.84                               |                          |
|   | Dividend on Shares                              | 700.00                                    | 4,56,640.37            | 701.64                                    | 3,25,706.48              |
|   | <u>Adjustment For :</u>                         |                                           |                        |                                           |                          |
|   | Increase / (Decrease) in Deposits and Other     | 6,16,39,27,062.83                         |                        | 2,98,81,45,496.83                         |                          |
|   | Increase / (Decrease) in Other Liabilities      | (21,59,45,640.49)                         |                        | (64,59,87,734.05)                         |                          |
|   | Increase / (Decrease) in Int Payable            | (6,19,199.20)                             |                        | 2,43,358.47                               |                          |
|   | (Increase) / Decrease in Int Receivable         | 3,50,95,569.10                            |                        | (10,77,10,868.18)                         |                          |
|   | (Increase) / Decrease in Advances               | 82,70,36,134.57                           |                        | (28,52,86,728.58)                         |                          |
|   | (Increase) / Decrease in Other Assets           | (49,79,82,034.35)                         |                        | 36,66,70,934.98                           |                          |
|   | Increase / (Decrease) in Branch Adjustments     | -                                         |                        | 19,05,472.23                              |                          |
|   | Increase / (Decrease) in Reserve funds          | (53,44,66,737.22)                         |                        | 4,20,91,989.02                            |                          |
|   | (Increase) / Decrease in Investments            | (7,00,78,26,504.44)                       | (1,23,07,81,349.20)    | (2,82,99,58,630.25)                       | (46,98,86,709.53)        |
|   | <b>Cash Generated from Operations</b>           |                                           | <b>47,27,01,195.44</b> |                                           | <b>1,15,82,04,226.51</b> |
|   | Income Tax Paid                                 |                                           | (8,54,23,793.04)       |                                           | (6,05,59,846.04)         |
|   | <b>Cash Generated From Operating Activities</b> |                                           | <b>38,72,77,402.40</b> |                                           | <b>1,09,76,44,380.46</b> |



|   | PARTICULARS                                                          | 31 <sup>st</sup> March 2026 (Amt. in Rs.) |                             | 31 <sup>st</sup> March 2025 (Amt. in Rs.) |                             |
|---|----------------------------------------------------------------------|-------------------------------------------|-----------------------------|-------------------------------------------|-----------------------------|
| B | <u>Cash Flow from Investing Activities</u>                           |                                           |                             |                                           |                             |
|   | Purchase of Fixed Assets                                             | (3,16,26,458.84)                          |                             | (1,71,59,914.62)                          |                             |
|   | Sale of Fixed Assets                                                 | 5,48,564.56                               |                             | 3,29,744.85                               |                             |
|   | Dividend Received                                                    | 700.00                                    |                             | 701.64                                    |                             |
|   | <b>Cash Generated from Investing Activities</b>                      |                                           | <b>(3,10,77,194.28)</b>     |                                           | <b>(1,68,29,468.13)</b>     |
| C | <u>Cash Flow from Financing Activities</u>                           |                                           |                             |                                           |                             |
|   | Increase / (Decrease) in Share Capital                               | (53,80,500.00)                            |                             | (96,00,750.00)                            |                             |
|   | Increase / (Decrease) in Borrowings                                  | -                                         |                             | -                                         |                             |
|   | Dividend Paid                                                        | (14,73,97,419.00)                         |                             | (14,76,19,818.00)                         |                             |
|   | <b>Cash Generated from Financing Activities</b>                      |                                           | <b>(15,27,77,919.00)</b>    |                                           | <b>(15,72,20,568.00)</b>    |
| D | <b>Net Increase in Cash and Cash Equivalent</b>                      |                                           | <b>20,34,22,289.12</b>      |                                           | <b>92,35,94,344.33</b>      |
| E | <b>Cash and Cash Equivalent Beginning of the Year</b>                |                                           | <b>10,60,05,07,103.91</b>   |                                           | <b>9,67,69,12,759.58</b>    |
|   | <b>Cash and Cash Equivalent at the end of the Year</b>               |                                           | <b>10,80,39,29,393.03</b>   |                                           | <b>10,60,05,07,103.91</b>   |
|   | <b>Break up of Cash and Cash Equivalent</b>                          |                                           | <b>As at<br/>31.03.2026</b> |                                           | <b>As at<br/>31.03.2025</b> |
|   | Cash in Hand                                                         |                                           | 32,29,44,014.35             |                                           | 30,22,97,540.17             |
|   | Balances with Banks(excluding term deposit maturing beyond 3 months) |                                           | 5,29,04,74,922.68           |                                           | 5,94,79,08,923.59           |
|   | Money at Call and Short Notice                                       |                                           | 5,19,05,10,456.00           |                                           | 4,35,03,00,640.15           |
|   | <b>Total</b>                                                         |                                           | <b>10,80,39,29,393.03</b>   |                                           | <b>10,60,05,07,103.91</b>   |

- 1 Cash and Cash Equivalents include highly liquid short term investments for the short period in form of Cash, balances held in current accounts with other Banks (including Term Deposits maturing within 3 months) and Money at call & short Notice.
- 2 Cash flow Statement is prepared by using indirect method as mentioned in AS 3.

|                                  |  |                                  |                           |
|----------------------------------|--|----------------------------------|---------------------------|
| As per our report of even date   |  |                                  |                           |
| <b>For A P Sanzgiri &amp; Co</b> |  | <b>For and on behalf of bank</b> |                           |
| Chartered Accountants            |  |                                  |                           |
| Firm Regn. No.: 116293W          |  | <b>Mr. Benauld Dias</b>          | <b>Mr. Sebastian Dias</b> |
|                                  |  | Chairman                         | Director                  |
| <b>CA Abhijit Sanzgiri</b>       |  |                                  |                           |
| Partner                          |  | <b>Mrs. Tresa D'silva</b>        | <b>Mr. Mahesh Phadke</b>  |
| Membership No.: 043230           |  | Director                         | CEO                       |
| Place: Papdy, Vasai              |  |                                  |                           |
| Date: 25.06.2026                 |  |                                  |                           |



**BASSEIN CATHOLIC CO-OPERATIVE BANK LTD.**  
**(Scheduled Bank)**

**SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF  
BALANCE SHEET AND PROFIT AND LOSS ACCOUNT FOR THE YEAR  
ENDED 31<sup>st</sup> MARCH, 2026.**

**I. BACKGROUND:**

Bassein Catholic Co-operative Bank Ltd. was established in 1918 and has completed 108 years of providing wide range of Banking & Financial Services. It also carries Treasury Operations dealing in approved securities. The Bank is designated as a Scheduled Bank under Schedule II of the RBI Act. Presently, the Bank operates through 63 branches and 1 extension counter as at 31<sup>st</sup> March, 2026 spread across Maharashtra. The banking products provided by the Bank cater to the needs of both corporate and retail customers within the State of Maharashtra. The bank also has AD-1 license to carry on Forex business.

**II. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**1. Basis of Preparation:**

The financial statements have been prepared and presented under the historical cost convention as a going concern on accrual basis of accounting, unless otherwise stated and comply with the Generally Accepted Accounting Principles, statutory requirements prescribed under the Banking Regulation Act, 1949, and The Maharashtra Co-operative Societies Act, 1960 (MCS Act), circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable and the current practices prevailing in the co-operative banking sector in India.

The Accounting Policies adopted in the current year are consistent with those of previous year except otherwise stated.

**2. Use of Estimates:**

The preparation of financial statements, in conformity with the Generally Accepted Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and the disclosure of contingent liabilities at the date of financial statements. Actual results could differ from those estimates. The Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in current and future periods.

**3. Cash Flow Statement(AS-3):**

The cash flows are reported using the indirect method whereby profit before tax is adjusted for effects of transactions of non-cash nature, deferrals or accruals of past or future cash receipts or payments and items of income or expenses associated with investing or financing cash flows. Cash and Cash equivalent includes Cash on Hand, Balance with Banks, Money at call & short notice & deposits placed with the banks having a maturity less than 90 days.

**4. Revenue Recognition:**

Items of Revenue are recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Items of income and expenditure are accounted for on accrual basis except otherwise stated.



- i. Income from Advances – Interest income is recognized in the Profit and Loss Account as it accrues except:
  - a. Income from Non-Performing Assets (NPAs), comprising of advances and investments is recognized upon realization, as per the prudential norms prescribed by the RBI.
  - b. In case of Interest on Bills discounted under LC, interest is accounted on proportionate basis.
- ii. Income from Investments –
  - a. Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments are recognized on a straight-line basis over the period to maturity.
  - b. Interest on fixed income securities is recognized on accrual basis in case it is serviced regularly.
- iii. Arrears of Locker Rent is accounted on receipt basis. Locker rent received in advance is considered as income on proportionately basis over the period of rent collected.
- iv. Commission on Letters of Credit / Guarantees, distribution of life insurance and mutual fund products, dividends received from shares of co-operative institutions and mutual funds, and other charges levied by the bank are accounted on accrual basis.
- v. Interest from Income Tax Refund is accounted on receipt basis.
- vi. Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.
- vii. Dividend income is recognized on an accrual basis provided the dividend has been declared by the Corporate Body in its Annual General Meeting and the owner's right to receive payment is established.
- viii. Fees paid for purchase of Priority Sector Lending Certificates ('PSLC') are amortized on a straight-line basis over the tenor of the certificate as Priority Sector Lending Certificate Expense.

## **5. Loans and Advances and Provisioning thereon:**

- i. The classification of advances into Standard, Sub Standard, Doubtful and Loss assets as well as provisioning on Standard Advances, Restructured Advances and Non-Performing Advances are made in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the RBI for Urban Co-operative Banks (UCBs) from time to time.
- ii. Amount recovered against debts written off in earlier years is recognized as income.
- iii. For restructured assets, provision is made in accordance with the guidelines issued by RBI.
- iv. The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as Overdue Interest Reserve (OIR), which is correspondingly shown under Interest Receivable as per RBI directives.
- v. Advances are stated at Gross. Provisions on Advances are made as per RBI Prudential norms with a charge to the Profit and Loss Account and Credit to the Bad and Doubtful Debts Reserve (BDDR) in the Balance Sheet. BDDR is not netted off from advances in the presentation.





- vi. Provision for Interest Capitalized on Non-Performing Assets represents unrecovered interest on Non-Performing Advances which was reversed from Profit & Loss Account as per RBI directives.
- vii. The Bank also makes provisions for Standard Advances as per RBI Prudential norms. In addition, provisions are made on Standard Advances out of prudence. These provisions are created by a charge to the Profit and Loss account and a Credit to the Reserve account in the Balance Sheet. These provisions are not netted off from advances in the presentation.
- viii. Recoveries in Substandard accounts is adjusted towards unrealised charges followed by interest and principal, while in loss accounts they are adjusted towards principal and in case of doubtful, NPA appropriations are made case to case basis.
- ix. Recovery in OTS/Comprise settlement cases is accounted in terms of recognition of income /adjustments as per the terms of the agreement during the period specifically approved by board.

## **6. Investments:**

### **i. Classification:**

Investment other than Fixed Deposits with banks, Shares of Co-operative Banks and mutual funds are classified into “Held for Trading” (HFT), “Available for Sale” (AFS) and “Held to Maturity” (HTM) in accordance with the RBI guidelines applicable to Urban Co-operative Banks.

- a. Held to Maturity – These comprise of investments that the bank intends to hold till maturity.
- b. Held for Trading – These comprise of investments which are held principally for resale within 90 days from the date of purchase.
- c. Available for Sale – These comprise of investments that cannot be classified under any of the above two heads.

For the purpose of disclosure in the Balance Sheet, Investments have been classified as required under RBI guidelines – Government Securities, Other Approved Securities, and Shares in Co-operative Institutions, Bonds of Public Sector Undertakings.

### **ii. Valuation and Accounting of Investments:**

- a. Investments under “Held to Maturity” category have been valued at acquisition cost. Premium, if any, on such investments is amortized over the remaining period till the date of maturity.
- b. Investments under “Available for Sale and Held for Trading” category have been marked to market on the basis of guidelines issued by the RBI. Net depreciation, if any, under each classification is provided for, while net appreciation, if any, is ignored.
- c. Market value of Government securities & Bonds are determined on the basis of the “Yield to Maturity” (YTM) indicated by Financial Benchmark India Ltd. (FBIL) for valuation at the year end.
- d. Treasury Bills & Commercial Papers are valued at carrying cost.
- e. Units of Mutual Funds are Valued at lower of Cost or Net Asset Value as provided by the AMFI website.
- f. Shares of Co-operative Institutions and Financial Corporations are valued at cost unless there is a diminution in the value thereof in which case the diminution is fully provided for.



- g. Cost of securities is determined at on the basis of “Weighted Average Cost Method”.
- h. Broken period interest on acquisition of investments is charged to revenue.
- i. Profit in respect of investments sold /redeemed from “HTM” Category is included in Profit on sale of investments and equal amount is transferred to Investment Fluctuation Reserve (IFR) by way of appropriation.
- j. Non-Performing Investments are recognized as per RBI guidelines and provision is made as per RBI norms applicable to Non-Performing Investments.
- k. Investment Depreciation Reserve (IDR) created on account of depreciation in the value of Investments held under 'AFS' or 'HFT' categories in any year is debited to the Profit & Loss Account and an equivalent amount (net of tax benefit, if any, and net of consequent reduction in the transfer to Statutory Reserve) or the balance available in the Investment Fluctuation Reserve (IFR) Account, whichever is less, is transferred from the IFR Account to Profit & Loss Account. In the event that IDR created on account of depreciation in investments is found to be in excess of the required amount in any year, the excess is credited to the Profit & Loss Account and an equivalent amount (net of taxes, if any, and net of transfer to Statutory Reserves as applicable to such excess provision) is appropriated to the IFR Account to be utilized to meet future depreciation requirement for investments. The amounts debited to the Profit & Loss Account for depreciation provision and the amount credited to the Profit & Loss Account for reversal of excess provision is debited and credited respectively under the head “Expenditure - Provisions & Contingencies”. The amounts appropriated from the Profit & Loss Account/ to IFR and the amount transferred from the IFR to the Profit & Loss account are shown as 'below the line' items after determining the profit for the year.
- l. Investment Fluctuation Reserve (IFR) out of realized gains on sale of investments and subject to available net profit, to be a minimum of 5 per cent of the investment portfolio. This minimum requirement is computed with reference to investments in two categories, viz. 'Held for Trading' (HFT) and 'Available for Sale' (AFS). A higher percentage of IFR up to 10 per cent of the portfolio can be built up, depending on the size and composition of the portfolio.

iii. **Transfer between categories of investments:**

Transfer 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, whichever is lower, on the date of transfer. Depreciation, if any, on such transfer is fully provided for.

**7. Property, Plant & Equipment (AS – 10):**

- i. Fixed Assets, other than those that have been revalued are carried at historical cost less depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- ii. Revalued assets are carried at revalued amounts less depreciation accumulated thereon. Surplus arising out of revaluation is carried to Premises and is accounted under Revaluation Reserve.
- iii. Depreciation is provided over the estimated useful life of the fixed assets on a straight-line basis, for purchase during the year on pro rata basis.

The rates of depreciation for fixed assets are as under:



| Sr. No | Fixed Asset                              | Rate of Depreciation |
|--------|------------------------------------------|----------------------|
| 1      | Buildings                                | 3.00%                |
| 2      | Furniture/Fixture                        | 10.00%               |
| 3      | Renovation Expenses of Rental Premises** |                      |
| 4      | Motor Vehicles                           | 20.00%               |
| 5      | Office Equipment                         |                      |
| 6      | Computers Hardware                       | 33.33%               |
| 7      | Computers Software                       |                      |

\*\* In case the lease is closed before the period of 10 years, the Net asset block is written down to NIL as at the date of expiry of the lease.

- iv. Depreciation on the revalued portion of bank's premises is included in depreciation on fixed assets under Profit & Loss account and the equivalent amount is reversed from revaluation reserves to the Profit and Loss Appropriation Account in accordance with AS-10.
- v. Depreciation is charged on fixed asset sold during the year till the date of sale.
- vi. Fixed assets that have been fully depreciated and are still in use are carried in the books of account at Re.1/-.
- vii. Assets individually costing less than Rs. 10,000/- are not capitalized but charged to Profit & Loss Account in the year of purchase.

#### 8. Capital work-in-progress (CWIP)

CWIP represents the cost incurred on a fixed asset that is still under construction/implementation at the balance sheet date or is not yet readily available for use. All expenses directly incurred in the construction of the asset are capitalized as a cost of the asset. Once the asset is fully constructed/implemented and ready for put to use, the balance of Capital work-in-progress (CWIP) is transferred to the Fixed Assets account. Capital Work in Progress (CWIP) is accounted based on progress payments as per vendor invoices received. CWIP is shown as a separate line item in the Fixed Assets Schedule.

#### 9. Foreign Exchange Transactions (AS-11):

- i. Transactions denominated in foreign currency are accounted for at the rates prevailing on the date of the transaction. Monetary foreign currency assets and liabilities reflected in the balance sheet on the date are translated at the rates notified by Foreign Exchange Dealers Association of India (FEDAI). The profit / loss due to revaluation are recognized in the Profit and Loss account.
- ii. The outstanding spot and forward contracts are revalued at the end of the month at the exchange rates notified by FEDAI. The profit / loss resulting from such revaluation is included in Profit and Loss account in accordance with RBI / FEDAI guidelines.

#### 10. Employee Benefits (AS-15):

##### i. Provident Fund:

Retirement benefit in the form of provident fund is a defined contribution plan. The contributions for the year in that respect to Provident Fund of Employees are charged to Profit and Loss Account for the year when the contributions are due. The contribution towards Provident Fund is made taking into consideration the Code on Social Security, 2020 and the



Code on wages, 2019, to the extent notified and effective as at the balance sheet date.

ii. **Gratuity:**

Retirement Benefit in the form of Gratuity is a Defined Benefit Plan. Liability towards gratuity is assessed on the basis of actuarial valuation by an Independent Actuary as at the balance sheet date. The gratuity liability of the Bank is funded through Group Gratuity Scheme with Life Insurance Corporation of India (LIC), premium for which is paid annually. Gratuity is provided for on the basis of actuarial valuation done by an Independent Actuary as at the year end, using the Projected Unit Credit Method in accordance with AS -15 on Employee Benefits as issued by ICAI. Actuarial gain or loss is recognized in the Profit & Loss Account. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31<sup>st</sup> March is paid / provided for and recognized as expense in the profit and loss account. The gratuity obligation has been measured taking into consideration the relevant provisions of the Payment of Gratuity Act, 1972, and wherever applicable, the Code on Social Security, 2020 and the Code on wages, 2019, to the extent notified and effective as at the balance sheet date.

iii. **Leave Encashment:**

Provision for encashment of accumulated leave payable on retirement or otherwise is made on actuarial valuation done by an Independent Actuary as at the year-end using Projected Unit Credit Method, in accordance with the guidelines issued under AS -15 on Employee Benefits as issued by ICAI. The leave encashment liability of the Bank is funded through group conventional plan with HDFC Standard Life Insurance Co. Ltd. (HDFC Life). The leave encashment obligation is measured taking into consideration the Code on Social Security, 2020 and the Code on Wages, 2019, to the extent notified and effective as at the balance sheet date.

**11. Segment Reporting (AS-17):**

- i. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- ii. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- iii. Deposits, interest paid / payable on deposits, Borrowings and interest paid / payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury and Forex and Other Banking Operations, respectively.
- iv. Unallocated expenses include general corporate income and expense items which are not allocated to any business segment.
- v. Treasury profits in Segmental reporting have been arrived considering an internal transfer pricing mechanism based on Average Cost of Deposits on the Average Funds used by Treasury during the year.
- vi. The business segment is considered as primary reporting format and the Bank does not have any geographical segment. In accordance with the guidelines issued by RBI, the Bank has adopted following business Segments:
  - a. Treasury includes all investment portfolio, profit/loss on sale of investments and Mutual fund, money market operations & Fixed Deposit income and foreign exchange transactions including commission-based Trade Finance Transactions. The expenses of this segment consist of interest expenses on funds borrowed from external / internal sources and depreciation / amortization of premium on Held to Maturity investments.
  - b. Corporate Banking includes all LCBD portfolio, large advances Rs.5.00 crore and



more, loans to corporate entities, Firm, AOP/BOI, Trust and loans under commercial product.

- c. Retail Banking.
- d. Other Banking Operations include all other operations not covered under Treasury Operations, Corporate Banking & Retail banking.

**12. Lease (AS – 19):**

Lease payments for assets taken on operating lease are recognized in the Profit & Loss account over the lease term in accordance with AS-19 issued by ICAI.

**13. Earnings Per Share (AS-20):**

Earnings per share is calculated by dividing the Net Profit for the period after tax attributable to members by the weighted average number of Equity shares outstanding during the year. The weighted average numbers of shares are calculated on monthly basis.

The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of months for which the shares are outstanding as a proportion of total number of months during the year.

**14. Taxes on Income (AS-22):**

- i. Tax expense comprises of Current Tax and Deferred Tax. Current Tax is provided for in accordance with the applicable provisions of the Income Tax Act, 1961 and Rules framed.
- ii. Deferred income tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences for earlier years. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.
- iii. Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

**15. Impairment of Assets (AS-28):**

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

**16. Provisions, Contingent Liabilities and Contingent Assets (AS-29):**

- i. In accordance with AS-29, Accounting for Provisions, Contingent Liabilities and Contingent Assets, issued by ICAI, the Bank recognizes provision where it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits to settle the obligation will be required and a reliable estimate can be made of such an obligation.
- ii. Provisions are determined based on management estimate required to settle the obligation at the balance sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates.
- iii. In cases where the available information indicates that the loss on the contingency is reasonably possible, but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements.





- iv. Contingent Assets, if any, are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

**17. Accounting of Goods & Service Tax (GST)**

GST collected is accounted under the account head of GST Payable Account and GST paid to vendor is accounted under the account head of Input Credit Receivable Account. Out of the GST in Input Credit Receivable Account, eligible Input tax credit (ITC) is availed as set off. In case, eligible ITC remains unutilized, the same is carried forward and set-off subsequently. The ITC on expenses which is not allowable to be set-off as per GST Law is expensed out.

In case of fixed assets, eligible ITC of GST paid to vendor is utilized against the amount of GST collected from the customers and the disallowed portion of ITC is added back to the value of respective assets.

Items of Income and expenses on which GST is applicable, are accounted for net of GST.

**18. Deposits for Utilities:**

Deposits for services like telephone, electricity etc. paid to concerned authorities are written off as expenditure over a period of 5 years.

**19. Interest Receivable and Payable:**

Interest Payable on Cumulative Deposits is capitalized on end of each quarter & shown under deposits as considered accrued & due.

Interest receivable on Fixed Deposits placed with other Banks is shown under Other Assets - Interest accrued & not due as it is considered due only on the Maturity date of the deposit.

**20. Reserve Funds:**

The Bank makes various funds from time to time as per requirement from appropriation of profits, continuance & justification of which is as per Board approval. Apart from Statutory Fund and Building Fund no investments have been specifically earmarked against these funds due to ample liquidity available.

**21. Others:**

Guarantees & Letters of Credit issued to borrowers are shown at Gross in Contingent Liabilities. The deposits Earmarked as lien are disclosed as a footnote & reduced for computation of CRAR.

The bank passes various entries at the year-end as Memorandum of Changes (MOC). MOC form an integral part of the Books of accounts of the Bank.

The Bank makes a 100% provision for Debit items in Reconciliations, inter-office adjustments, Sundry & Other Assets over 180 days.

Loans with maturity value up to 12 Months at the time of sanction are classified as Short Term Loans, Maturity of 12 to 60 Months as Medium Term & over 60 Months as Long Term Loans.

Items grouped under Other Assets & Other Liabilities over 1% in value therein are shown as a separate line item in the schedule.





### III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2026

- 1 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: -

| Particulars                                     | 31-03-2026<br>Amount (Rs.) | 31-03-2025<br>Amount (Rs.) |
|-------------------------------------------------|----------------------------|----------------------------|
| Profit of last year                             | 0.00                       | 0.00                       |
| Net Profit for the year                         | 1,18,75,70,369.78          | 1,15,61,96,359.20          |
| Add : Transfer from revaluation reserve         | 1,73,31,000.00             | 1,73,31,000.00             |
| <b>Total Profit available for appropriation</b> | <b>1,20,49,01,369.78</b>   | <b>1,17,35,27,359.20</b>   |
| <b>Less: Appropriations</b>                     |                            |                            |
| Statutory Reserve Fund                          | 29,68,92,592.45            | 28,90,49,089.80            |
| Contingency Reserve Fund                        | 11,87,57,036.98            | 11,56,19,635.92            |
| Charity Fund                                    | 1,18,75,703.70             | 1,15,61,963.59             |
| Investment Fluctuation Reserve                  | 10,00,00,000.00            | 7,00,00,000.00             |
| Death Benefit Fund                              | 15,00,000.00               | 15,00,000.00               |
| Building Fund                                   | 10,00,00,000.00            | 10,00,00,000.00            |
| Members Welfare Fund                            | 1,18,75,703.70             | 1,15,61,963.59             |
| General Reserve                                 | 41,31,00,332.96            | 17,90,85,949.42            |
| Staff Welfare Fund                              | 25,00,000.00               | 25,00,000.00               |
| Election Fund                                   | 20,00,000.00               | 20,00,000.00               |
| BDDR 2024                                       | -                          | 24,31,48,756.87            |
| Profit & Loss Account*                          | 14,64,00,000.00            | 14,75,00,000.00            |
| <b>Total</b>                                    | <b>1,20,49,01,369.78</b>   | <b>1,17,35,27,359.20</b>   |

\*In terms of provisions of AS-4 issued by ICAI, effective from the accounting period commencing on 1<sup>st</sup> April, 2017 onwards, dividend which is subject to approval by the members at the Annual General Meeting has not been included as a liability in these financial statements. Accordingly, the Bank has not disclosed the proposed dividend @15% subject to approval of shareholders in the AGM to the extent of Rs. 14,64,00,000/- as a liability for the financial year 2025-26, but said amount has been retained in Profit and Loss Account.

2. **Contingency and Event Occurring after the Balance Sheet Date (AS-4):**  
There is no Contingency and Event Occurring after the Balance Sheet date that requires adjustment to the Financial Statements as at 31.03.2026.
3. **Prior Period Items (AS-5):**  
There are no material Prior Period items requiring a separate disclosure in the Financial Statements except as disclosed in Note No. 25 & 26.
4. **Employee Benefits (AS - 15):**  
Disclosures in respect of AS -15 Employee benefits are as under:  
**Defined Benefit Plan:-**  
**Provident Fund:**  
Employer's contribution to Provident Fund debited to Profit and Loss Account – Rs.4.00 crore (P.Y.Rs.4.16 crore).  
**Gratuity:**  
The following tables summarize the components of net benefit expenses recognized in the profit and loss account and funded status and amount recognized in the Balance Sheet for the Gratuity Benefit Plan.



(₹ in crore)

| Particular                                                                                                                                       | Gratuity     |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|
|                                                                                                                                                  | 2025-26      | 2024-25       |
| <b>1. Movement in the net liability recognized in the balance sheet</b>                                                                          |              |               |
| Present value of benefit obligation at the beginning of the year                                                                                 | 25.87        | 23.05         |
| Current service cost                                                                                                                             | 1.14         | 1.09          |
| Interest Cost                                                                                                                                    | 1.69         | 1.56          |
| Actuarial (gains) and losses                                                                                                                     | (0.68)       | 3.80          |
| Benefits Paid                                                                                                                                    | (1.73)       | (3.63)        |
| <b>Present value of benefit obligation at the end of the year</b>                                                                                | <b>26.29</b> | <b>25.87</b>  |
| <b>2. Movement in Fair value of assets during the year</b>                                                                                       |              |               |
| Opening value of fair value of plan assets                                                                                                       | 25.13        | 23.68         |
| Expected Return on plan assets                                                                                                                   | 1.59         | 1.53          |
| Contributions                                                                                                                                    | 2.27         | 3.51          |
| Benefits Paid                                                                                                                                    | (1.74)       | (3.63)        |
| Actuarial gains/(loss) on plan assets                                                                                                            | 0.54         | 0.04          |
| <b>Closing value of fair value of plan assets</b>                                                                                                | <b>27.79</b> | <b>25.13</b>  |
| <b>3. Reconciliation of the present value of defined obligation and fair value to the assets and liabilities recognized in the balance sheet</b> |              |               |
| (Present value of obligations at the end of the year)                                                                                            | (26.29)      | (25.87)       |
| Fair value of assets as at the balance sheet date                                                                                                | 27.79        | 25.13         |
| <b>Net (Liability)/Asset disclosed in the balance sheet</b>                                                                                      | <b>1.50</b>  | <b>(0.74)</b> |
| <b>Bank is following Net Liability approach through P&amp;L, accordingly Funded status is not recognized</b>                                     |              |               |
| <b>4. Total Expenses recognized in the Profit and Loss account</b>                                                                               |              |               |
| Current Service Cost                                                                                                                             | 1.14         | 1.09          |
| Interest on Obligation                                                                                                                           | 1.69         | 1.56          |
| Expected return on plan assets                                                                                                                   | (1.59)       | (1.53)        |
| Actuarial (gains) or losses                                                                                                                      | (1.23)       | 3.76          |
| <b>Net to be charged profit and loss in Current year</b>                                                                                         | <b>0.01</b>  | <b>4.88</b>   |
| <b>Expenses recognized for gratuity in Profit &amp; Loss A/c Rs. 2.40 crore [P.Y. Rs. 3.57 crore]</b>                                            |              |               |
| Discount rate                                                                                                                                    | 7.30%        | 6.60%         |
| Future salary increases                                                                                                                          | 5.50%        | 5.00%         |



**Leave Encashment :** The actuarial liability of leave encashment of accumulated privileged and sick leaves of the employees of the Bank is given below:

(₹ in crore)

| Particulars                                               | 2025-26 | 2024-25 |
|-----------------------------------------------------------|---------|---------|
| Total Privileged leave and Sick leave actuarial liability | 10.55   | 9.22    |
| <b>Assumptions</b>                                        |         |         |
| Discount rate                                             | 7.30%   | 6.60%   |
| Salary escalation rate                                    | 5.50%   | 5.00%   |

Expenses recognized for leave encashment in Profit & Loss A/c Rs. 1.47 crore [P.Y. Rs. 1.31 crore]

#### 5) Segment Reporting (AS – 17):

The segmental results are presented hereunder:

(₹ in crore)

| Particulars                                                   | Treasury & Forex | Corporate Banking | Retail Banking | Other Banking Operations | Total              |
|---------------------------------------------------------------|------------------|-------------------|----------------|--------------------------|--------------------|
| Revenue                                                       | 428.04           | 188.97            | 165.60         | 24.03                    | <b>806.64</b>      |
|                                                               | (405.19)         | (152.91)          | (205.98)       | (20.92)                  | <b>(785.00)</b>    |
| Result                                                        | 69.16            | 40.11             | 35.15          | 5.12                     | <b>149.54</b>      |
|                                                               | (93.38)          | (22.15)           | (29.84)        | (3.03)                   | <b>(148.40)</b>    |
| Unallocated expenses                                          |                  |                   |                |                          | <b>1.92</b>        |
|                                                               |                  |                   |                |                          | <b>(3.41)</b>      |
| Operating profit                                              |                  |                   |                |                          | <b>151.46</b>      |
|                                                               |                  |                   |                |                          | <b>(145.00)</b>    |
| Income Tax                                                    |                  |                   |                |                          | <b>32.70</b>       |
|                                                               |                  |                   |                |                          | <b>(29.38)</b>     |
| Net Profit                                                    |                  |                   |                |                          | <b>118.76</b>      |
|                                                               |                  |                   |                |                          | <b>(115.62)</b>    |
| <b>Other Information</b>                                      |                  |                   |                |                          |                    |
| Segment assets                                                | 6,285.69         | 2,487.05          | 2,179.56       | 0.00                     | <b>10,952.30</b>   |
|                                                               | (5,554.11)       | (1,983.81)        | (2,672.31)     | (0.00)                   | <b>(10,210.23)</b> |
| Unallocated assets                                            |                  |                   |                |                          | <b>631.50</b>      |
|                                                               |                  |                   |                |                          | <b>(637.71)</b>    |
| Total assets                                                  |                  |                   |                |                          | <b>11,583.80</b>   |
|                                                               |                  |                   |                |                          | <b>(10,847.94)</b> |
| Segment liabilities                                           | 5,193.49         | 2,054.90          | 1,800.84       | 0.00                     | <b>9,049.23</b>    |
|                                                               | (4,587.25)       | (1,638.47)        | (2,207.12)     | (0.00)                   | <b>(8,432.84)</b>  |
| Unallocated liabilities                                       |                  |                   |                |                          | <b>2,534.57</b>    |
|                                                               |                  |                   |                |                          | <b>(2,415.10)</b>  |
| Total liabilities                                             |                  |                   |                |                          | <b>11,583.80</b>   |
|                                                               |                  |                   |                |                          | <b>(10,847.94)</b> |
| <b>The previous year's figures are indicated in brackets.</b> |                  |                   |                |                          |                    |



#### 6. Related Party Disclosure (AS – 18):

The Bank is a co-operative society registered under the Maharashtra Co-operative Societies Act, 1960 and there are no Related Parties requiring disclosures under Accounting Standard 18 issued by The Institute of Chartered Accountants of India (ICAI) other than the Key Management Personnel, Mr. Sandeep Seth Chief Executive Officer up to 18<sup>th</sup> July 2025 and from 4<sup>th</sup> January, 2026 new CEO Mr. Mahesh Phadke, appointed as a Chief Executive Officer who is drawing remuneration as per the contractual terms and there are no Deposits, Loans and Advances etc. given/granted to him. However, in terms of RBI circular dated March 29, 2003, the CEO being a single party coming under the category, no further details therein need to be disclosed.

(₹ in crore)

| Items/Related Party                 | Parent<br>(as per<br>ownership<br>or control) | Subsidiaries | Associates<br>/ Joint<br>Ventures | Key<br>Management<br>Personnel | Relatives<br>of Key<br>Management<br>Personnel | Total |
|-------------------------------------|-----------------------------------------------|--------------|-----------------------------------|--------------------------------|------------------------------------------------|-------|
| Borrowings#                         |                                               |              |                                   | NIL                            |                                                |       |
| Deposits#                           |                                               |              |                                   |                                |                                                |       |
| Placement of deposits#              |                                               |              |                                   |                                |                                                |       |
| Advances#                           |                                               |              |                                   |                                |                                                |       |
| Investments#                        |                                               |              |                                   |                                |                                                |       |
| Non-funded commitments#             |                                               |              |                                   |                                |                                                |       |
| Leasing / HP arrangements availed#  |                                               |              |                                   |                                |                                                |       |
| Leasing / HP arrangements provided# |                                               |              |                                   |                                |                                                |       |
| Purchase of fixed assets            |                                               |              |                                   |                                |                                                |       |
| Sale of fixed assets                |                                               |              |                                   |                                |                                                |       |
| Interest paid                       |                                               |              |                                   |                                |                                                |       |
| Interest received                   |                                               |              |                                   |                                |                                                |       |
| Rendering of services#              |                                               |              |                                   |                                |                                                |       |
| Receiving of services#              |                                               |              |                                   |                                |                                                |       |
| Management contracts#               |                                               |              |                                   |                                |                                                |       |

#The outstanding at the year end and the maximum during the year are NIL



**7. Leases (AS – 19):**

The lease agreement entered into pertains to use of premises at the branch. The lease agreement does 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.

Operating Lease comprises leasing of office premises (AS – 19): (₹ in crore)

| Particulars                                                                        | 2025-26 | 2024-25 |
|------------------------------------------------------------------------------------|---------|---------|
| Future lease rental payable as at the end of the year                              | 12.91   | 19.54   |
| -Not later than one year                                                           | 5.65    | 6.63    |
| -Later than one year and not later than five years                                 | 7.22    | 12.44   |
| -Later than five years                                                             | 0.04    | 0.47    |
| Total of minimum lease payments recognised in the Profit and Loss A/c for the year | 6.75    | 6.63    |

- In Earlier Years, the Bank was only disclosing amounts in respect of 1 Branch which was on indefinite lease period of Rs.0.05 crore (P.Y. 0.05 crore).

**8. Earnings per Share (AS – 20) :**

(₹ in crore)

| Particulars                               | 2025-26 | 2024-25 |
|-------------------------------------------|---------|---------|
| Net Profit / (Loss) after tax             | 118.76  | 115.62  |
| Weighted average number of Equity Shares. | 3.91    | 3.94    |
| EPS (Face Value Rs.25/- per share)        | 30.37   | 29.35   |

**9. Accounting for Taxes on Income (AS – 22):**

Deferred Tax Assets (Net) comprises of the following:

(₹ in crore)

| Particulars                                           | As on<br>31.03.2025 | Addition/(Reversal)<br>During the year | As on<br>31.03.2026 |
|-------------------------------------------------------|---------------------|----------------------------------------|---------------------|
| <b>Deferred Tax Asset on :</b>                        |                     |                                        |                     |
| Provision on Advances (BDDR)                          | 0.00                | 0.00                                   | 0.00                |
| Provision for restructured Advances                   | 5.03                | (2.77)                                 | 2.26                |
| Provision for Fraud                                   | 0.43                | 0.04                                   | 0.47                |
| Section 43B                                           | 0.15                | (0.14)                                 | 0.01                |
| Provision For Balance Parked                          | 0.48                | 0.95                                   | 1.43                |
| Provision against Trade Relief                        | 0.00                | 0.18                                   | 0.18                |
| Provision for Leave Encashment                        | 0.00                | 0.05                                   | 0.05                |
| Provision for Standard Assets                         | 0.00                | 4.66                                   | 4.66                |
| Provision against Project Finance                     | 0.00                | 0.21                                   | 0.21                |
| <b>(A)</b>                                            | <b>6.09</b>         | <b>3.18</b>                            | <b>9.27</b>         |
| <b>Deferred Tax Liability on :</b>                    |                     |                                        |                     |
| Special Reserve u/s 36(1)(viii)<br>of Income Tax Act  | 2.87                | 14.57                                  | 17.44               |
| Difference in the WDV of Fixed Asset                  | 1.96                | (1.89)                                 | 0.07                |
| <b>(B)</b>                                            | <b>4.83</b>         | <b>12.68</b>                           | <b>17.51</b>        |
| <b>Net Deferred Tax Asset / (Liability) (A) – (B)</b> | <b>1.26</b>         | <b>(9.50)</b>                          | <b>(8.24)</b>       |





**10. Details of Computer Software Expenses (Intangible Asset) are as under:** (₹ in crore)

| Particulars                                  | 2025-26 | 2024-25 |
|----------------------------------------------|---------|---------|
| Carrying Amount at the Beginning of the Year | 9.77    | 18.10   |
| Additions during the Year                    | 1.49    | 0.59    |
| Amortisation during the Year                 | 9.04    | 8.92    |
| Carrying Amount at the End of the Year*      | 2.22    | 9.77    |

\*The same are disclosed under Schedule 13 of Fixed Assets and the above amount excludes Capital work in progress.

**11. Impairment of Assets (AS – 28):**

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under AS-28 on Impairment of Assets issued by ICAI is required in the Financial Statements.

**12. Provisions, Contingent Liabilities and Contingent Assets (AS – 29):**

All bank guarantees / letters of credit are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement raising demand by concerned parties and the amount being called up. These amounts are secured by margins, counter guarantees and secured charges. The quantum of contingent liabilities in respect of bank guarantees, letters of credit, forward contracts, etc. is as under:

(₹ in crore)

| Sr. No | Particulars                       | 31.03.2026    | 31.03.2025    |
|--------|-----------------------------------|---------------|---------------|
| 1      | Bank Guarantees (refer note i)    | 75.88         | 73.83         |
| 2      | Letter of Credit                  | 1.53          | 1.54          |
| 3      | Income tax Demand (refer note ii) | 43.63         | 73.83         |
| 4      | Forward Exchange Contracts        | 15.68         | 37.99         |
| 5      | DEAF                              | 15.46         | 15.73         |
| 6      | Others (EPFO)                     | 2.46          | 2.46          |
|        | <b>Total</b>                      | <b>154.64</b> | <b>205.38</b> |

- i. The bank holds cash & equivalent margins for Bank Guarantee of Rs. 24.97 crore (P.Y Rs. 30.16 crore).
- ii. **Claims against the Bank, not acknowledged as debts:** There are certain claims on account of Income Tax, GST and Other Legal cases filed against the bank. The Bank is a party to various Legal proceedings in the normal course of business and has preferred appeals with appropriate appellate authorities. Based on favourable opinions and past precedents, the management believes that the likelihood of an unfavourable outcome in these cases is remote and there will be no outflow of financial resources. Bank holds adequate provision against estimated liabilities wherever needed.
- iii. Banks has made Investment in TREPS against which bank holds collateral securities of Rs.479.05 crore (P.Y.Rs. 319.03 crore) as on 31.03.2026.
- iv. The bank makes payments to all vendors including MSME immediately on receipt of approved invoices unless disputed. The Bank is streamlining its records to update details of MSME vendors. The bank is compliant with the requirements of the MSME Act regarding timely payment to vendors.



**IV. DISCLOSURE AS PER RBI MASTER DIRECTION RBI/DoR/2025-26/289  
DoR.ACC.REC.No.208/21.04.018/2025-26 DATED 28<sup>th</sup> NOVEMBER 2025 (UPDATED AS  
ON 01.04.2026)**

**1. Regulatory Capital:**

**(i) Composition of Regulatory Capital:**

(₹ in crore)

| <b>Sr. No.</b> | <b>Particulars</b>                                                                      | <b>2025-26</b> | <b>2024-25</b> |
|----------------|-----------------------------------------------------------------------------------------|----------------|----------------|
| i)             | Paid up share capital and reserves (net of deductions, if any)                          | 1,241.25       | 1,137.20       |
| ii)            | Other Tier 1 capital                                                                    | -              | -              |
| iii)           | Tier 1 capital (i + ii)                                                                 | 1,241.25       | 1,137.20       |
| iv)            | Tier 2 capital                                                                          | 152.95         | 124.45         |
| v)             | Total capital (Tier 1 + Tier 2)                                                         | 1,394.20       | 1,261.65       |
| vi)            | Total Risk Weighted Assets (RWAs)                                                       | 5,746.17       | 5,139.40       |
| vii)           | Paid-up share capital and reserves as percentage of RWAs                                | 21.60          | 22.13          |
| viii)          | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)                                   | 21.60          | 22.13          |
| ix)            | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)                                   | 2.66           | 2.42           |
| x)             | Capital to Risk Weighted Assets Ratio (CRAR)<br>(Total Capital as a percentage of RWAs) | 24.26          | 24.55          |
| xi)            | Amount of paid-up equity capital raised during the year                                 | -              | -              |
| xii)           | Amount of Tier 2 capital raised during the year,<br><i>of which</i>                     |                |                |
|                | a) Perpetual Cumulative Preference Shares                                               | -              | -              |
|                | b) Redeemable Non-Cumulative Preference Shares                                          | -              | -              |

**(ii) Draw down from Reserves**

During the financial year 2025-26 there is no draw down from reserves.



## 2. Asset Liability Management:

### I) Maturity Pattern of Certain Items of Assets and Liabilities:

As at 31<sup>st</sup> March, 2026

(₹ in crore)

|                                             | Day1    | 2to7<br>days | 8to14<br>days | 15to30<br>days | 31days<br>to 2<br>months | Over 2<br>months<br>and up<br>to 3<br>Months | Over 3<br>months<br>and up<br>to 6<br>Months | Over 6<br>months<br>and up to<br>1year | Over1<br>year<br>and up<br>to 3<br>years | Over<br>3years<br>and up<br>to 5<br>years | Over 5<br>years | Total          |
|---------------------------------------------|---------|--------------|---------------|----------------|--------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------|------------------------------------------|-------------------------------------------|-----------------|----------------|
| <b>Deposits</b>                             | 33.80   | 87.43        | 57.77         | 18.47          | 44.81                    | 72.34                                        | 122.89                                       | 227.44                                 | 3178.09                                  | 207.89                                    | 4998.30         | <b>9049.23</b> |
| <b>Advances</b>                             | 8.53    | 25.61        | 14.82         | 67.65          | 66.38                    | 90.38                                        | 99.78                                        | 206.33                                 | 1404.28                                  | 529.44                                    | 1573.71         | <b>4086.91</b> |
| <b>Investments<br/>**</b>                   | 1508.00 | 411.11       | 156.69        | 81.91          | 5.48                     | 336.55                                       | 526.90                                       | 843.66                                 | 914.15                                   | 88.90                                     | 1281.23         | <b>6154.58</b> |
| <b>Borrowings</b>                           | 0.00    | 0.00         | 0.00          | 0.00           | 0.00                     | 0.00                                         | 0.00                                         | 0.00                                   | 0.00                                     | 0.00                                      | 0.00            | <b>0.00</b>    |
| <b>Foreign<br/>Currency<br/>assets</b>      | 0.43    | 0.00         | 0.00          | 0.00           | 0.00                     | 0.00                                         | 0.00                                         | 0.71                                   | 0.00                                     | 0.00                                      | 0.00            | <b>1.14</b>    |
| <b>Foreign<br/>Currency<br/>liabilities</b> | 0.00    | 0.16         | 0.00          | 0.00           | 1.57                     | 0.75                                         | 0.00                                         | 13.29                                  | 0.00                                     | 0.00                                      | 0.00            | <b>15.77</b>   |

\*\* Investments include SLR, Non SLR, TREPS Lending, SDF, FD with other bank and shares.

As at 31<sup>st</sup> March, 2025

(₹ in crore)

|                                             | Day1     | 2to7<br>days | 8to14<br>days | 15to28<br>days | 29days<br>to 3<br>months | Over3<br>months<br>and up<br>to 6<br>Months | Over6<br>months<br>and up<br>to 1year | Over1<br>year<br>and up<br>to 3<br>years | Over<br>3years<br>and up<br>to 5<br>years | Over 5<br>years | Total           |
|---------------------------------------------|----------|--------------|---------------|----------------|--------------------------|---------------------------------------------|---------------------------------------|------------------------------------------|-------------------------------------------|-----------------|-----------------|
| <b>Deposits</b>                             | 33.95    | 76.83        | 51.85         | 40.37          | 82.03                    | 82.29                                       | 299.81                                | 2,858.46                                 | 198.19                                    | 4,709.06        | <b>8,432.84</b> |
| <b>Advances</b>                             | 9.92     | 47.12        | 38.03         | 52.26          | 174.05                   | 72.08                                       | 219.75                                | 1,451.22                                 | 641.30                                    | 1,463.88        | <b>4,169.61</b> |
| <b>Investments<br/>**</b>                   | 1,223.18 | 504.89       | 6.65          | 118.31         | 236.66                   | 547.10                                      | 878.87                                | 652.99                                   | 67.37                                     | 1,184.88        | <b>5,420.90</b> |
| <b>Borrowings</b>                           | 0.00     | 0.00         | 0.00          | 0.00           | 0.00                     | 0.00                                        | 0.00                                  | 0.00                                     | 0.00                                      | 0.00            | <b>0.00</b>     |
| <b>Foreign<br/>Currency<br/>assets</b>      | 3.35     | 0.00         | 0.00          | 0.00           | 0.00                     | 0.00                                        | 0.00                                  | 0.64                                     | 0.00                                      | 0.00            | <b>3.99</b>     |
| <b>Foreign<br/>Currency<br/>liabilities</b> | 0.00     | 0.14         | 0.00          | 0.18           | 3.40                     | 8.85                                        | 8.03                                  | 4.76                                     | 0.00                                      | 0.00            | <b>25.36</b>    |

● Data as per last year audited figures.

\*\* Investments include SLR, Non SLR, TREPS Lending, SDF, FD with other bank and shares.



### 3. Investments:

#### i) Composition of investment portfolio:

As at on 31<sup>st</sup> March, 2026

(₹ in crore)

|                                                      | Investments in India  |                           |               |                      |                                    |             | Investments outside India                                                    |                            |             | Total Investments |
|------------------------------------------------------|-----------------------|---------------------------|---------------|----------------------|------------------------------------|-------------|------------------------------------------------------------------------------|----------------------------|-------------|-------------------|
|                                                      | Government Securities | Other Approved Securities | Shares        | Debentures and Bonds | Subsidiaries and/or joint ventures | Others      | Government Securities/ Other Approved Securities/ Shares/ Debentures & Bonds | Others Approved Securities | Others      |                   |
| <b>Held to Maturity</b>                              |                       |                           |               |                      |                                    |             |                                                                              |                            |             |                   |
| Gross                                                | 2,196.95              | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 2196.95           |
| Less: Provision for non-performing investments (NPI) | 0.00                  | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 0.00              |
| Net                                                  | 2196.95               | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 2196.95           |
| <b>Available for Sale</b>                            |                       |                           |               |                      |                                    |             |                                                                              |                            |             |                   |
| Gross                                                | 1055.42               | 0.00                      | 1.0005        | 693.43               | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 1749.85           |
| Less: Provision for depreciation and NPI             | 34.11                 | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 34.11             |
| Net                                                  | 1021.31               | 0.00                      | 1.0005        | 693.43               | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 1715.74           |
| <b>Held for Trading</b>                              |                       |                           |               |                      |                                    |             |                                                                              |                            |             |                   |
| Gross                                                | 24.74                 | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 24.74             |
| Less: Provision for depreciation and NPI             | 0.45                  | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 0.45              |
| Net                                                  | 24.29                 | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 24.29             |
| <b>Total Investments</b>                             | <b>3277.11</b>        | <b>0.00</b>               | <b>1.0005</b> | <b>693.43</b>        | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>                                                                  | <b>0.00</b>                | <b>0.00</b> | <b>3971.54</b>    |
| Less: Provision for non-performing investments       | 0.00                  | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 0.00              |
| Less: Provision for depreciation and NPI             | 34.56                 | 0.00                      | 0.00          | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 34.56             |
| <b>Net</b>                                           | <b>3242.55</b>        | <b>0.00</b>               | <b>1.0005</b> | <b>693.43</b>        | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>                                                                  | <b>0.00</b>                | <b>0.00</b> | <b>3936.98</b>    |



As at on 31<sup>st</sup> March, 2025

(₹ in crore)

|                                                      | Investments in India  |                           |              |                      |                                    |             | Investments outside India                                                    |                            |             | Total Investments |
|------------------------------------------------------|-----------------------|---------------------------|--------------|----------------------|------------------------------------|-------------|------------------------------------------------------------------------------|----------------------------|-------------|-------------------|
|                                                      | Government Securities | Other Approved Securities | Shares       | Debentures and Bonds | Subsidiaries and/or joint ventures | Others      | Government Securities/ Other Approved Securities/ Shares/ Debentures & Bonds | Others Approved Securities | Others      |                   |
| <b>Held to Maturity</b>                              |                       |                           |              |                      |                                    |             |                                                                              |                            |             |                   |
| Gross                                                | 2,036.62              | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 2,036.62          |
| Less: Provision for non-performing investments (NPI) | 0.00                  | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 0.00              |
| Net                                                  | 2,036.62              | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 2,036.62          |
| Less : Amortisation                                  | 3.11                  | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 3.11              |
| Net                                                  | 2,033.51              | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 2,033.51          |
| <b>Available for Sale</b>                            |                       |                           |              |                      |                                    |             |                                                                              |                            |             |                   |
| Gross                                                | 820.23                | 0.00                      | 0.001        | 532.21               | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 1,352.44          |
| Less: Provision for depreciation and NPI             | 0.00                  | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 0.00              |
| Net                                                  | 820.23                | 0.00                      | 0.001        | 532.21               | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 1,352.44          |
| <b>Held for Trading</b>                              |                       |                           |              |                      |                                    |             |                                                                              |                            |             |                   |
| Gross                                                | 0.00                  | 0.00                      | 0.00         | 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                                                                         | 0.00                       | 0.00        | 0.00              |
| Net                                                  | 0.00                  | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 0.00              |
| <b>Total Investments</b>                             | <b>2,856.85</b>       | <b>0.00</b>               | <b>0.001</b> | <b>532.21</b>        | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>                                                                  | <b>0.00</b>                | <b>0.00</b> | <b>3,389.06</b>   |
| Less: Provision for non-performing investments       | 0.00                  | 0.00                      | 0.00         | 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                                                                         | 0.00                       | 0.00        | 0.00              |
| Less : Amortisation                                  | 3.11                  | 0.00                      | 0.00         | 0.00                 | 0.00                               | 0.00        | 0.00                                                                         | 0.00                       | 0.00        | 3.11              |
| <b>Net</b>                                           | <b>2,853.74</b>       | <b>0.00</b>               | <b>0.001</b> | <b>532.21</b>        | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>                                                                  | <b>0.00</b>                | <b>0.00</b> | <b>3,385.95</b>   |



**ii) Movement of provision for depreciation and Investment Fluctuation Reserve :** (₹ in crore)

| Particulars                                                                                                                                                                                                 | 2025-26      | 2024-25      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|
| <b>i. Movement of provisions held towards depreciation on investments and NPIs</b>                                                                                                                          |              |              |
| a. Opening balance                                                                                                                                                                                          | 2.60         | 6.80         |
| b. Add: Provisions made during the year                                                                                                                                                                     | 31.98        | 0.80         |
| c. Less: Write off / write back of excess provisions during the year                                                                                                                                        | 0.00         | 5.00         |
| d. Closing balance                                                                                                                                                                                          | <b>34.58</b> | <b>2.60</b>  |
| <b>ii. Movement of Investment Fluctuation Reserve</b>                                                                                                                                                       |              |              |
| a. Opening balance                                                                                                                                                                                          | 85.60        | 78.60        |
| b. Add: Amount transferred during the year                                                                                                                                                                  | 10.00        | 7.00         |
| c. Less: Drawdown                                                                                                                                                                                           | 0.00         | 0.00         |
| d. Closing balance                                                                                                                                                                                          | <b>95.60</b> | <b>85.60</b> |
| <b>iii. Closing balance in IFR as a percentage of closing balance of investments [Carrying value less net depreciation (ignoring net appreciation) i.e., the net amount reflected in the balance sheet]</b> | <b>5.49%</b> | <b>6.33%</b> |

**iii) Sale and transfers to/from HTM Category: -**

As per the guidelines in the RBI Master Circular dated 1<sup>st</sup> April, 2023 Bank had shifted the securities on 17<sup>th</sup> May, 2025 which was approved in Investment Committee Meeting dated 12<sup>th</sup> May, 2025 and placed before Board Meeting of 16<sup>th</sup> May, 2025 from HTM to AFS category of book value of Rs. 87.62 crore with a total appreciation of Rs.1.38 crore which was ignored.

**iv) Non-SLR Investment Portfolio:**

**a) Non-performing Non-SLR Investments:** (₹ in crore)

| Sr. No | Particulars                                                 | 2025-26 | 2024-25 |
|--------|-------------------------------------------------------------|---------|---------|
| a)     | Opening Balance                                             | 0.00    | 0.00    |
| b)     | Additions during the year since 1 <sup>st</sup> April, 2025 | 0.00    | 0.00    |
| c)     | Reduction during the year                                   | 0.00    | 0.00    |
| d)     | Closing balance                                             | 0.00    | 0.00    |
| e)     | Total Provision held                                        | 0.00    | 0.00    |





**b) Issuer composition of Non-SLR Investments:**

(₹ in crore)

| Sr. No | Issuer                              | Amount         |                | Extent of Private Placement |                | Extent of 'Below Investment Grade' Securities |                | Extent of 'Unrated' Securities |                | Extent of 'Unlisted' Securities |                |
|--------|-------------------------------------|----------------|----------------|-----------------------------|----------------|-----------------------------------------------|----------------|--------------------------------|----------------|---------------------------------|----------------|
|        |                                     | (3)            | (3)            | (4)                         | (4)            | (5)                                           | (5)            | (6)                            | (6)            | (7)                             | (7)            |
|        |                                     | March 31, 2026 | March 31, 2025 | March 31, 2026              | March 31, 2025 | March 31, 2026                                | March 31, 2025 | March 31, 2026                 | March 31, 2025 | March 31, 2026                  | March 31, 2025 |
| a)     | PSUs                                | 133.27         | 217.98         | 0.00                        | 0.00           | 0.00                                          | 0.00           | 0.00                           | 0.00           | 0.00                            | 0.00           |
| b)     | FIs                                 | 217.76         | 194.60         | 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                  | 342.40         | 119.62         | 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 (LF + Shares + MF)           | 1.00           | 0.00           | 0.00                        | 0.00           | 0.00                                          | 0.00           | 0.00                           | 0.00           | 0.00                            | 0.00           |
| 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           |
|        | <b>Total</b>                        | <b>694.43</b>  | <b>532.20</b>  | <b>0.00</b>                 | <b>0.00</b>    | <b>0.00</b>                                   | <b>0.00</b>    | <b>0.00</b>                    | <b>0.00</b>    | <b>0.00</b>                     | <b>0.00</b>    |



v) Repo transactions (in face value terms & market value terms) 2025-26:

(₹ in crore)

|                                                     | Minimum outstanding during the year |       | Maximum outstanding during the year |        | Daily average outstanding during the year |        | Outstanding as on March 31, 2026 |        |
|-----------------------------------------------------|-------------------------------------|-------|-------------------------------------|--------|-------------------------------------------|--------|----------------------------------|--------|
|                                                     | FV                                  | MV    | FV                                  | MV     | FV                                        | MV     | FV                               | MV     |
| <b>i) Securities sold under Repo</b>                |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 1.00                                | 1.00  | 21.97                               | 21.00  | 0.63                                      | 0.61   | 0.00                             | 0.00   |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| <b>ii) Securities purchased under Reverse Repo</b>  |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 50.51                               | 50.00 | 425.66                              | 448.00 | 37.93                                     | 38.51  | 0.00                             | 0.00   |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| <b>iii) Securities sold under Treps Borrowing</b>   |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 4.00                                | 4.00  | 30.99                               | 31.00  | 0.34                                      | 0.34   | 0.00                             | 0.00   |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| <b>iv) Securities purchased under Treps Lending</b> |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 0.50                                | 0.50  | 704.54                              | 687.00 | 290.79                                    | 286.50 | 486.47                           | 480.00 |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |



## Repo transactions (in Face Value terms and in Book Value Terms\*) 2024-25:

(₹ in crore)

|                                                     | Minimum outstanding during the year |       | Maximum outstanding during the year |        | Daily average outstanding during the year |        | Outstanding as on March 31, 2025 |        |
|-----------------------------------------------------|-------------------------------------|-------|-------------------------------------|--------|-------------------------------------------|--------|----------------------------------|--------|
|                                                     | FV                                  | MV*   | FV                                  | MV*    | FV                                        | MV*    | FV                               | MV*    |
| <b>i) Securities sold under Repo</b>                |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 1.00                                | 1.00  | 45.00                               | 45.00  | 0.82                                      | 0.82   | 0.00                             | 0.00   |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| <b>ii) Securities purchased under Reverse Repo</b>  |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 46.00                               | 48.40 | 530.00                              | 550.60 | 75.50                                     | 77.40  | 0.00                             | 0.00   |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| <b>iii) Securities sold under Treps Borrowing</b>   |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 1.00                                | 0.99  | 80.00                               | 79.99  | 0.43                                      | 0.43   | 0.00                             | 0.00   |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| <b>iv) Securities purchased under Treps Lending</b> |                                     |       |                                     |        |                                           |        |                                  |        |
| a) Government securities                            | 4.00                                | 3.99  | 574.00                              | 573.82 | 241.38                                    | 241.26 | 319.50                           | 319.03 |
| b) Corporate debt securities                        | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |
| c) Any other securities                             | 0.00                                | 0.00  | 0.00                                | 0.00   | 0.00                                      | 0.00   | 0.00                             | 0.00   |

\*Since Market Value is not available we have reported Book value.



**vi) Government Security Lending (GSL) transactions (in market value terms)**

**As at 31.03.2026**

(₹ in crore)

|                                                          | <b>Minimum<br/>Outstanding<br/>during the<br/>year</b> | <b>Maximum<br/>Outstanding<br/>during the<br/>year</b> | <b>Daily average<br/>Outstanding<br/>during the<br/>year</b> | <b>Total volume<br/>of<br/>transactions<br/>during the year</b> | <b>Outstanding<br/>as on March<br/>31, 2026</b> |
|----------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------|
| Securities lent through GSL transactions                 | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |
| Securities borrowed through GSL transactions             | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |
| Securities placed as collateral under GSL transactions   | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |
| Securities received as collateral under GSL Transactions | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |

**As at 31.03.2025**

(₹ in crore)

|                                                          | <b>Minimum<br/>Outstanding<br/>during the<br/>year</b> | <b>Maximum<br/>Outstanding<br/>during the<br/>year</b> | <b>Daily average<br/>Outstanding<br/>during the<br/>year</b> | <b>Total volume<br/>of<br/>transactions<br/>during the year</b> | <b>Outstanding<br/>as on March<br/>31, 2025</b> |
|----------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------|
| Securities lent through GSL transactions                 | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |
| Securities borrowed through GSL transactions             | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |
| Securities placed as collateral under GSL transactions   | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |
| Securities received as collateral under GSL Transactions | 0.00                                                   | 0.00                                                   | 0.00                                                         | 0.00                                                            | 0.00                                            |



#### 4. Asset Quality:

##### i) Classification of advances and provisions held:

(₹ in crore)

|                                                              | Standard                |                | Non-Performing |                |                |                |                |                |                               |                | Total          |                |
|--------------------------------------------------------------|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------|----------------|----------------|----------------|
|                                                              | Total Standard Advances |                | Sub-Standard   |                | Doubtful       |                | Loss           |                | Total Non-Performing Advances |                |                |                |
|                                                              | March 31, 2026          | March 31, 2025 | March 31, 2026 | March 31, 2025 | March 31, 2026 | March 31, 2025 | March 31, 2026 | March 31, 2025 | March 31, 2026                | March 31, 2025 | March 31, 2026 | March 31, 2025 |
| Gross Standard Advances and NPAs                             |                         |                |                |                |                |                |                |                |                               |                |                |                |
| Opening Balance                                              | 3,772.29                | 3,663.95       | 49.85          | 102.28         | 341.62         | 365.63         | 5.86           | 9.23           | 397.33                        | 477.14         | 4,169.62       | 4,141.09       |
| Add: Additions during the year                               |                         |                |                |                |                |                |                |                | 36.53                         | 49.26          |                |                |
| Less: Reductions during the year*                            |                         |                |                |                |                |                |                |                | 158.10                        | 129.07         |                |                |
| Closing balance                                              | 3,811.15                | 3,772.29       | 36.78          | 49.85          | 237.70         | 341.62         | 1.28           | 5.86           | 275.76                        | 397.33         | 4,086.91       | 4,169.62       |
| Reductions in Gross NPAs due to:                             |                         |                |                |                |                |                |                |                |                               |                |                |                |
| i) Upgradation                                               |                         |                |                |                |                |                |                |                | 59.43                         | 109.93         |                |                |
| ii) Recoveries (excluding recoveries from upgraded accounts) |                         |                |                |                |                |                |                |                | 27.32                         | 19.14          |                |                |
| iii) Technical / Prudential / Write-offs                     |                         |                |                |                |                |                |                |                | 71.30                         | 0.00           |                |                |
| iv) Write-offs other than those under (iii) above            |                         |                |                |                |                |                |                |                | 0.05                          | 0.00           |                |                |
| Provisions (excluding Floating Provisions)                   |                         |                |                |                |                |                |                |                |                               |                |                |                |
| Opening balance of provisions held                           | 17.00                   | 17.00          | 49.85          | 102.28         | 341.62         | 365.63         | 5.86           | 9.23           | 397.33                        | 477.14         | 414.33         | 494.14         |
| Add: Fresh provisions made during the year                   |                         |                |                |                |                |                |                |                | 10.00                         | 49.26          |                |                |
| Less: Excess provision reversed/ Write-off loans             |                         |                |                |                |                |                |                |                | 131.57                        | 129.07         |                |                |
| Closing balance of provisions held                           | 35.50                   | 17.00          | 36.78          | 49.85          | 237.70         | 341.62         | 1.28           | 5.86           | 275.76                        | 397.33         | 311.26         | 414.33         |



(₹ in crore)

|                                                             | Standard                      |                   | Non-Performing    |                   |                   |                   |                   |                   |                                     |                   | Total             |                   |
|-------------------------------------------------------------|-------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------------------------|-------------------|-------------------|-------------------|
|                                                             | Total<br>Standard<br>Advances |                   | Sub-<br>Standard  |                   | Doubtful          |                   | Loss              |                   | Total<br>Non-Performing<br>Advances |                   |                   |                   |
|                                                             | March<br>31, 2026             | March<br>31, 2025 | March<br>31, 2026 | March<br>31, 2025 | March<br>31, 2026 | March<br>31, 2025 | March<br>31, 2026 | March<br>31, 2025 | March<br>31, 2026                   | March<br>31, 2025 | March<br>31, 2026 | March<br>31, 2025 |
| <b>Net NPAs</b>                                             |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   |                   |                   |
| <b>Opening Balance</b>                                      |                               |                   | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00                                | 0.00              |                   |                   |
| Add: Fresh additions during the year                        |                               |                   |                   |                   |                   |                   |                   |                   | 0.00                                | 0.00              |                   |                   |
| Less: Reductions during theyear                             |                               |                   |                   |                   |                   |                   |                   |                   | 0.00                                | 0.00              |                   |                   |
| <b>Closing Balance</b>                                      |                               |                   | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00              | 0.00                                | 0.00              | 0.00              | 0.00              |
| <b>Floating Provisions</b>                                  |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   |                   |                   |
| <b>Opening Balance</b>                                      |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | 0.00              | 0.20              |
| Add: Additions during the year                              |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | 0.00              | 0.00              |
| Less: Amount drawn down during the year                     |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | 0.00              | 0.20              |
| <b>Closing Balance</b>                                      |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | 0.00              | 0.00              |
| <b>Technical write-offs and the recoveries made thereon</b> |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   |                   |                   |
| <b>Opening Balance</b>                                      |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | 0.00              | 0.00              |
| Add: Technical/ Prudential written-off accounts             |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | 71.30             | 0.00              |
| Less: Recoveries made during the year                       |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | 0.00              | 0.00              |
| <b>Closing Balance</b>                                      |                               |                   |                   |                   |                   |                   |                   |                   |                                     |                   | <b>71.30</b>      | <b>0.00</b>       |

| Ratio ( In Percentage)      | F.Y. 2025-26 | F.Y. 2024-25 |
|-----------------------------|--------------|--------------|
| Gross NPA to Gross Advances | 6.75%        | 9.53%        |
| Net NPA to Net Advances     | 0.00%        | 0.00%        |
| Provision Coverage Ratio    | 100.00%      | 100.00%      |





ii) Sector-wise Advances and Gross NPAs:

(₹ in crore)

| Sr. No. | Sector                                                            | As on 31-03-2026            |               |                                                               | As on 31-03-2025            |               |                                                               |
|---------|-------------------------------------------------------------------|-----------------------------|---------------|---------------------------------------------------------------|-----------------------------|---------------|---------------------------------------------------------------|
|         |                                                                   | Out-standing Total Advances | Gross NPAs    | Percentage of Gross NPAs to Total Advances in that sector (%) | Out-standing Total Advances | Gross NPAs    | Percentage of Gross NPAs to Total Advances in that sector (%) |
| i)      | <b>Priority Sector</b>                                            |                             |               |                                                               |                             |               |                                                               |
| a)      | Agriculture and allied activities                                 | 16.14                       | 10.07         | 62.38                                                         | 24.13                       | 19.21         | 79.61                                                         |
| b)      | Advances to industries sector eligible as priority sector lending | 712.04                      | 65.76         | 9.24                                                          | 770.62                      | 75.00         | 9.73                                                          |
| c)      | Services                                                          | 483.36                      | 48.53         | 10.04                                                         | 456.82                      | 83.91         | 18.37                                                         |
| d)      | Personal loans                                                    | 878.01                      | 26.02         | 2.96                                                          | 724.53                      | 16.96         | 2.34                                                          |
|         | <b>Subtotal (i)</b>                                               | <b>2,089.55</b>             | <b>150.38</b> | <b>7.20</b>                                                   | <b>1,976.10</b>             | <b>195.08</b> | <b>9.87</b>                                                   |
| ii)     | <b>Non-priority Sector</b>                                        |                             |               |                                                               |                             |               |                                                               |
| a)      | Agriculture and allied activities                                 | 0.03                        | 0.00          | 0.00                                                          | 0.02                        | 0.00          | 0.00                                                          |
| b)      | Industry                                                          | 41.71                       | 0.49          | 1.17                                                          | 70.85                       | 2.66          | 3.76                                                          |
| c)      | Services                                                          | 50.25                       | 1.21          | 2.41                                                          | 44.90                       | 6.00          | 13.36                                                         |
| d)      | Personal loans                                                    |                             |               |                                                               |                             |               |                                                               |
|         | 1) Real Estate                                                    | 417.85                      | 30.66         | 7.34                                                          | 92.39                       | 30.87         | 33.41                                                         |
|         | 2) Others                                                         | 1,487.52                    | 93.02         | 6.25                                                          | 1,985.36                    | 162.72        | 8.20                                                          |
|         | <b>Sub-total (ii)</b>                                             | <b>1,997.36</b>             | <b>125.38</b> | <b>6.28</b>                                                   | <b>2,193.52</b>             | <b>202.25</b> | <b>9.22</b>                                                   |
|         | <b>Total (i + ii)</b>                                             | <b>4,086.91</b>             | <b>275.76</b> | <b>6.75</b>                                                   | <b>4,169.62</b>             | <b>397.33</b> | <b>9.53</b>                                                   |

iii) **Overseas Assets, NPAs and revenue:** Bank does not have overseas assets, NPA and Revenue during previous year and current year.



iv) Details of accounts subjected to restructuring: (Other than Covid-19 Restructuring)

(₹ in crore)

|                     |                     | Agriculture and allied activities |                | Corporates (excluding MSME) |                | Micro, Small and Medium Enterprises (MSME) |                | Retail (excluding agriculture and MSME) |                | Total          |                |
|---------------------|---------------------|-----------------------------------|----------------|-----------------------------|----------------|--------------------------------------------|----------------|-----------------------------------------|----------------|----------------|----------------|
|                     |                     | March 31, 2026                    | March 31, 2025 | March 31, 2026              | March 31, 2025 | March 31, 2026                             | March 31, 2025 | March 31, 2026                          | March 31, 2025 | March 31, 2026 | March 31, 2025 |
| <b>Standard</b>     | Number of borrowers | -                                 | -              | -                           | -              | 1.00                                       | -              | -                                       | -              | 1.00           | -              |
|                     | Gross Amount        | -                                 | -              | -                           | -              | 4.58                                       | -              | -                                       | -              | 4.58           | -              |
|                     | Provision held      | -                                 | -              | -                           | -              | 0.19                                       | -              | -                                       | -              | 0.19           | -              |
| <b>Sub-Standard</b> | Number of borrowers | -                                 | -              | -                           | -              | -                                          | -              | -                                       | -              | -              | -              |
|                     | Gross Amount        | -                                 | -              | -                           | -              | -                                          | -              | -                                       | -              | -              | -              |
|                     | Provision held      | -                                 | -              | -                           | -              | -                                          | -              | -                                       | -              | -              | -              |
| <b>Doubtful</b>     | Number of borrowers | -                                 | -              | -                           | -              | -                                          | -              | -                                       | -              | -              | -              |
|                     | Gross Amount        | -                                 | -              | -                           | -              | -                                          | -              | -                                       | -              | -              | -              |
|                     | Provision held      | -                                 | -              | -                           | -              | -                                          | -              | -                                       | -              | -              | -              |
| <b>Total</b>        | Number of borrowers | -                                 | -              | -                           | -              | 1.00                                       | -              | -                                       | -              | 1.00           | -              |
|                     | Gross Amount        | -                                 | -              | -                           | -              | 4.58                                       | -              | -                                       | -              | 4.58           | -              |
|                     | Provision held      | -                                 | -              | -                           | -              | 0.19                                       | -              | -                                       | -              | 0.19           | -              |



**v) Divergence in asset classification and provisioning: -**

| Sr. No. | Particulars                                                                                                                       | Amount in crore |
|---------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 1.      | Gross NPAs as on March 31, 2025 as reported by the bank                                                                           | 397.33          |
| 2.      | Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India                                                              | 397.33          |
| 3.      | Divergence in Gross NPAs (2-1)                                                                                                    | Nil             |
| 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)                                                                                                      | Nil             |
| 7.      | Provisions for NPAs as on March 31, 2025 as reported by the bank                                                                  | 397.33          |
| 8.      | Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India                                                     | 397.33          |
| 9.      | Divergence in provisioning (8-7)                                                                                                  | Nil             |
| 10.     | Reported Profit before Provisions and Contingencies for the year ended March 31, 2025                                             | 144.20          |
| 11.     | Reported Net Profit after Tax (PAT) for the year ended March 31, 2025                                                             | 115.62          |
| 12.     | Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning | 115.62          |

**vi) Disclosure of transfer of loan exposure: NIL**

**vii) Non – Fund Based Credit Facilities**

A bank shall disclose the details of NFB credit facilities in the format given below.

(₹ in crore)

|     | Particulars                                     | As at March 31, 2026 | As at March 31, 2026 | As at March 31, 2025 | As at March 31, 2025 |
|-----|-------------------------------------------------|----------------------|----------------------|----------------------|----------------------|
|     |                                                 | Secured* Portion     | Unsecured Portion    | Secured* Portion     | Unsecured Portion    |
| I   | Outstanding Guarantees                          |                      |                      |                      |                      |
|     | i) In India                                     | 75.83                | 0.05                 | 73.74                | 0.10                 |
|     | ii) Outside India                               | NIL                  | NIL                  | NIL                  | NIL                  |
| II  | Acceptances, Endorsements and other Obligations | NA                   | NA                   | NA                   | NA                   |
| III | Other NFB Credit facilities                     | 1.62                 | NA                   | 1.90                 | NA                   |

**\*Secured portion includes FD Margins and Collateral property.**



**viii) Fraud accounts:**

| Particulars                                                                                         | March 31, 2026 | March 31, 2025 |
|-----------------------------------------------------------------------------------------------------|----------------|----------------|
| Number of frauds reported in FMR returns to RBI during the Year                                     | 4              | 4              |
| Amount involved in fraud (Rs. in crore)                                                             | 0.2784         | 6.21           |
| Amount of provision made for such frauds (Rs.in crore)                                              | *0.1439        | 6.21           |
| Amount of Unamortised provision debited from other reserves as at the end of the year.(Rs.in crore) | -              | -              |

\*Provision made 100% net off of recovery.

**ix) Disclosures related to Project Finance**

| Sr. No. | Item Description                                                                                                                                                                                | Oct 25 to Dec 25   |                                | Jan 26 to Mar 26   |                                |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------|--------------------|--------------------------------|
|         |                                                                                                                                                                                                 | Number of accounts | Total outstanding (in ₹ crore) | Number of accounts | Total outstanding (in ₹ crore) |
| 1       | Projects under implementation accounts at the beginning of the quarter.                                                                                                                         | 22                 | 62.29                          | 25                 | 73.53                          |
| 2       | Projects under implementation accounts sanctioned during the quarter.                                                                                                                           | 3                  | 1.67                           | 2                  | 0.59                           |
| 3       | Projects under implementation accounts where DCCO has been achieved during the quarter                                                                                                          | -                  | -                              | 5                  | 12.24                          |
| 4       | Projects under implementation accounts at the end of the quarter. (1+2-3)                                                                                                                       | 25                 | 63.96                          | 22                 | 61.88                          |
| 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.                                               | 8                  | 25.29                          | 9                  | 31.15                          |
| 5.1     | Out of '5' – accounts in respect of which Resolution plan has been implemented.                                                                                                                 | -                  | -                              | -                  | -                              |
| 5.2     | Out of '5' – accounts in respect of which Resolution plan is under implementation.                                                                                                              | 7                  | 23.29                          | 8                  | 29.15                          |
| 5.3     | Out of '5' – accounts in respect of which Resolution plan has failed.                                                                                                                           | 1                  | 2.00                           | 1                  | 2.00                           |
| 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. | 7                  | 23.29                          | 8                  | 29.15                          |



| Sr. No. | Particulars                                                                                                                                           | Oct 25 to Dec 25   |                                | Jan 26 to Mar 26   |                                |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------|--------------------|--------------------------------|
|         |                                                                                                                                                       | Number of accounts | Total outstanding (in ₹ crore) | Number of accounts | Total outstanding (in ₹ crore) |
| 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              | -                  | -                              | -                  | -                              |
| 7.1     | Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously                                                      | -                  | -                              | -                  | -                              |
| 7.2     | Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously                                                                        | -                  | -                              | -                  | -                              |
| 8       | Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked. | -                  | -                              | -                  | -                              |
| 8.1     | Out of '8' – accounts in respect of which Resolution plan has been implemented.                                                                       | -                  | -                              | -                  | -                              |
| 8.2     | Out of '8' – accounts in respect of which Resolution plan is under implementation.                                                                    | -                  | -                              | -                  | -                              |
| 8.3     | Out of '8' – accounts in respect of which Resolution plan has failed.                                                                                 | -                  | -                              | -                  | -                              |

**x) Disclosure under Resolution Framework for COVID-19-related Stress:**

**i) For the half year ended 31<sup>st</sup> March, 2026**

(₹ in crore)

| Type of borrower                 | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e. September 30, 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 the end of this half-year i.e. March 31, 2026 |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personal Loans                   | 83.32                                                                                                                                                                      | 7.41                                                              | 0.00                                           | 11.25                                                    | 72.07                                                                                                                                                      |
| Corporate persons of which MSMEs | 47.34                                                                                                                                                                      | 9.95                                                              | 0.00                                           | 2.09                                                     | 45.25                                                                                                                                                      |
| Others                           | 69.50                                                                                                                                                                      | 8.90                                                              | 0.00                                           | 7.71                                                     | 61.79                                                                                                                                                      |
| <b>Total</b>                     | <b>200.16</b>                                                                                                                                                              | <b>26.26</b>                                                      | <b>0.00</b>                                    | <b>21.05</b>                                             | <b>179.11</b>                                                                                                                                              |



ii) For the half year ended 30<sup>th</sup> September, 2025

(₹ in crore)

| Type of borrower                 | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e. March 31, 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 the end of this half-year i.e. September 30, 2025 |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personal Loans                   | 92.28                                                                                                                                                                  | 18.47                                                             | 0.00                                            | 8.96                                                      | 83.32                                                                                                                                                          |
| Corporate persons of which MSMEs | 51.08                                                                                                                                                                  | 9.95                                                              | 0.00                                            | 3.74                                                      | 47.34                                                                                                                                                          |
| Others                           | 80.25                                                                                                                                                                  | 20.04                                                             | 0.00                                            | 10.75                                                     | 69.50                                                                                                                                                          |
| <b>Total</b>                     | <b>223.61</b>                                                                                                                                                          | <b>48.46</b>                                                      | <b>0.00</b>                                     | <b>23.45</b>                                              | <b>200.16</b>                                                                                                                                                  |

i) For the half year ended 31<sup>st</sup> March, 2025

(₹ in crore)

| Type of borrower                 | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e. September 30, 2024 (A) | Of (A), aggregate debt that slipped into NPA during the half year | Of (A) amount written off during the half- year | Of (A) amount paid by the borrowers during the half- year | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year i.e. March 31, 2025 |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personal Loans                   | 102.07                                                                                                                                                                     | 8.04                                                              | 0.00                                            | 9.79                                                      | 92.28                                                                                                                                                      |
| Corporate persons of which MSMEs | 55.51                                                                                                                                                                      | 26.67                                                             | 0.00                                            | 4.43                                                      | 51.08                                                                                                                                                      |
| Others                           | 92.73                                                                                                                                                                      | 17.24                                                             | 0.00                                            | 12.48                                                     | 80.25                                                                                                                                                      |
| <b>Total</b>                     | <b>250.31</b>                                                                                                                                                              | <b>51.95</b>                                                      | <b>0.00</b>                                     | <b>26.70</b>                                              | <b>223.61</b>                                                                                                                                              |





ii) For the half year ended 30<sup>th</sup> September 2024

(₹ in crore)

| Type of borrower                 | Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year i.e. March 31,2024 (A) | Of (A), aggregate debt that slipped into NPA during the half year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half- year | Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of this half-year i.e. September 30,2024 |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personal Loans                   | 112.03                                                                                                                                                               | 17.55                                                             | 0.00                                           | 9.96                                                      | 102.07                                                                                                                                                       |
| Corporate persons of which MSMEs | 56.33                                                                                                                                                                | 12.28                                                             | 0.00                                           | 0.82                                                      | 55.51                                                                                                                                                        |
| Others                           | 101.45                                                                                                                                                               | 21.04                                                             | 0.00                                           | 8.72                                                      | 92.73                                                                                                                                                        |
| <b>Total</b>                     | <b>269.81</b>                                                                                                                                                        | <b>50.87</b>                                                      | <b>0.00</b>                                    | <b>19.50</b>                                              | <b>250.31</b>                                                                                                                                                |

5. Exposures:

i) Exposure to real estate sector :

(₹ in crore)

| Category                                                                                                                                                                                                                                                                                                                                                  | March 31, 2026  | March 31, 2025  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|
| <b>(i) Direct exposure</b>                                                                                                                                                                                                                                                                                                                                |                 |                 |
| a) Residential Mortgages                                                                                                                                                                                                                                                                                                                                  | 1,111.61        | 995.34          |
| (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 and Exposure would also include non-fund based (NFB) limits.)                                                                                      |                 |                 |
| (of which Housing loans eligible for inclusion in priority sector advances)                                                                                                                                                                                                                                                                               | 696.33          | 494.33          |
| b) Commercial Real Estate                                                                                                                                                                                                                                                                                                                                 | 244.51          | 313.17          |
| (Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.) |                 |                 |
| c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –                                                                                                                                                                                                                                                                      | -               | -               |
| i. Residential                                                                                                                                                                                                                                                                                                                                            |                 |                 |
| ii. Commercial Real Estate                                                                                                                                                                                                                                                                                                                                |                 |                 |
| <b>(ii) Indirect Exposure</b>                                                                                                                                                                                                                                                                                                                             | -               | -               |
| Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies                                                                                                                                                                                                                                                            |                 |                 |
| <b>Total Exposure to Real Estate Sector</b>                                                                                                                                                                                                                                                                                                               | <b>1,356.12</b> | <b>1,308.51</b> |



**ii) Exposure to Capital Market:** Bank does not have any exposure in current as well as in previous year.

**iii) Risk category wise country exposure:**

Based on the current exposure, the threshold limits of 1% of the total assets of the bank as at 31.03.26 have not been crossed, to necessitate a provision as per the RBI provisioning norms on Country Risk Exposure.

**iv) Unsecured Advances:**

(₹ in crore)

| Particulars                                                                                                                                    | March 31, 2026 | March 31, 2025 |
|------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|
| Total unsecured advances of the bank                                                                                                           | 179.60         | 237.05         |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | 0.00           | 0.00           |
| Estimated value of such intangible securities                                                                                                  | 0.00           | 0.00           |

**v) Factoring exposures:**

No factoring exposure of the Bank as on 31.03.2026.

**vi) Unhedged foreign currency exposure- NIL during the year**



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

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

| Particulars                                                           | Loan outstanding |                     | Average ticket size<br>₹ crore) | Average LTV ratio | Gross NPA (%) |
|-----------------------------------------------------------------------|------------------|---------------------|---------------------------------|-------------------|---------------|
|                                                                       | ₹ crore)         | As % of Total Loans |                                 |                   |               |
| <b>1. Opening balance of the FY</b><br>(a)+(b)                        | <b>113.24</b>    | <b>2.92</b>         | <b>0.015</b>                    |                   | <b>0.07</b>   |
| (a) Consumption loans                                                 | 113.24           | 2.92                | 0.015                           |                   | 0.07          |
| of which bullet repayment loans                                       | 82.47            | 2.12                | 0.011                           |                   | 0.07          |
| (b) Income generating loans                                           | 0                | 0                   | 0.00                            |                   | 0.00          |
| <b>2. New loans sanctioned and disbursed during the FY</b><br>(c)+(d) | 221.53           | 5.70                | 0.02                            |                   | NA            |
| (c) Consumption loans                                                 | 201.55           | 5.19                | 0.019                           |                   | NA            |
| of which bullet repayment loans                                       | 110.66           | 2.85                | 0.012                           |                   |               |
| (d) Income generating loans                                           | 19.98            | 0.51                | 0.049                           |                   | NA            |
| <b>3. Renewals sanctioned and disbursed during the FY</b>             | 9.81             | 0.25                | 0.013                           |                   | NA            |
| <b>4. Top-up loans sanctioned and disbursed during the FY</b>         | 1.22             | 0.03                | 0.035                           |                   | NA            |
| <b>5. Loans repaid during the FY</b><br>(e)+(f)                       | 156.21           | 4.03                | 0.014                           | NA                | NA            |
| (e) Consumption loans                                                 | 151.20           | 3.90                | 0.014                           | NA                | NA            |
| of which bullet repayment loans                                       | 111.35           | 2.87                | 0.012                           | NA                | NA            |
| (f) Income generating loans                                           | 5.01             | 0.13                | 0.024                           | NA                | NA            |
| <b>6. Non-Performing Loans recovered during the FY</b><br>(g) + (h)   | 0.0035           | -                   | 0.004                           | NA                | NA            |
| (g) Consumption loans                                                 | 0.0035           | -                   | 0.004                           | NA                | NA            |
| of which bullet repayment loans                                       | 0.0035           | -                   | 0.004                           | NA                | NA            |
| (h) Income generating loans                                           | 0.0000           | -                   | 0.000                           | NA                | NA            |
| <b>7. Loans written off during the FY</b><br>(i) + (j)                | -                | -                   | 0.020                           | NA                | NA            |
| (i) Consumption loans                                                 | -                | -                   | 0.020                           | NA                | NA            |
| of which bullet repayment loans                                       | -                | -                   | 0.020                           | NA                | NA            |
| (j) Income generating loans                                           | -                | -                   | 0.000                           | NA                | NA            |
| <b>8. Closing balance at the end of FY</b><br>(k) + (l)               | <b>178.55</b>    | <b>4.60</b>         | <b>0.022</b>                    | <b>62.77</b>      | <b>0.00</b>   |
| (k) Consumption loans                                                 | 160.01           | 4.12                | 0.021                           |                   | 0.00          |
| of which bullet repayment loans                                       | 81.07            | 2.09                | 0.013                           |                   | 0.00          |
| (l) Income generating loans                                           | 18.54            | 0.48                | 0.055                           |                   | 0.00          |



#### b) Details of Gold and Silver Collateral and Auctions

| Sr. No. | Particulars                                                                         | Total Weights of Ornaments |
|---------|-------------------------------------------------------------------------------------|----------------------------|
| a)      | Unclaimed gold or silver collateral at the end of the financial year (in grams)     | 385.70                     |
| b)      | Number of loan accounts in which auctions were Conducted                            | NIL                        |
| c)      | Total outstanding in loan accounts mentioned in (b)                                 | NIL                        |
| d)      | Gold or silver collateral acquired during the FY due to default of loans (in grams) | 76.70                      |
| e)      | Gold or silver collateral auctioned during the FY (in grams)                        | NIL                        |
| f)      | Recovery made through auctions during the FY (₹ in crore)                           | NIL                        |
| g)      | Recovery percentage:                                                                | NIL                        |
| h)      | as % of value of gold or silver collateral                                          | NIL                        |
| i)      | as % of outstanding loan                                                            | NIL                        |

#### viii) Exposures to Related Parties

(₹ in crore)

| Sr. No. | Particulars                                                                                                                          | 31.03.2026 | 31.03.2025 |
|---------|--------------------------------------------------------------------------------------------------------------------------------------|------------|------------|
|         | <b>A. Loans to Related Parties</b>                                                                                                   |            |            |
| 1       | Aggregate value of loans sanctioned to related parties during the year.                                                              |            |            |
| 2       | Aggregate value of outstanding loans to related parties as on 31 <sup>st</sup> March                                                 |            |            |
| 3       | Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31 <sup>st</sup> March (in %) |            |            |
| 4       | Aggregate value of outstanding loans to related parties which are categorized as:                                                    |            |            |
|         | (i) Special Mention Accounts as on 31 <sup>st</sup> March                                                                            |            |            |
|         | (ii) Non-Performing Assets as on 31 <sup>st</sup> March                                                                              |            |            |
| 5       | Amount of provisions held in respect of loans to related parties as on 31 <sup>st</sup> March                                        |            |            |
|         | <b>B. Contracts and Arrangements involving Related Parties</b>                                                                       |            |            |
| 1       | Aggregate value of contracts and arrangements awarded to related parties during the year                                             |            |            |
| 2       | Aggregate value of outstanding contracts and arrangements involving related parties as on 31 <sup>st</sup> March                     |            |            |



## 6. Concentration of deposits, advances, exposures and NPAs:

### i) Concentration of Deposits:

| Particulars                                                                       | March 31, 2026 | March 31, 2025 |
|-----------------------------------------------------------------------------------|----------------|----------------|
| Total deposits of the twenty largest depositors (₹ in crore)                      | 585.20         | 612.81         |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 6.47%          | 7.27%          |

### ii) Concentration of Advances:

| Particulars                                                                      | March 31, 2026 | March 31, 2025 |
|----------------------------------------------------------------------------------|----------------|----------------|
| Total advances to the twenty largest borrowers (₹ in crore)                      | 523.41         | 540.59         |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 12.81%         | 12.97%         |

### iii) Concentration of Exposures:

| Particulars                                                                                                                  | March 31, 2026 | March 31, 2025 |
|------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|
| Total exposure to the twenty largest borrowers/customers (₹ in crore)                                                        | 673.93         | 645.21         |
| Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers / customers | 13.73%         | 11.17%         |

### iv) Concentration of NPAs:

| Particulars                                                                    | March 31, 2026 | March 31, 2025 |
|--------------------------------------------------------------------------------|----------------|----------------|
| Total Exposure to the top twenty NPA accounts (₹ in crore)                     | 129.89         | 193.38         |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs | 39.74%         | 48.67%         |



7. **Derivatives** : Bank does not have transaction in derivatives in the current and previous financial years.

i) **Forward rate agreement / Interest rate swap**

(₹ in crore)

| Particulars                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | March 31, 2026 | March 31, 2025 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|
| i) The notional principal of swap agreements<br>ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements<br>iii) Collateral required by the bank upon entering into swaps<br>iv) Concentration of credit risk arising from the swaps (for example, exposures to particular industries, or swaps with highly geared companies.)<br>v) The fair value of the swap book<br>Since the FRA / IRS swaps are NIL, the linkage of the swaps to specific assets, liabilities, or commitments and the estimated fair value amount that the bank would receive or pay to terminate the swap agreements as on the balance sheet date are not applicable and hence not stated. There being no FRA / IRS the question of marking a trading swap to fair value is not applicable and hence not done and stated. | NIL            | NIL            |

Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps being NIL and Not applicable are hence not stated.

ii) **Exchange traded interest rate derivatives**

(₹ in crore)

| Sr.No. | Particulars                                                                                                                       | March 31, 2026 | March 31, 2025 |
|--------|-----------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|
| i)     | Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)               | NIL            | NIL            |
| ii)    | Notional principal amount of exchange traded interest rate derivatives outstanding as on 31 <sup>st</sup> March (instrument wise) | NIL            | NIL            |
| iii)   | Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)   | NIL            | NIL            |
| iv)    | Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective' (instrument wise)        | NIL            | NIL            |

**Note: The Bank has hedged its FCNR (B) portfolio by booking forward contracts of equivalent currency. The deposits forward contract are valued at 31st March, 2026 as per FEDAI closing rate.**





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

As required under RBI circular DBOD no. DEAF.Cell.BC.101/30.01.002/2013-14 dated 21<sup>st</sup> March, 2014; the Bank has transferred funds to DEAF that are held more than 10 Years as at 31.03.2026 with RBI. The movement of the DEAF a/c is as follows: (₹ in crore)

| Particulars                                             | March 31, 2026 | March 31, 2025 |
|---------------------------------------------------------|----------------|----------------|
| Opening Balance of amounts transferred to DEAF          | 15.73          | 16.51          |
| Add: Amounts transferred to DEAF during the year        | 0.32           | 0.44           |
| Less: Amounts reimbursed by DEAF towards claims*        | 0.59           | 1.22           |
| <b>Closing Balance of amounts transferred to DEAF**</b> | <b>15.46</b>   | <b>15.73</b>   |

\*Does not include an amount of Rs.0.03 crore (P.Y Rs.0.02 crore) that has already been paid by the Bank to the eligible depositors, claim for which has been lodged with the RBI and reimbursement of which is expected.

\*\*Balance of amount transfer to DEAF fund are included under schedule 15 “Contingent Liabilities/Assets”

## 9. Disclosure of Complaints:

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

| Sr.No. | Particulars                                                                                                     | March 31, 2026 | March 31, 2025 |
|--------|-----------------------------------------------------------------------------------------------------------------|----------------|----------------|
|        | Complaints received by the bank from its customers                                                              |                |                |
| 1      | Number of complaints pending at beginning of the year                                                           | 5              | 7              |
| 2      | Number of complaints received during the year                                                                   | 304            | 222            |
| 3      | Number of complaints disposed during the year                                                                   | 302            | 224            |
| 3.1    | Of which, number of complaints rejected by the bank                                                             | 0              | 0              |
| 4      | Number of complaints pending at the end of the year                                                             | 7              | 5              |
|        | Maintainable complaints received by the bank from Office of Ombudsman                                           |                |                |
| 5      | Number of maintainable complaints received by the bank from Office of Ombudsman                                 | 39             | 52             |
| 5.1    | Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman                                | 35             | 48             |
| 5.2    | Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman | 4              | 1              |
| 5.3    | Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank             | -              | -              |
| 6      | Number of Awards unimplemented within the stipulated time (other than those appealed)                           | -              | -              |

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



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

| Grounds of complaints,<br>(i.e. complaints relating to)                                               | Number of complaints<br>pending at the beginning<br>of the year | Number of<br>complaints received<br>during the year | %increase/(decrease) in the<br>number of complaints received<br>over the Previous year | Number of complaints<br>pending at the<br>end of the year | Of 5, number of<br>complaints pending<br>beyond 30 days |
|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------|
| 1                                                                                                     | 2                                                               | 3                                                   | 4                                                                                      | 5                                                         | 6                                                       |
| <b>F.Y. 2025-26</b>                                                                                   |                                                                 |                                                     |                                                                                        |                                                           |                                                         |
| <b>Ground-1</b><br>Internet/Mobile/<br>Electronic banking                                             | 1                                                               | 121                                                 | 132.69%                                                                                | 2                                                         | -                                                       |
| <b>Ground-2</b><br>Loans and advances                                                                 | -                                                               | 50                                                  | (25.37%)                                                                               | 2                                                         | -                                                       |
| <b>Ground-3</b><br>Account opening/difficulty<br>in operation of accounts                             | -                                                               | 33                                                  | (19.51%)                                                                               | -                                                         | -                                                       |
| <b>Ground-4</b><br>ATM/Debit card                                                                     | 2                                                               | 15                                                  | 275.00%                                                                                | -                                                         | -                                                       |
| <b>Ground-5</b><br>Levy of charges without<br>prior notice / excessive<br>charges/foreclosure charges | -                                                               | 2                                                   | (83.33%)                                                                               | -                                                         | -                                                       |
| Others                                                                                                | 2                                                               | 83                                                  | 80.43%                                                                                 | 3                                                         | -                                                       |
| <b>Total</b>                                                                                          | <b>5</b>                                                        | <b>304</b>                                          | <b>36.94%</b>                                                                          | <b>7</b>                                                  | <b>-</b>                                                |
| <b>F.Y. 2024-25</b>                                                                                   |                                                                 |                                                     |                                                                                        |                                                           |                                                         |
| <b>Ground-1</b><br>Loans and advances                                                                 | 4                                                               | 67                                                  | (29.03%)                                                                               | -                                                         | -                                                       |
| <b>Ground-2</b><br>Internet/Mobile/<br>Electronic banking                                             | -                                                               | 52                                                  | (77.78%)                                                                               | 1                                                         | 1                                                       |
| <b>Ground-3</b><br>Account opening/difficulty<br>in operation of accounts                             | -                                                               | 41                                                  | 100%                                                                                   | -                                                         | -                                                       |
| <b>Ground-4</b><br>Levy of charges without<br>prior notice/excessive charges/<br>foreclosure charges  | -                                                               | 12                                                  | 100%                                                                                   | -                                                         | -                                                       |
| <b>Ground-5</b><br>ATM/Debit card                                                                     | -                                                               | 4                                                   | (53.57%)                                                                               | 2                                                         | 2                                                       |
| Others                                                                                                | 3                                                               | 46                                                  | 13.18%                                                                                 | 2                                                         | 2                                                       |
| <b>Total</b>                                                                                          | <b>7</b>                                                        | <b>222</b>                                          | <b>(21.00%)</b>                                                                        | <b>5</b>                                                  | <b>5</b>                                                |



###### 10. Disclosure of Penalties Imposed by Reserve Bank of India:

(₹ in crore)

| Sr. No. | Particulars                                                                                                                                                       | 2025-26 | 2024-25 |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 1       | RBI Penalty for contravention of section 20 read with section 56 of BR Act and RBI directions on “Exposure Norms and Statutory/other Restriction” for FY 2021-22. | 0.00    | 0.62    |

###### 11 Other Disclosures:

###### i) Business ratios:

| Sr.No. | Particulars                                                 | March 31, 2026 | March 31, 2025 |
|--------|-------------------------------------------------------------|----------------|----------------|
| i)     | Interest Income as a percentage to Working Funds            | 7.08%          | 7.12%          |
| ii)    | Non-interest income as a percentage to Working Funds        | 0.28%          | 0.28%          |
| iii)   | Cost of Deposits                                            | 5.69%          | 5.74%          |
| iv)    | Net Interest Margin                                         | 2.85%          | 3.02%          |
| v)     | Operating Profit as a percentage to Working Funds           | 1.36%          | 1.36%          |
| vi)    | Return on Assets                                            | 1.06%          | 1.09%          |
| vii)   | Business (deposits plus advances) per employee (₹ in crore) | 18.48          | 18.32          |
| viii)  | Profit per employee (₹ in crore)                            | 0.17           | 0.17           |

###### ii) Bancassurance Business:

(₹ in crore)

| Sr.No. | Particulars                 | March 31, 2026 | March 31, 2025 |
|--------|-----------------------------|----------------|----------------|
| 1      | Life Insurance Policies     | 1.78           | 0.84           |
| 2      | Non-Life Insurance Policies | 0.30           | 0.25           |
| 3      | NPS                         | 0.000          | (0.001)        |
| 4      | PMJJBY                      | 0.003          | 0.003          |
| 5      | PMSBY                       | 0.004          | 0.004          |

###### iii) Marketing and distribution:

Bank has undertaken Marketing and distribution for Mutual Funds and earned commission of Rs. 12.21 lakh (PY Rs. 11.24 lakh)

###### iv) Disclosure regarding priority sector lending certificates (PSLCs):

The amount of PSLCs purchased:

(₹ in crore)

| Category                          | March 31, 2026 | March 31, 2025 |
|-----------------------------------|----------------|----------------|
| PSLC – General                    | 1,550          | 2,100          |
| PSLC – Small and Marginal Farmers | -              | -              |
| PSLC - Micro Enterprises          | -              | -              |
| <b>Total</b>                      | <b>1,550</b>   | <b>2,100</b>   |



**v) Provisions and Contingencies:**

(₹ in crore)

| <b>Provision debited to Profit and Loss Account</b>      | <b>March 31, 2026</b> | <b>March 31, 2025</b> |
|----------------------------------------------------------|-----------------------|-----------------------|
| Provisions for NPI                                       | -                     | -                     |
| Provision towards NPA                                    | 0.00                  | 0.00                  |
| Provision towards Income tax                             | 23.20                 | 32.25                 |
| <b>Other Provisions and Contingencies (with details)</b> |                       |                       |
| Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961  | 3.15                  | 3.10                  |
| Provision (Reversal) for Restructured Accounts           | (11.00)               | 0.00                  |
| Deferred Tax Liability (Assets)                          | 9.50                  | (2.88)                |
| Provision of others                                      | 5.54                  | 0.31                  |
| Provision (Reversal) & Contingencies (Fraud)             | 0.14                  | 0.00                  |
| Provision (Reversal) for Investment Depreciation Reserve | 31.98                 | (4.20)                |
| Provision for Ex-gratia to staff                         | 0.00                  | 0.00                  |
| Provision for Standard Assets                            | 18.50                 | 0.00                  |
| <b>Total</b>                                             | <b>81.01</b>          | <b>28.58</b>          |

**vi) Payment of DICGC Insurance Premium:**

Deposit insurance premium paid to DICGC within the prescribed timelines.

**vii) Disclosure of facilities granted to directors and their relatives:**

(₹ in crore)

| <b>Sr. No.</b> | <b>Particulars</b>                       | <b>March 31, 2026</b> | <b>March 31, 2025</b> |
|----------------|------------------------------------------|-----------------------|-----------------------|
| 1)             | <b>Fund Based</b>                        |                       |                       |
|                | Outstanding at the beginning of the year | 3.50                  | 4.17                  |
|                | Additions during the year                | 1.06                  | 0.41                  |
|                | Repayment during the year                | 1.99                  | 1.08                  |
|                | Outstanding at the end of the year       | 2.57                  | 3.50                  |
| 2)             | <b>Non-Fund Based</b>                    | 0.22                  | 0.22                  |

12. During the year the Bank has transferred an amount of Rs. NIL (P.Y Rs. NIL) being profit on sale of Investment held in HTM category, to IFR through appropriation.

13. Miscellaneous Income include Income from Forex Business Rs. 0.65 crore (P.Y Rs. 0.61 crore). Notional gain on the revaluation of FCNR (USD) is Rs. 0.32 crore (P.Y Notional Loss Rs. 0.12 crore).

**14. Foreign currency Assets and Liabilities:**

(Rs. in crore)

| <b>Particulars</b>              | <b>March 31, 2026</b> | <b>March 31, 2025</b> |
|---------------------------------|-----------------------|-----------------------|
| A) Foreign Currency Assets      | 1.14                  | 3.99                  |
| B) Foreign Currency Liabilities | 15.77                 | 25.43                 |



## 15. Capital Charge on Market risk:

### Market risk in trading book - Standardized Modified Duration Approach:

**Qualitative Disclosures:** The general qualitative disclosure requirement for market risk:

**Strategies and Processes:** Investment Policy which includes Market Risk Management is in line with the RBI regulations vide circular UBD.BPD.(PCB). Cir. No. 42/09.11.600/2009-10 dated February 8, 2010 and business requirements.

The overall objective of market risk management is to enhance profitability by improving the bank's competitive advantage and mitigate loss from all types of market risk loss events.

### Scope and Nature of Risk Reporting / Measurement Systems:

The Bank has regulatory / internal limits for various Instruments in place. Various exposure limits for market risk management such as Overnight limit, Aggregate Gap limit & Investment limit etc. are in place.

The portfolio covered by Standardized Modified Duration Approach for computation of Capital charge for Market Risk includes investment portfolio held under AFS, HFT and Forex Open positions.

## Quantitative Disclosures:

### Amount of Capital Required

(₹ in crore)

| Particulars           | 31.03.2026 | 31.03.2025 |
|-----------------------|------------|------------|
| Interest rate risk    | 106.41     | 58.56      |
| Equity position risk  | -          | -          |
| Foreign exchange risk | 1.43       | 1.34       |

## 16. OTS Settlement: -

- During the year, bank has approved 227 accounts in Board meeting dated 12.09.2025, 10.10.2025, 10.11.2025, 28.11.2025, 17.01.2026, 30.01.2026, 20.02.2026, 13.03.2026 and 25.03.2026 as per Board approved policy (PY 262 accounts) under One Time Settlement Scheme as per Registrar of Co-operative Societies (RCS) Scheme No 1-सआ/ओटीस/2025-26/2025/1361, दिनांक 30.05.2025 having total outstanding balance of Rs.79.83 crore (PY Rs. 82.59 crore).
- During the year, Bank has approved 37 accounts (Previous Year 5 accounts) as per compromise settlement policy of the bank other than Government Scheme having total outstanding balance of Rs. 6.78 crore (PY Rs. 0.85 crore).
- During the year, Bank has approved 42 accounts (Previous Year 5 accounts) as per board approved compromise settlement policy of the bank other than Government Scheme having total outstanding balance of Rs. 7.17 crore (PY Rs. 0.85 crore).
- Amount received under OTS is accounted in OTS Parking. Balance in OTS parking as on 31.03.2026 of Rs. 17.32 crore (P.Y. Rs.10.85 crore) is Netted off from Advances in the Financial Statements (Refer Accounting Policy No.5 (ix)).
- Registrar of Co-operative Societies (RCS), Pune has ordered investigation under Section 83 for allegations of irregularities in 233 accounts settled under One Time Settlement (OTS) scheme during 2021-22. There is no major development in this matter during the year and no financial impact to the Bank.



**17. Write off during the year:**

Bank has written off Two accounts amounted to Rs. 0.05 crore (P.Y. Rs. Nil) during the current year towards bad debts under Rule 49 of Maharashtra State Co-operative Societies Rules, 2014 which is identified by the Management as irrecoverable and approval of the Board and AGM is taken.

18. During the current year in accordance with the RBI Circular no. RBI/2023-24/40 DOR.STR.REC.20/21.4.048/2023-24 dated June 08, 2023 and the latest RBI's Master Directions RBI/DOR/2025-26/287 DOR.STR.REC.206/21.04.048/2025-26 dated November 28, 2025 the bank has technically write off advances of Rs.71.30 crore as per board approval. The Advances, Provisions for expenses have been lower by this amount and the Gross NPA % is lower by 1.60%. Unrealized interest on these advances are amounting to Rs.297.92 crore are reflected in OIR as a contra entry in the balance sheet.
19. Movement in NPA's:- Additions to NPA's includes an amount of Rs.90.59 lakh, which is paid in the current year on account of an auction recovery of previous year now reversed. This account is now fully provided for.
20. OIR as a contra is shown distinctly on the face of the Balance sheet. OIR of Rs. 579.69 crore (P.Y Rs. 486.50 crore) is classified under Interest Receivable in Other Assets.
21. In accordance with RBI Trade Relief Measures directives dated 14.11.2025, the bank has converted the accumulated accrued interest in the eligible period into a FITL of Rs. 49.74 Lakhs on eligible loans of Rs. 1460.25 lakh. An additional standard asset provisioning of 5% has been made against these loans.
22. In the current year, the bank has appropriated Rs.11.14 crore towards principal basis as per revised policy on appropriation of recovery from NPA accounts. As a result, the profit for the year is lower by Rs. 11.14 crore & Gross NPA lower by 0.27%.
23. During the year, the bank has created an additional provision on Standard Advances of Rs.18.50 crore out of prudence.
24. Capital commitment

**a. For Head Office Building:**

Bank is constructing HO Building at Bhabola. The total budgeted amount for the project is Rs. 74.34 crore (Including GST) approved in the Board Meeting dated 1<sup>st</sup> July, 2025. The expense incurred on HO Building as at 31.03.2026 is Rs.28.17 crore. The Bank holds Rs. 175.23 crore (P.Y.Rs. 165.23 crore) under Building Fund Reserve.

**b. For IT Software:-**

The budgeted amount Rs. 0.90 crore (excluding GST) & Expenses incurred till date is Rs. 0.59 crore.

25. In the current year, the Bank has received Rs.39.82 lakh on redemption of Reliance Capital Bonds having a face value of ₹70.00 lakh which were paid by the Bank to the Provident Fund Trust in earlier years to comply with the conditions laid down by EPFO for the exemption of the Trust. The same has been taken to the profit and loss account.
26. Assets amounting to Rs.3.90 crore have been reclassified in the current year based on their estimated useful life. An amount of Rs. 2.74 crore has been debited to Profit and Loss account as a result.
27. Balance in BDDR 2024 represents balance transferred as at 31.03.2025, which were in excess and not required in accordance with the RBI circular dated 02.08.2024.
28. Provision for Tax in the liability side of the balance sheet of Rs. 447.35 crore (P.Y. Rs. 455.35 crore) has been netted off. The Asset & Liability size of the balance sheet is lower by this amount.





29. In accordance with RBI circular RBI/DoR/2025-26/289/DoR.ACC.REC. No.208/21.04.018/2025-26 dated 28<sup>th</sup> November, 2025 read with BR Act 1949 the accounts of the bank are presented in the Vertical format read with BR Act, 1949. However, since RCS needs the accounts in the horizontal format, the accounts to comply with RCS norms are presented in the horizontal format.

Previous year's figures have been regrouped & rearranged wherever necessary to make them comparable with the figures of the current year.

|                                  |  |                           |
|----------------------------------|--|---------------------------|
| As per our report of even date   |  |                           |
| <b>For A P Sanzgiri &amp; Co</b> |  |                           |
| Chartered Accountants            |  |                           |
| Firm Regn. No.: 116293W          |  |                           |
| <b>For and on behalf of bank</b> |  |                           |
| <b>Mr. Benauld Dias</b>          |  | <b>Mr. Sebastian Dias</b> |
| Chairman                         |  | Director                  |
| <b>CA Abhijit Sanzgiri</b>       |  |                           |
| Partner                          |  |                           |
| Membership No.: 043230           |  |                           |
| <b>Mrs. Tresa D'silva</b>        |  | <b>Mr. Mahesh Phadke</b>  |
| Director                         |  | CEO                       |
| Place: Papdy, Vasai              |  |                           |
| Date: 25.06.2026                 |  |                           |



## BUDGET FOR THE YEAR 2025-26

| Budget For<br>2025-2026<br>₹ | EXPENDITURE                                                 | Actual Expenditure<br>2025-2026<br>₹ | Budget For<br>2026-2027<br>₹ |
|------------------------------|-------------------------------------------------------------|--------------------------------------|------------------------------|
| 4,90,00,00,000               | 1) Interest on Deposits                                     | 4,93,61,43,591.29                    | 5,17,00,00,000.00            |
| 10,00,000                    | 2) Interest on Borrowings                                   | 5,15,770.75                          | 10,00,000.00                 |
| 92,00,00,000                 | 3) Payment to and Provisions for Employees                  | 82,02,94,219.05                      | 90,83,00,000.00              |
| 13,80,00,000                 | 4) Rent, Taxes and Lighting                                 | 9,59,87,816.66                       | 10,70,00,000.00              |
| 1,40,00,000                  | 5) Printing & Stationery                                    | 1,30,09,249.69                       | 1,40,00,000.00               |
| 1,80,00,000                  | 6) Advertisement and Publicity                              | 1,94,11,433.10                       | 2,14,00,000.00               |
| 14,80,00,000                 | 7) Depreciation on Bank's Property                          | 17,67,34,689.21                      | 20,00,00,000.00              |
| 50,00,000                    | 8) Director fees, allowance and Expense                     | 62,03,000.00                         | 65,00,000.00                 |
| 1,20,00,000                  | 9) Auditor fees and expense                                 | 1,42,89,737.60                       | 1,50,00,000.00               |
| 20,00,000                    | 10) Legal Charges                                           | 13,80,500.00                         | 15,00,000.00                 |
| 90,00,000                    | 11) Postage, Telegram & Telephone                           | 80,63,105.34                         | 1,00,00,000.00               |
| 1,08,00,000                  | 12) Repairs & Maintenance                                   | 89,65,323.34                         | 2,00,00,000.00               |
| 10,00,00,000                 | 13) Insurance                                               | 10,45,38,041.66                      | 13,15,00,000.00              |
| 28,50,00,000                 | 14) Other Expenditure                                       | 36,55,54,437.22                      | 37,00,00,000.00              |
| -                            | 15) Provision for Investment Depreciation Reserve(reversal) | 31,98,00,000.00                      | (20,00,00,000.00)            |
| -                            | 16) Provision and Contingencies for Fraud(reversal)         | 14,39,000.00                         | 15,00,000.00                 |
| -                            | 17) Ex Gratia to Staff                                      | -                                    | -                            |
| -                            | 18) Provision for Standard Assets                           | 18,50,00,000.00                      | -                            |
| -                            | 19) Provision/(Reversal) for Bad and Doubtful Debt Reserve  | (50,23,19,415.10)                    | -                            |
| 34,00,00,000                 | 20) Provision of Income Tax                                 | 31,00,00,000.00                      | 35,00,00,000.00              |
| -                            | 21) Excess provision of earlier years written back          | (7,80,09,565.00)                     | (8,00,00,000.00)             |
| 1,25,00,000                  | 22) DTL / (DTA)                                             | 9,50,00,000.00                       | 8,00,00,000.00               |
| 3,50,00,000                  | 23) Special Reserve under Income Tax                        | 3,15,00,000.00                       | 3,20,00,000.00               |
| 20,00,000                    | 24) Provision / (Reversal) for Others                       | (5,46,29,974.76)                     | 10,00,000.00                 |
| 1,21,29,50,700               | 25) Net Profit for the period                               | 1,18,75,70,369.78                    | 1,21,10,37,700.00            |
| <b>8,16,52,50,700</b>        | <b>Grand Total</b>                                          | <b>8,06,64,41,329.83</b>             | <b>8,37,17,37,700.00</b>     |

| Budget For<br>2025-2026<br>₹ | INCOME                              | Actual Income<br>2025-2026<br>₹ | Budget For<br>2026-2027<br>₹ |
|------------------------------|-------------------------------------|---------------------------------|------------------------------|
| 3,78,00,00,000               | 1) Interest Received on Advances    | 3,54,56,99,593.09               | 3,70,00,00,000.00            |
| 4,06,00,00,000               | 2) Income Received on Investments   | 4,21,35,57,553.38               | 4,35,00,00,000.00            |
| 1,50,00,000                  | 3) Commission, Exchange & Brokerage | 2,36,22,833.89                  | 2,40,00,000.00               |
| 10,00,00,000                 | 4) Profit on sale of Investment     | 5,71,96,817.78                  | 6,00,56,000.00               |
| 2,50,000                     | 5) Profit on sale of Assets         | 4,55,940.37                     | 4,78,000.00                  |
| -                            | 6) Profit on exchange transactions  | 31,70,677.69                    | 33,29,000.00                 |
| 700.00                       | 7) Income from Dividend             | 700.00                          | 700.00                       |
| 21,00,00,000                 | 8) Miscellaneous Income             | 22,27,37,213.63                 | 23,38,74,000.00              |
| <b>8,16,52,50,700</b>        | <b>Grand Total</b>                  | <b>8,06,64,41,329.83</b>        | <b>8,37,17,37,700.00</b>     |



### Distribution of Shareholders as on March 31, 2026

| No. of Shares held | No. of Members | %             |
|--------------------|----------------|---------------|
| 0-3                | 804            | 0.78          |
| 4-39               | 3191           | 3.10          |
| 40-100             | 46943          | 45.68         |
| 101-500            | 26452          | 25.74         |
| 501-5000           | 24952          | 24.28         |
| Above 5000         | 433            | 0.42          |
| <b>Total</b>       | <b>102775</b>  | <b>100.00</b> |

### Distribution of Deposit Accounts as on March 31, 2026

| Deposit                       | No. of Accounts | Amount of Deposit<br>(₹ in crore) | %             |
|-------------------------------|-----------------|-----------------------------------|---------------|
| Upto ₹ 10,000/-               | 352285          | 66.08                             | 0.73          |
| ₹ 10,001/- to ₹ 50,000/-      | 125109          | 306.65                            | 3.39          |
| ₹ 50,001/- to ₹ 1,00,000/-    | 67786           | 463.75                            | 5.12          |
| ₹ 1,00,001/- to ₹ 2,00,000/-  | 81007           | 1079.76                           | 11.93         |
| ₹ 2,00,001/- to ₹ 10,00,000/- | 90450           | 3540.72                           | 39.13         |
| Above ₹ 10,00,000/-           | 14778           | 3592.28                           | 39.70         |
| <b>Total</b>                  | <b>731415</b>   | <b>9049.23</b>                    | <b>100.00</b> |

### Distribution of Advances as on March 31, 2026

| Advances                         | No. of Accounts | Amount of Advances<br>(₹ in crore) | %             |
|----------------------------------|-----------------|------------------------------------|---------------|
| Upto ₹ 1,00,000/-                | 7797            | 40.43                              | 0.99          |
| ₹ 1,00,001/- to ₹ 10,00,000/-    | 20464           | 674.15                             | 16.50         |
| ₹ 10,00,001/- to ₹ 1,00,00,000/- | 7990            | 1963.92                            | 48.05         |
| Above ₹ 1,00,00,000/-            | 486             | 1408.41                            | 34.46         |
| <b>Total</b>                     | <b>36737</b>    | <b>4086.91</b>                     | <b>100.00</b> |



## Details of Loans availed by Bank Directors and their relatives as on 31/03/2026

(₹ in lakh)

| Particulars                                   | No. of Loan A/cs and Outstanding as on 31/03/2025 |               | Loan sanctioned and disbursed in FY 2025-2026 | Amount repaid in FY 2025-2026 | Balance outstanding as on 31/03/2026 |               | Amount of Overdue | Remark % with total advance |
|-----------------------------------------------|---------------------------------------------------|---------------|-----------------------------------------------|-------------------------------|--------------------------------------|---------------|-------------------|-----------------------------|
|                                               | No. of A/cs                                       | Outstanding ₹ | ₹                                             | ₹                             | No. of A/cs                          | Outstanding ₹ | ₹                 |                             |
| 1                                             | 2                                                 | 3             | 4                                             | 5                             | 6                                    | 7             | 8                 | 9                           |
| <b>a) Loans given to Directors</b>            |                                                   |               |                                               |                               |                                      |               |                   |                             |
| 1) Term Loans                                 | 5                                                 | 140.19        | -                                             | 47.08                         | 3                                    | 93.11         | -                 | -                           |
| 2) Cash Credit / Overdraft                    | 4                                                 | 10.14         | -                                             | 8.57                          | 2                                    | 1.57          | -                 | -                           |
| 3) Bank Guarantee (Non fund based)            | 1                                                 | 10.0          | -                                             | -                             | 1                                    | 10.00         | -                 | -                           |
| <b>Total (1+2)</b>                            | <b>9</b>                                          | <b>150.33</b> | <b>-</b>                                      | <b>55.65</b>                  | <b>6</b>                             | <b>94.68</b>  | <b>-</b>          | <b>-</b>                    |
| <b>b) Loans given to Director's Relatives</b> |                                                   |               |                                               |                               |                                      |               |                   |                             |
| 1) Term Loans                                 | 21                                                | 186.98        | 87.00                                         | 121.79                        | 21                                   | 152.19        | -                 | -                           |
| 2) Cash Credit / Overdraft                    | 10                                                | 12.23         | 18.80                                         | 21.35                         | 9                                    | 9.68          | -                 | -                           |
| 3) Bank Guarantee (Non fund based)            | 2                                                 | 12.00         | -                                             | -                             | 2                                    | 12.00         | -                 | -                           |
| <b>Total (1+2)</b>                            | <b>31</b>                                         | <b>199.21</b> | <b>105.80</b>                                 | <b>143.14</b>                 | <b>30</b>                            | <b>161.87</b> | <b>-</b>          | <b>-</b>                    |
| <b>Total (a+b)</b>                            | <b>40</b>                                         | <b>349.54</b> | <b>105.80</b>                                 | <b>198.79</b>                 | <b>36</b>                            | <b>256.55</b> | <b>-</b>          | <b>-</b>                    |



Name of the Bank : Bassein Catholic Co-operative Bank Ltd. (Scheduled Bank)  
 Registered Office Address : Catholic Bank Building, Papdy, Vasai - 401 207  
 Registration Date : 6<sup>th</sup> February, 1918  
 Registration No. : TNA / BNK / 102 / 1968  
 RBI Licence No. : U.B.D. / M.H. 637 P  
 Date of Licence : 11<sup>th</sup> November, 1986  
 Jurisdiction : Maharashtra State

(₹ in crore)

| Particulars                                      |                | 31-3-2026       |
|--------------------------------------------------|----------------|-----------------|
| No. of Branches, Extension Counter & Head Office |                | 63 + 1 + 1 = 65 |
| Membership                                       | Regular        | 102775          |
|                                                  | Nominal        | 837             |
| Paid up Share Capital                            |                | 97.56           |
| Total Reserves and Funds                         |                | 1663.00         |
| Deposits                                         | Savings        | 2225.36         |
|                                                  | Current        | 573.02          |
|                                                  | Term           | 6250.85         |
|                                                  | Total Deposits | 9049.23         |
| Advances                                         | Secured        | 3907.31         |
|                                                  | Unsecured      | 179.60          |
|                                                  | Total Advances | 4086.91         |
| Investments                                      |                | 6154.57         |
| Total % of Priority Sector                       |                | 60.33%          |
| Total % of Weaker Sector                         |                | 10.83%          |
| Advances Taken from other bank                   |                | NIL             |
| Overdue Percentage (%)                           |                | 19.50%          |
| Gross NPAs                                       |                | 6.75%           |
| Net NPAs                                         |                | 0.00%           |
| Audit Classification                             |                | 'A'             |
| Net Profit                                       |                | 118.76          |
| Total Employees                                  |                | 711             |
| Working Capital                                  |                | 10959.66        |
| CRAR                                             |                | 24.26%          |



## PROGRESS AT A GLANCE (Year 1980-2026)

(₹ in lakh)

| Year | No. of Members | Paid-up Capital | Reserve & Other Funds | Deposit   | Advances  | Business Mix | Working Capital | Net Profit | Dividend (%) | No. of Branches |
|------|----------------|-----------------|-----------------------|-----------|-----------|--------------|-----------------|------------|--------------|-----------------|
| 1980 | 14321          | 47.93           | 33.43                 | 677.90    | 377.04    | 1054.94      | 772.38          | 7.79       | 12%          | 8               |
| 1990 | 29012          | 196.26          | 664.64                | 6558.69   | 3958.08   | 10516.77     | 7548.69         | 108.38     | 13%          | 9               |
| 1995 | 38094          | 436.71          | 1412.39               | 19237.61  | 8102.50   | 27340.11     | 21445.43        | 125.75     | 15%          | 13              |
| 1996 | 39987          | 519.36          | 1764.70               | 24314.24  | 10203.91  | 34518.15     | 27449.85        | 478.39     | 17%          | 15              |
| 1997 | 42161          | 604.77          | 2424.40               | 28576.37  | 11755.85  | 40332.22     | 33156.87        | 689.01     | 17%          | 18              |
| 1998 | 44190          | 690.59          | 3707.49               | 34398.13  | 12814.27  | 47212.40     | 40368.31        | 719.72     | 17%          | 18              |
| 1999 | 46767          | 810.99          | 4444.07               | 43027.27  | 14668.29  | 57695.56     | 49830.84        | 644.76     | 17%          | 18              |
| 2000 | 49617          | 1023.19         | 5463.50               | 50033.70  | 21396.58  | 71430.28     | 58331.62        | 825.44     | 18%          | 18              |
| 2001 | 52832          | 1570.18         | 6699.84               | 56422.41  | 26799.59  | 83222.00     | 66897.77        | 900.24     | 16%          | 18              |
| 2002 | 56001          | 1828.41         | 8042.22               | 66301.15  | 30861.58  | 97162.73     | 78765.28        | 1005.52    | 16%          | 18              |
| 2003 | 59138          | 2092.87         | 9494.27               | 72671.21  | 34504.86  | 107176.07    | 87331.09        | 1117.52    | 15%          | 18              |
| 2004 | 62801          | 2559.31         | 11209.05              | 84863.10  | 41287.79  | 126150.89    | 102458.33       | 1587.87    | 15%          | 18              |
| 2005 | 66297          | 3035.41         | 12755.10              | 91608.97  | 49657.71  | 141266.68    | 112109.87       | 2311.19    | 15%          | 18              |
| 2006 | 69514          | 3367.80         | 14684.23              | 101433.13 | 52940.63  | 154373.76    | 125056.13       | 2475.00    | 15%          | 18              |
| 2007 | 73532          | 3804.46         | 16461.80              | 113604.22 | 69382.24  | 182986.46    | 141456.70       | 2369.76    | 15%          | 18              |
| 2008 | 76741          | 4412.34         | 18073.11              | 136747.12 | 87749.50  | 224496.62    | 168161.90       | 2586.42    | 15%          | 18              |
| 2009 | 78870          | 5252.60         | 20859.00              | 161389.65 | 105708.25 | 267097.90    | 205686.44       | 2879.21    | 15%          | 23              |
| 2010 | 80709          | 6007.70         | 23559.57              | 191819.92 | 120565.81 | 312385.73    | 239144.84       | 3162.68    | 15%          | 25              |
| 2011 | 83021          | 6923.16         | 27630.61              | 219257.71 | 138344.53 | 357602.24    | 274872.69       | 5321.75    | 15%          | 27              |
| 2012 | 84945          | 7551.73         | 32605.15              | 253976.08 | 171287.13 | 425263.21    | 315665.99       | 5945.34    | 15%          | 28              |
| 2013 | 86538          | 8110.32         | 40258.84              | 297415.54 | 203604.17 | 501019.71    | 365914.00       | 6570.88    | 15%          | 34              |
| 2014 | 87786          | 8623.56         | 45771.18              | 348438.37 | 233690.41 | 582128.78    | 427697.65       | 8081.07    | 15%          | 38              |
| 2015 | 87996          | 9046.99         | 53763.83              | 416986.22 | 260330.37 | 677316.59    | 507852.28       | 7658.92    | 15%          | 42              |
| 2016 | 88636          | 9190.54         | 66644.32              | 472737.71 | 297538.01 | 770275.72    | 587339.00       | 7172.94    | 15%          | 48              |
| 2017 | 89959          | 9160.49         | 74942.26              | 556746.18 | 346700.74 | 903446.92    | 673388.50       | 7148.48    | 15%          | 54              |
| 2018 | 91912          | 9072.70         | 88757.51              | 609847.07 | 403449.29 | 1013296.36   | 741323.47       | 8070.06    | 15%          | 59              |
| 2019 | 94005          | 9088.57         | 99078.66              | 695810.05 | 421925.25 | 1117735.30   | 837763.21       | 9003.19    | 15%          | 63              |
| 2020 | 96111          | 9094.28         | 110096.29             | 740722.16 | 423761.78 | 1164483.94   | 903879.78       | 7327.15    | -            | 63              |
| 2021 | 97691          | 9370.85         | 122953.45             | 778040.93 | 418016.09 | 1196057.02   | 962233.45       | 7210.32    | 10%          | 63              |
| 2022 | 98024          | 9816.80         | 132000.85             | 797047.01 | 415551.25 | 1212598.26   | 995321.90       | 7440.24    | 10%          | 63              |
| 2023 | 99488          | 9908.96         | 144742.82             | 815933.81 | 455341.36 | 1271275.17   | 1027225.14      | 7658.79    | 10%          | 63              |
| 2024 | 100353         | 9906.11         | 155122.90             | 813402.07 | 414108.61 | 1227510.68   | 1042613.34      | 11788.07   | 10%          | 63              |
| 2025 | 101145         | 9810.11         | 167415.79             | 843283.52 | 416961.9  | 1260245.42   | 1079475.00      | 11562.00   | 15%          | 63              |
| 2026 | 102775         | 9756.31         | 166299.63             | 904922.79 | 408691.12 | 1313613.91   | 1095965.60      | 11875.70   | *15%         | 63              |

\* Recommended





Inauguration of **Holy Family Grotto** at Late Michael Furtado Guest House, Usgaon on 06th February 2026



Inauguration of the renovated **Mira Road Branch** on 07th April 2026



Inauguration of the renovated **Giriz Branch** on 03rd October 2025



Inauguration of the renovated **Naigaon Branch** on 22nd August 2025



Inauguration of the renovated **Thane Branch** on 01st August 2025





**BCCB Parivaar Day** of recognition and celebration for BCCB staff - F.Y. 2025-26 held on 13th June 2026



Felicitation of Ex. BCCB Chairperson **Ms. Dominica Dabre** on 04th March 2026 for being awarded a special honour by the **Catholic Bishops Conference of India (CBCI)** for her selfless service to the society.



Inauguration and Blessing ceremony of relocated **Bandra branch** premises, by the Auxiliary Bishop of the Archdiocese of Bombay, **Most Rev. Bishop Stephen Fernandes**, on 13th July 2026.





Bassein Catholic Co-operative Bank Ltd. has achieved yet another significant milestone for being awarded the “**Bharat Ratna Sahakarita Samman**” under two distinguished categories—**Best NPA Management** and **Best Digital Payments Initiative** at the Bharat Co-operative Banking Summit 2026, held at Lucknow in June 2026.



**BASSEIN CATHOLIC CO-OPERATIVE BANK LTD.**

(SCHEDULED BANK)

*This is our creation and belief*

## Mission

Delight the customer by providing simplified and modernized banking solutions through superior technology and customer relationship.



## Vision:

Exceed customer expectations by making their dreams our priority, thereby serving the community and beyond.



Branch Locator



**BASSEIN CATHOLIC  
CO-OPERATIVE BANK LTD**

(SCHEDULED BANK)

Head office: Catholic Bank Building, Papdy Naka, P.O. Papdy,  
Vasai West. Dist. Palghar - 401 207, Maharashtra, India.

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