



जनता सहकारी बँक लि., पुणे

(मल्टीस्टेट शेड्युल्ड बँक)

मुख्य कार्यालय : १४४४, शुक्रवार पेठ, थोरले बाजीराव मार्ग, पुणे - ४११ ००२.

७७ वा वार्षिक अहवाल

सन २०२५ -२०२६

सातत्यपूर्ण कामगिरी
विश्वास

पारदर्शकता

सचोटी

स्थिरता

जबाबदारी

सातत्य

भागधारक, ग्राहक, सेवक

‘सहकार्यम् यशोधनम्’



‘संघ शताब्दी’ (सन १९२५ ते २०२५) वर्षपूर्ती निमित्त
जनता बँक, पुणे परिवारातर्फे त्रिवार अभिवादन



मा. डॉ. प्रवीणजी दबडघाव मा. प्रांत कार्यवाह, पश्चिम महाराष्ट्र प्रांत रा.स्व.संघ यांना टिळक आयुर्वेद विद्यालयाने
कार्य भूषण पुरस्काराने सन्मानित केले आहे. त्यानिमित्त त्यांचा बँकेतर्फे सत्कार करण्यात आला.



वार्षिक सर्वसाधारण सभेची सूचना

(फक्त सभासदांसाठी)

जनता सहकारी बँक लि., पुणे या बँकेची ७७ वी वार्षिक सर्वसाधारण सभा मंगळवार, दि. ११ ऑगस्ट २०२६ रोजी दुपारी ३:०० वाजता लोकशाहीर अण्णाभाऊ साठे स्मारक, स्वामी विवेकानंद पुतळ्याजवळ, संगम सोसायटी, बिबवेवाडी, पुणे - सातारा रस्ता, पुणे- ४११०३७ येथे खालील विषयांचा विचार करून निर्णय घेण्यासाठी होणार आहे. सदर सभेस आपण उपस्थित रहावे ही विनंती.

सभेपुढील विषय :

- गुरुवार, दिनांक ३१ जुलै २०२५ रोजी झालेल्या ७६ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- दिनांक ३१.०३.२०२६ रोजी संपलेल्या आर्थिक वर्षाचा संचालक मंडळाने सादर केलेला वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक, त्यावरील विविध प्रकटने याचे अवलोकन करून ती मंजूर करणेस मान्यता देणे.
- आर्थिक वर्ष २०२५-२६ साठी संचालक मंडळाने शिफारस केल्यानुसार निव्वळ नफा विनियोग व लाभांश संमत करणे.
- सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षण अहवालाच्या दोष पूर्ततेची नोंद घेणे.
- वैधानिक लेखापरीक्षकांच्या सन २०२५-२६ या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षण अहवालाची नोंद घेणे.
- मागील वर्षीच्या वार्षिक सर्वसाधारण सभेमध्ये पारित केलेल्या उपविधीना (Bye-Laws Amendments) मा. सेंट्रल रजिस्ट्रार, नवी दिल्ली यांनी कळविलेल्या मान्यतांची/बदलांची नोंद घेणे.
- शासनाने व केंद्रीय निबंधक यांनी काढलेल्या निर्देशांनुसार तसेच रिझर्व्ह बँकेच्या परिपत्रकास अनुसरून संचालक मंडळाने सुचविलेल्या उपविधी (Bye Laws Amendments) बदलास मान्यता देणे.
- उद्यम विकास सहकारी बँक मर्यादित, पुणे या बँकेचे आपल्या बँकेमध्ये विलीनीकरण करण्यास आणि त्या अनुषंगाने तयार केलेल्या विलीनीकरण मसुद्यास (Draft Scheme of Amalgamation) मान्यता देणे.
- आर्थिक वर्ष २०२६-२७ च्या वार्षिक अंदाजपत्रकास मान्यता देणे.
- रिझर्व्ह बँकेच्या मान्यतेस अधीन राहून आणि मल्टीस्टेट को-ऑपरेटिव्ह सोसायटीज ॲक्ट, २००२ मधील कलम ७० व ७१ नुसार सन २०२६-२७ साठी वैधानिक लेखापरीक्षकांची पुनर्नियुक्ती करणे व त्यांचा मेहनताना ठरविणेचे अधिकार संचालक मंडळास देणे.
- रिझर्व्ह बँकेकडून प्राप्त झालेल्या मान्यतेनुसार दि. ०१/०६/२०२६ पासून पुढे ३ वर्षासाठी श्री.जगदीश पुरुषोत्तम कश्यप यांची बँकेचे मुख्य कार्यकारी अधिकारी म्हणून केलेल्या पुनर्नियुक्तीची नोंद घेणे.
- मल्टीस्टेट को-ऑपरेटिव्ह सोसायटीज ॲक्ट, २००२ चे कलम ३९(३) नुसार बँकेच्या संचालकांना व त्यांच्या नातेवाईकांना आर्थिक वर्ष २०२५-२६ मध्ये दिलेल्या कर्जाची माहिती घेणे.
- मल्टीस्टेट को-ऑपरेटिव्ह सोसायटीज ॲक्ट, २००२ चे कलम ३९(एल) नुसार संचालक अथवा मुख्य कार्यकारी अधिकारी यांचे नातेवाईक असलेल्या सेवकांची माहिती घेणे.
- धर्मादाय / सार्वजनिक कारणासाठी अंशदान निधीतून संस्थांना देणगी देण्याबाबतचे प्रस्तावास मान्यता देणे.
- मल्टीस्टेट को-ऑपरेटिव्ह सोसायटीज ॲक्ट, २००२ चे कलम २९(सी) नुसार ७७ व्या वार्षिक सर्वसाधारण सभेत अनुपस्थित असलेल्या सभासदांच्या रजेला मंजुरी देणे.
- मा. अध्यक्षांच्या अनुज्ञेने आयत्या वेळचे विषय.

संचालक मंडळाच्या आज्ञेवरून

सही/-

जगदीश पुरुषोत्तम कश्यप

मुख्य कार्यकारी अधिकारी

ठिकाण : पुणे

दिनांक : १६ जुलै २०२६

वार्षिक सर्वसाधारण सभेसंबंधी सूचना :

- सभेच्या नियोजित वेळेपासून अर्ध्या तासापर्यंत म्हणजे दुपारी ३:३० वाजेपर्यंत गणपूर्ती न झाल्यास सभा स्थगित केली जाईल. स्थगित झालेल्या सभेसंदर्भात मा. अध्यक्ष निर्णय घेतील.
- सन २०२५-२६ चा संपूर्ण वार्षिक अहवाल बँकेच्या वेबसाईट www.jsblpune.bank.in वर प्रसिद्ध करण्यात आला आहे. तसेच ताळेबंद व नफातोटा पत्रक यांची संक्षिप्त आवृत्ती व लेखापरीक्षक अहवाल, उपविधीमधील प्रस्तावित बदल सभेच्या सुचनेसह दि. १६ जुलै २०२६ रोजी पुणे, मुंबई, पश्चिम महाराष्ट्र, कोकण, मराठवाडा, गुजराथ (खेडब्रम्हा) येथील विविध वर्तमान पत्रामध्ये, बँकेच्या वेबसाईटवर व बँकेचे मुख्य कार्यालय तसेच सर्व शाखा येथे प्रसिद्ध केलेले आहेत.



३. बायलॉजमधील बदल अथवा विषयपत्रिकेतील बाबींसंबंधी विचारावयाची माहिती दि. ५ ऑगस्ट २०२६ पर्यंत कार्यालयीन कामकाजाच्या वेळेत सेक्रेटरीयल विभागाकडे प्रश्नरूपाने लेखी कळविल्यास त्याप्रमाणे माहिती सादर करणे शक्य होईल.
४. वार्षिक अहवालाची प्रत बँकेच्या शाखांमध्ये दि. २४ जुलै २०२६ पासून उपलब्ध राहिल. सभासदांनी मागणी केल्यास ती उपलब्ध करून दिली जाईल.
५. सदर सभेची सूचना तसेच वार्षिक अहवाल, बायलॉज मधील प्रस्तावित बदल पुढे नमूद क्यूआर कोड स्कॅन करून पाहता येतील.
६. सभेत होणाऱ्या कामकाजाबाबत जरूर ती कागदपत्रे सेक्रेटरीयल विभाग, मुख्य कचेरी, बाजीराव रोड, पुणे येथे दिनांक १८ जुलै २०२६ पासून कामकाजाच्या वेळेत पाहण्यास मिळतील.
७. शेअर सर्टिफिकेट मधील नाव, पत्ता अथवा वारसदार बदल असल्यास तसेच लाभांश आपल्या बचत खात्यात जमा करणे अथवा अन्य बँकेकडील खात्यात जमा करणेसंबंधीचे पत्र आपल्या बँकेच्या कुठल्याही शाखेकडे पुढील कार्यवाहीसाठी पाठवावेत.
८. शेअर सर्टिफिकेट मिळाले नसल्यास ते आपले सभासदत्व असलेल्या शाखेतून कृपया घेऊन जावीत.
९. वार्षिक सर्वसाधारण सभेसाठी येताना सभासदांनी ओळखपत्र म्हणून आपले वैध आधार कार्ड, पॅनकार्ड, पासपोर्ट, ड्रायव्हिंग लायसन्स, इलेक्शन कार्ड, नरेगा जॉबकार्ड ओळखपत्र, नॅशनल पॉप्यूलेशन रजिस्टर लेटर या ओव्हीडी पैकीच कोणतेही एक ओळखपत्र आणणे अनिवार्य आहे याची नोंद घ्यावी.
१०. बँकेच्या बायलॉजनुसार, ज्या सभासदांनी प्रत्येकी रु. १००/- मात्रचे किमान २० भाग म्हणजेच एकूण भाग रक्कम रु.२०००/- धारण केलेले नसतील आणि पोटनियमातील सक्रिय सभासदत्वाच्या पात्रता पूर्ण होत नसतील तर ते “सक्रिय सभासद” म्हणून गणले जाणार नाहीत याची नोंद घ्यावी व अशा सभासदांनी लवकरात लवकर किमान रु.२०००/- रकमेची पूर्तता करणे आवश्यक आहे याची नोंद घ्यावी. तसेच सभासदांनी आपल्या KYC पूर्ततेसाठी, OVD बँकेच्या शेअर्स विभागाकडे जमा करण्यासाठी सादर करावीत.

Notice of Annual General Meeting

(Only for Members)

The 77th Annual General Meeting (AGM) of Janata Sahakari Bank Ltd., Pune will be held on Tuesday, 11th August 2026, at 3:00 p.m. at Lokshahir Annabhau Sathe Smarak, Near Swami Vivekananda Statue, Sangam Society, Bibwewadi, Pune-Satara Road, Pune – 411037, to transact the following business concerning the Bank. Members are requested to attend the meeting.

AGENDA OF THE MEETING

1. To read and confirm the minutes of the 76th Annual General Meeting held on Thursday, 31st July 2025.
2. To consider and approve the Annual Report which consist of Balance Sheet, Profit and Loss Account for the financial year ended 31st March 2026, together with the disclosures submitted by the Board of Directors.
3. To approve the appropriation of net profit and declaration of dividend for the financial year 2025–26, as recommended by the Board of Directors.
4. To take note of the compliance with observations contained in the Statutory Audit Report for the financial year 2024–25.
5. To take note of the Statutory Audit Report for the financial year 2025–26.
6. To take note of the approvals/modifications communicated by the Central Registrar, New Delhi, in respect of the Bye-law Amendments passed at the previous Annual General Meeting.
7. To approve the amendments to the Bye-laws proposed by the Board of Directors in accordance with the relevant Government and Central Registrar Notifications and the Circulars issued by the Reserve Bank of India.
8. To approve the amalgamation of Udyam Vikas Co-operative Bank Ltd., Pune with Janata Sahakari Bank Ltd., Pune, and to approve the Draft Scheme of Amalgamation prepared in this regard.
9. To approve the Annual Budget for the financial year 2026–27.
10. Subject to the approval of the Reserve Bank of India and in accordance with Sections 70 and 71 of the Multi-State Co-operative Societies Act, 2002, to reappoint the Statutory Auditors for the financial year 2026–27 and authorize the Board of Directors to determine their remuneration.
11. To take note of the reappointment of Mr. Jagdish Purushottam Kashyap as the Chief Executive Officer of the Bank for a further term of three years, effective from 1st June 2026, in accordance with the approval received from the Reserve Bank of India.



12. To take note of the details of loans granted during the financial year 2025-26 to the Directors and their relatives, as required under Section 39(3) of the Multi-State Co-operative Societies Act, 2002.
13. To take note of the details of employees who are relatives of any Director or the Chief Executive Officer, in accordance with Section 39(L) of the Multi-State Co-operative Societies Act, 2002.
14. To consider the proposal of distribution of donations out of charitable fund of the Bank, to charitable / social institutes.
15. To grant leave of absence to members of the Bank who are not present in 77th Annual General Meeting, in accordance with Section 29(c) of the Multi-State Co-operative Societies Act, 2002.
16. Any other subject with the permission of the Chairman.

By Order of the Board of Directors
Sd/-

Jagdish Purushottam Kashyap
Chief Executive Officer

Place: Pune

Date: 16th July 2026

Instructions regarding AGM :

1. If the required quorum is not present by 3:30 p.m. (i.e., within thirty minutes of the scheduled commencement), the meeting shall stand adjourned. The Chairman will take decision about the adjournment of the meeting.
2. The entire Annual Report for the financial year 2025-26 has been uploaded on the Bank's website: www.jsblpune.bank.in. The abridged Balance Sheet, Profit and Loss Account, Auditor's Report, and proposed Bye-law Amendments have also been published along with this Notice on 16th July 2026 in various newspapers circulated in Pune, Mumbai, Western Maharashtra, Konkan, Marathwada, and Khedbrahma (Gujarat), as well as on the Bank's website and displayed at the Head Office and all branches.
3. Members seeking clarification regarding the proposed Bye-law Amendments or any item on the agenda should submit their questions in writing to the Secretarial Department during office hours on or before 5th August 2026, to facilitate an appropriate response at the meeting.
4. Printed copies of the Annual Report will be available at all Bank branches from 24th July 2026 and will be provided to members upon requisition.
5. This Notice, the Annual Report, and the proposed Bye-law Amendments can also be accessed by scanning the QR Code provided.
6. Relevant documents pertaining to the business to be transacted at the meeting will be available for inspection at the Secretarial Department, Head Office, Bajirao Road, Pune, during office hours from 18th July 2026 onwards.
7. Members who want to update their name, address, nominee details in the Share Certificate, or to register instructions for credit of dividend to their Savings Account or to an account with another bank, should submit the necessary application to any branch of the Bank for further processing.
8. Members who have not yet collected their Share Certificate are requested to obtain it from the branch where their membership is maintained.
9. Members attending the AGM must carry any one of the following valid Officially Valid Documents (OVDs) as proof of identity Aadhaar Card, PAN Card, Passport, Driving Licence, Voter ID Card, NREGA Job Card, National Population Register (NPR) Letter.
10. As per the Bank's Bye-laws, members who do not hold a minimum 20 shares of Rs. 100/- each aggregating Rs. 2,000/- or who do not satisfy the eligibility criteria for Active Membership prescribed under the Bye-laws, shall not be treated as Active Members. Such members are requested to complete the minimum shareholding requirement at the earliest. Members are also advised to complete their Know Your Customer (KYC) formalities by submitting the required Officially Valid Documents (OVDs) to the Bank's Shares Department.



७७व्या वार्षिक सर्वसाधारण सभेची
सूचना पाहण्यासाठीचा QR Code



७७व्या वार्षिक सर्वसाधारण सभेचा
अहवाल पाहण्यासाठीचा QR Code



मागील म्हणजेच ७६व्या वार्षिक सर्वसाधारण
सभेचे इतिवृत्त पाहण्यासाठीचा QR Code



Hon. Board of Directors (2022-2027)

From 25th July 2022

Name	Designation	Qualification
1 Mr. Ravindra Balwant Hejib	Chairman	B.Sc. Chemistry, CAIIB
2 Adv. Mrs. Alaka Vijay Petkar	Vice Chairman	M.Com, L.L.B., CAIIB, Pandit (Hindi)
3 CA Mr. Madhav Ramkrishna Mate	Director	B.Com., C.A., DISA
4 Mr. Prabhakar Trimbak Paranjape	Director	B.Com., L.L.B.
5 Mr. Makarand Moreshwar Abhyankar	Director	B.Sc., CAIIB, P.G.D.F.A.
6 CA Mr. Kisan Raghu Khanekar	Director	B.Com., C.A.
7 CA Mr. Kiran Vasudeo Gandhi	Director	B.Com., C.A., C.M.A.
8 CA Mr. Mandar Sadashiv Lele	Director	B.Sc., C.A.
9 Mr. Amit Yashwant Ghaisas	Director	B.E. Mech. DBM University of Wales, UK
10 Mr. Mandar Shriram Phatak	Director	B.C.S.
11 Mrs. Padmaja Shridhar Kulkarni	Director	B.E. (Chem.), Proj. Mgmt. Prof. (USA)
12 Mr. Shrirang Dattatray Paraspatki	Director	Diploma in Electrical Engineering
13 Mr. Milind Madhukar Limaye	Director	DME, DBM
14 Mr. Kanifnath Rohidas Bhagat	Director	Diploma in Electrical Engineering
15 Mr. Shrikant Sarjerao Potnis	Director	Diploma in Hotel Management
16 Mr. Raghuraj Balaprasad Baheti	Director	S.S.C.
17 Mr. Prabhakar Dashrath Kamble	Director	S.S.C.
18 Mr. Jagdish Purushottam Kashyap	CEO	B.Com., CAIIB, GDC&A, ADCA, DISA

Board of Management (2022-2027)

From 30th November 2022

Name	Designation	Qualification
1 Adv. Mrs. Alaka Vijay Petkar	Chairman	M.Com, L.L.B., CAIIB, Pandit (Hindi)
2 CA Mr. Mandar Sadashiv Lele	Internal Member	B.Sc., C.A.
3 Mr. Shrirang Dattatray Paraspatki	Internal Member	Diploma in Electrical Engineering
4 Dr. Ekanath Balu Khedkar	External Member	M.Com., Diploma in Office Methods (D.O.M.), Diploma in Taxation Law (DTL), C.A. (SQ) Intermediate Ph.D. in Business Administration Specialization in Financial Management
5 Adv. Mrs. Madhu Dinesh Hukmani	External Member	B.Sc., L.L.M.
6 Mr. Pramod Prabhakar Gosavi	External Member	M.Com., CAIIB, CISA (Certified Information Systems Auditor)
7 Mr. Jagdish Purushottam Kashyap (Chief Executive Officer)	Non Voting Internal Member	B.Com., CAIIB, GDC&A, ADCA, DISA



Executive Staff List

With Educational Qualification

Name	Grade	Educational Qualification
1 Jagdish Purushottam Kashyap	Chief Executive Officer	B.com, CAIIB, GDC&A, ADCA, DISA
2 Anand Vasant Sohoni	Chief General Manager/CFO	B.com, CAIIB
3 Yashwant Narayan Dhavalikar	Chief General Manager	B.com, CAIIB, GDC &A
4 Dhananjay Anand Sahasrabudhe	General Manager/CIO	B.com, CAIIB
5 Chandrashekhar Sadanand Sathe	General Manager	B.com, JAIIB
6 Shridhar Govind Mhaskar	General Manager	B.com
7 Atul Prabhakar Kshirsagar	Off. General Manager/CCO	M.com, GDC& A
8 Jitendra Prabhakar Ravetkar	Off. General Manager/CRO	M.com, NCFM, JAIIB
9 Sachin Shantaram Tamhankar	Deputy General Manager	B.com , JAIIB
10 Sandip Govind Ganu	Deputy General Manager	B.com
11 Mahesh Chandrakant Kale	Deputy General Manager	M.com, JAIIB, GDC & A
12 Neelesh Shridhar Pandit	Deputy General Manager	B.com, CAIIB, DCM
13 Nilesh Madhav Deshpande	Deputy General Manager	B.com, MCM, CAIIB, CISA
14 Sitakant Kashinath Mendjogi	Deputy General Manager	B.com, GDC&A , JAIIB
15 Deepak Balkrishna Kelkar	Deputy General Manager	B.com, CAIIB, DCA
16 Vevek Raghunath Shirode	Deputy General Manager	B.com, LLB, GDC&A
17 Radhakrishna Pandurang Limaye	Off. Deputy General Manager	B.com, JAIIB
18 Avinash Narayan Wavare	Asst General Manager	B.com, LLB, Grad. CWA, CAIIB
19 Bhushan Govind Kulkarni	Asst General Manager	B.com, LLB, JAIIB
20 Mandar Arun Deshpande	Asst General Manager	M.com, JAIIB
21 Rajiv Gopalrao Sonune	Asst General Manager	M.com, JAIIB
22 Ashish Arvind Naware	Asst General Manager/CISO	B.com, CAIIB, DCL, DISA
23 Rajesh Madhukar Kelkar	Asst General Manager	B.com, JAIIB
24 Sanjay Vijay Gaikwad	Asst General Manager	M.com, GDC&A, CAIIB
25 Kishor Divakar Deshpande	Asst General Manager	B.com, DCA, MCM, CAIIB
26 Anand Ramesh Patankar	Asst General Manager	M.com, JAIIB
27 Arati Sameer Varadkar	Asst General Manager	B.com, CAIIB, LLB, GDC&A, PGDBM
28 Nikhil Prakash Bartakke	Asst General Manager	B.com, LLM, MBA, Marketing & Finance
29 Sanjay Bhaskar Agashe	Board Secretary	B.com, CAIIB

Statutory Auditor

Shashank Patki & Associates, Pune
Chartered Accountants



संचालक मंडळ अहवाल सन २०२५-२६

बँकेच्या सर्व सभासद बंधू आणि भगिनी यांना सन्नेह नमस्कार व प्रणाम !
आर्थिक वर्ष सन २०२५-२६ 'संचालक मंडळ अहवाल आपणासमोर सादर करताना तसेच आवश्यक असलेल्या आर्थिक दर्शकांबरोबरच काही बिगर वित्तीय प्रकटने आपल्या समोर सादर करताना मनस्वी आनंद होत आहे.

सन २०२४-२५ हे बँकेच्या अमृतमहोत्सवाचे सांगता वर्ष होते. या वर्षात बँकेने अनेक महत्वाचे उपक्रम सुरु केले, अनेक कार्यक्रम देखील घेतले. या बाबतची सविस्तर माहिती मागील वर्षाच्या अहवालात दिली आहेच. आता बँकेने अमृतकाळात प्रवेश केला असून, अमृत कालखंडात सुरुवातीपासूनच विकसित तंत्रज्ञानासह परिपूर्ण ग्राहक सेवा देण्यासाठी बँकेने पाउले उचलली आहेत.

मागील वर्षी बँकेने आपल्या बायलॉजमध्ये मोठ्या प्रमाणावर दुरुस्त्या सुचवल्या होत्या. त्यास वार्षिक सर्वसाधारण सभेने बहुमताने व तदनंतर मा. केंद्रीय निबंधक यांनी मान्यता दिली, याबद्दल मी सर्व सभासदांचे मनापासून धन्यवाद व्यक्त करतो.

सन २०२५-२६ या आर्थिक वर्षामधील कामकाजाचा सविस्तर आढावा सादर करण्यापूर्वी सर्वप्रथम आर्थिक बाबींवर परिणाम करणाऱ्या जागतिक स्तरावरील घडामोडी, देशांतर्गत घडामोडी आणि एकूणच बँकिंगविषयक बदल याचा आढावा घेणे संयुक्तिक राहील.

जागतिक अर्थव्यवस्था (Global Economy)

सन २०२५-२६ या वर्षामध्ये जागतिक स्तरावर राजकीय, आर्थिक आणि तांत्रिक क्षेत्रामध्ये AI Technology मुळे अनेक व मोठे बदल झाल्याचे दिसून येते. २०२६ या वर्षाचे सुरुवातीपासूनच अप्रिय घटनांना सुरुवात झाली आणि आर्थिक समतोल राखण्यामध्ये संपूर्ण जगाची धावपळ सुरु झाली.

अमेरिकेने अनेक देशांवर अवाजवी टेरिफ लावल्याने तेथील अर्थव्यवस्थेवर मोठा परिणाम झाला. भारतावर देखील टेरिफ आकारणी करण्यात आली.

मात्र तरीही, अन्य देशांच्या तुलनेत विशेषतः युरोपीय अर्थव्यवस्थेच्या तुलनेत, भारत सरकारच्या कुशल अर्थनीतीमुळे या परिस्थितीला आपला देश समर्थपणे सामोरा गेला.

रशिया-युक्रेन आणि इस्त्राईल-हमास यांच्यामध्ये प्रदीर्घ काळापासून सुरु असलेल्या युद्धानंतर २०२६ च्या सुरुवातीलाच अमेरिका-इराण युद्ध सुरु झाले आणि त्यामुळे जागतिक अर्थव्यवस्थेवर अजूनच गंभीर परिणाम झाले.

इराक व अमेरिका युद्ध म्हणजेच “ऑपरेशन एपिक फ्युरी” यामुळे एकूणच गंभीर जागतिक परिणाम झाले असून ते संपूर्ण जगाला दीर्घकाळ जाणवतील हे निश्चित आहे. भारताची ९०% तेल आयात ही गल्फ कंट्रीज मधून होते. होर्मुज सामुद्रधुनीच्या नाकाबंदीमुळे तेथून तेल आयातीवर प्रचंड दुष्परिणाम झाला आहे, त्यामुळे तेल व इंधन वायू याच्या किंमतीत प्रचंड वाढ होऊन त्याचा पुरवठा सुद्धा विस्कळीत झाला आहे. या युद्धामुळे आणि तेल संकटामुळे केवळ भारतातच नव्हे तर संपूर्ण जगभरात महागाई वाढल्याचे दृश्य दिसत आहे.

“एल निनो” हे देखील एक मोठे संकट म्हणून उदयास येत असून पावसाच्या कमतरतेमुळे संपूर्ण जगावर पिण्याच्या पाण्याचे संकट घोंगावू लागले आहे, भविष्यकाळात पाणी संकटातून वाचण्यासाठी सर्वांनाच शाश्वत प्रयत्न करण्याची आवश्यकता पुन्हा एकदा अधोरेखित होते. वरील सर्व घडामोडींचा एकत्रित परिणाम म्हणून पुढील आर्थिक वर्षामध्ये जागतिक अर्थव्यवस्था ही संथ होऊन जागतिक विकासदर हा २.० टक्क्यांपर्यंत घसरण्याची चिन्हे दिसत आहे.

भारतीय अर्थव्यवस्था (Indian Economy)

संपूर्ण जगावर जरी मंदीचे, युद्धाचे सावट असले तरी भारतीय अर्थव्यवस्था ही एक विकसनशील, मिश्र व वेगाने वाढणारी अर्थव्यवस्था म्हणून उदयास येत आहे. मोठी लोकसंख्या, कृषी क्षेत्रावर असलेले अवलंबित्व, कमी दरडोई उत्पन्न व सेवा क्षेत्रामधील वाढ हे घटक एकूण अर्थव्यवस्थेत मोठ्या



प्रमाणावर परिणाम करतात. सन २०२५-२६ या आर्थिक वर्षामध्ये जागतिक स्तरावर अनेक राजकीय घडामोडी होऊन तसेच ऊर्जा संकट घोंगावत असतानाही भारताने अर्थव्यवस्थेची गती मजबूत, गतिमान व लवचिक ठेवली आहे. अर्थातच यासाठी भारताचे **मा. पंतप्रधान श्री. नरेंद्रजी मोदी** यांची दूरदृष्टी आणि कुशल अनुशासन हे घटक कारणीभूत आहेत असे म्हणल्यास वावगे होणार नाही.

मागील वर्षामध्ये भारतीय अर्थव्यवस्थेने मजबूत अंतर्गत मागणी आणि स्थूल आर्थिक स्थिरतेच्या जोरावर ७.४०% वास्तविक जीडीपी वृद्धी दर नोंदविलेला आहे. तसेच उत्तम मान्सून आणि रब्बी व खरीप पिकांच्या विक्रमी उत्पादनांमुळे ग्रामीण अर्थव्यवस्था आणि ग्राहकांच्या मागणीला मोठी चालना मिळाली आहे. मेक इन इंडिया आणि पीएलआय (Production linked Incentive Scheme) योजनांमुळे देशांतर्गत उत्पादनात देखील वाढ झालेली आहे. डिजिटल सेवा, फिनटेक सेवा आणि आयटी क्षेत्राचा विस्तार सातत्याने सुरू असून मूल्यवर्धित विकासदर ७.३०% एवढा राहिलेला आहे.

‘जगातील तिसरी’ मोठी अर्थव्यवस्था म्हणून भारतीय अर्थव्यवस्था उदयास येत आहे ही आपल्या सर्वांचे दृष्टीने गौरवाची आणि अभिमानाची बाब आहे.

स्वतंत्र सहकारिता मंत्रालयाच्या माध्यमातून सहकारातून समृद्धी व विकसित भारताचे स्वप्न साकार करण्यासाठी केंद्र सरकारने दमदार व आश्वासक वाटचाल सुरू केली आहे. **सहकारमंत्री मा. श्री. अमितभाई शाह** यांच्या नेतृत्वामध्ये सहकारी क्षेत्रास आणि विशेषकरून सहकारी बँकांना विशेष महत्व प्राप्त झाले आहे आणि रिझर्व्ह बँकेनेदेखील सहकार मंत्रालयाच्या सहकार्याने नागरी सहकारी बँकांना व्यवसायासाठी अनेक दालने निर्माण करून दिली आहेत.

भारतीय रिझर्व्ह बँक (Reserve Bank of India)

संपूर्ण जगामध्ये भारतीय रिझर्व्ह बँकेची विश्वासाहर्ता आणि कार्यक्षमता अतुलनीय आहे. **श्री. संजय मल्होत्रा यांनी** रिझर्व्ह बँक ऑफ इंडियाचे गव्हर्नर म्हणून पदभार स्वीकारून जवळपास दीड वर्षांचा कालावधी पूर्ण केलेला आहे. या कालावधीत श्री. मल्होत्रा यांनी सहकारी बँकांच्या कार्यक्षमता आणि उपयोगिता सुधारणांसाठी अनेक महत्वाची पाउले उचलली आहेत.

रिझर्व्ह बँकेच्या आणि एकूणच बँकिंग क्षेत्राच्या कार्यक्षमतेवर परिणाम करणारा महत्वाचा मुद्दा म्हणजे सन १९९० वा त्यापेक्षा पूर्वीपासून रिझर्व्ह बँकेने बँकिंग व्यवसाय संचालनासाठी वेळोवेळी परिपत्रकांद्वारे मार्गदर्शक सूचना दिलेल्या होत्या. कालमानानुसार त्यातील काही सूचना कालबाह्य झाल्या आणि काही नवीन मुद्दे त्यात असण्याची गरज भासू लागली आणि यावर उपाय म्हणून २८ नोव्हेंबर २०२५ रोजी रिझर्व्ह बँकेने जुनी परिपत्रके रद्द करून आणि ९००० पेक्षा अधिक परिपत्रकांचे एकत्रीकरण करून २३८ मास्टर डायरेक्शन्समध्ये समायोजित केले आणि ७ नवीन मास्टर डायरेक्शन्स असे एकूण २४५ मास्टर डायरेक्शन्समध्ये एकत्रीकरण

करून प्रकाशित केली. गव्हर्नर श्री. संजय मल्होत्रा यांनी हे खरोखरीच एक धाडसी पाउल उचलून संपूर्ण बँकिंग विश्वाला कार्यक्षम आणि सुचारु संचालन करण्याच्या दृष्टीने संधी उपलब्ध करून दिली आहे.

मागील आर्थिक वर्षाप्रमाणेच या आर्थिक वर्षामध्ये सुद्धा भारतातील प्रमुख व निवडक नागरी सहकारी बँकांचे अध्यक्ष आणि मुख्य कार्यकारी अधिकारी यांना मा. गव्हर्नर यांनी चर्चेसाठी आमंत्रित केले होते. त्यामध्ये आपल्या बँकेचे अध्यक्ष व मुख्य कार्यकारी अधिकारी यांनादेखील आमंत्रित करण्यात आले होते. या चर्चासत्रात प्रामुख्याने कॉर्पोरेट गव्हर्नंस, कम्प्लायन्स कल्चर आणि रिस्क मॅनेजमेंट या विषयावर चर्चा झाली.

भारतामध्ये एकूणच सायबर फ्रॉडच्या घटना मोठ्या प्रमाणावर वाढलेल्या दिसून येतात. ग्राहकांना भुलवून, आमिषे दाखवून त्यांचा ओटीपी, पासवर्ड आणि बँक खात्यांचा तपशील मिळवून ऑनलाईन फ्रॉड करून खात्यातील रकमा काढून घेतल्या जातात. या विषयावर रिझर्व्ह बँकेने आणि भारत सरकारच्या गृह मंत्रालयाने अतिशय गंभीर पाउले उचलली असून अशा प्रकारे ऑनलाईन फ्रॉडला आळा घालण्यासाठी National Cyber Crime Reporting Portal (NCRP-1930) या पोर्टलची निर्मिती केली आहे. सदर पोर्टलचे संचालन भारत सरकारच्या गृह मंत्रालयांतर्गत असणारे Indian Cyber Crime Coordination Center (I4C) करत असते. I4C हे विविध लॉ एन्फोर्समेंट एजन्सीज (LEA) ना सायबर फ्रॉडचा छडा लावण्यासाठी मदत करते. I4C यांच्याद्वारे चालवल्या जाणाऱ्या या प्रणालीची रचना अशा प्रकारे करण्यात आली आहे की, डिजिटल आर्थिक फसवणुकीचे बळी ठरलेले लोक गुन्हांची त्वरित तक्रार करू शकतील आणि फसवणुकीद्वारे लाटलेल्या पैशांचा अपहार रोखता येईल.

रिझर्व्ह बँकेचे डेप्युटी गव्हर्नर श्री. स्वामीनाथन जे. आणि श्री. रोहित जैन यांनी देखील सदर विषय अतिशय गंभीरतेने सर्व बँकांना समजावून सांगितला असून I4C पोर्टलशी बँकांनी त्वरित इंटीग्रेशन करण्याच्या सूचना निर्गमित केल्या आहेत. आपल्या बँकेचे सदर कामकाज हे प्रगतीपथावर असून लवकरच १००% क्षमतेने NCRP Portal सुरू होईल.

याशिवाय डिजिटल फसवणूक रोखण्यासाठी आपल्या बँकेने एन्टरप्राईज फ्रॉड रिस्क मॅनेजमेंट (EFRM) ही प्रगत तंत्रज्ञान प्रणाली अंमलात आणली आहे. या प्रणालीमध्ये ग्राहकाच्या वर्तणुकीच्या सवयींचा (Behavioural Pattern) अभ्यास केला जातो आणि ग्राहकाच्या या वर्तणुकीच्या विपरित खातेव्यवहार होत असल्यास सदर प्रणाली त्वरित ग्राहकास फोन कॉल अथवा मेसेजच्या माध्यमातून सावध करते.

नागरी सहकारी बँका (Urban Cooperative Banks)

केंद्रीय सहकारिता मंत्री मा. श्री. अमितभाई शाह यांनी आपल्या बँकेच्या अमृत महोत्सव सांगता समारोप कार्यक्रमात केलेल्या घोषणेस अनुसरून सहकारिता मंत्रालयाने पुण्यामध्ये CRCS यांचे विभागीय कार्यालय स्थापन केले आहे. सन २०२५-२६ या आर्थिक वर्षात रिझर्व्ह बँकेने देखील टायर वाइज सहकारी बँकांना सवलती दिल्या असल्याने नागरी सहकारी बँकांनी प्रगतीची नवीन शिखरे सर केली आहेत. बँकांच्या ताळेबंदात आणि



आर्थिक दर्शकांमध्ये लक्षणीय सुधारणा झाल्या आहेत. सहकारी बँकांच्या कम्प्लायन्स कल्चरमध्ये देखील सुधारणा होत असल्याचे दिसून येत आहे. सध्याचे बँकिंग क्षेत्र व त्यामधील वाढती स्पर्धा, विविध प्रकारची लेखा परीक्षणे, लागू असलेले कायदे कानून व त्यामध्ये वेळोवेळी होणारे बदल यामुळे बँकिंगची परिभाषा बदलत आहे. तरुण पिढीला आकर्षित करण्यासाठी आधुनिकतेकडे सुरु असलेली वाटचाल यामुळे नागरी सहकारी बँकामध्ये आश्वासक बदल होत असल्याचे दिसून येते.

नागरी सहकारी बँकांची कार्यपद्धती ही वैयक्तिक संबंध, उत्तम ग्राहक सेवा अशा स्वरूपाची असून, ग्राहकांच्या गरजेनुसार तत्काळ बदलण्याची क्षमता ही नागरी सहकारी बँकेच्या कार्यपद्धतीची प्रमुख वैशिष्ट्ये आहेत.

आपली बँक (Our Bank- Janata Sahakari Bank)

मागील तीन वर्षीप्रमाणे, याही वर्षी आपण दिनांक १५ एप्रिल २०२६ रोजी लेखापरिक्षित आकडेवारी जाहीर केली आहे. सन २०२५-२६ या आर्थिक वर्षामध्ये बँकेने ठेवी, कर्ज व एकूण व्यवसाय, अन्य व्यवसाय वाढ, वसुली व आर्थिक पाया भक्कम करणे या सर्व आघाड्यांवर चांगल्या प्रकारे कामगिरी केली आहे. खालील तक्त्यामध्ये त्याचे विवेचन करता येईल.

अ. क्र.	तफ्शील	सन २०२४-२०२५ आकडे रुपये कोटीत	सन २०२५-२०२६ आकडे रुपये कोटीत	तुलनात्मक वाढ/ घट
१.	ठेवी	रु.१०,०६८.६६	रु.१०,८११.४०	रु.७४२.७४ वाढ
२.	कर्जे	रु.६,१६३.२९	रु.६,७११.१७	रु.५४७.८८ वाढ
३.	बिझनेस मिक्स	रु.१६,२३१.९५	रु.१७,५२२.५७	रु.१२९०.६२ वाढ
४.	करोत्तर निव्वळ नफा	रु.६७.९८	रु.१७.३३	रु.५०.६५ घट
५.	नेट वर्थ	रु.५२०.७७	रु.५५६.५२	रु.३५.७५ वाढ
६.	प्रतिसेवक व्यवसाय	१३.८९	१३.८४	०.०५% घट
७.	सीडी रेशो %	६१.२१%	६२.०७%	०.८६% वाढ
८.	सीआरएआर %	१४.८४%	१५.०७%	०.२३% वाढ
९.	ग्रॉस एनपीए %	३.९७%	४.०८%	०.११% वाढ
१०.	नेट एनपीए %	१.८८%	२.०९%	०.२१% वाढ
११.	पीसीआर	५१.४८%	४७.८७%	३.६१% घट

बँकेने वसुली कामकाजपद्धतीत कठोर धोरण स्वीकारल्याने आणि लेखापरिक्षण निकषांची अधिक चिकित्सक आणि कठोर अंमलबजावणी केल्यामुळे सन २०२६ या आर्थिक वर्षात वरील आकडेवारी मध्ये अपेक्षेकृत परफॉर्मन्स नसला तरी बँकेच्या दीर्घकालीन हिताचा विचार करता तो दृष्टीकोन निश्चित योग्य आहे.

बँकेच्या विभागवार कामगिरीचा आणि आर्थिक आकडेवारीचा विस्तृतपणे उहापोह करण्यापूर्वी सन २०२५-२६ या वर्षामध्ये बँकेने केलेल्या ठळक कामगिरीचा पुढीलप्रमाणे उल्लेख करणे संयुक्तिक राहील.

- उत्तम ग्राहकसेवेसाठी कटिबद्ध राहून तसेच व्यवसायाच्या कक्षा विस्तारित करण्यासाठी टीसीएस कंपनीची अद्ययावत कोअर बँकिंग प्रणाली अंमलात आणण्याचा निर्णय अहवाल वर्षामध्ये घेण्यात आला.
- ग्राहकांच्या सुरक्षेला सर्वोच्च प्राधान्य देऊन व नियामकांच्या मार्गदर्शक तत्वाची पूर्तता होण्यासाठी बँकेने पूर्वीची इंटरनेट बँकिंग प्रणाली बंद करून नवीन इंटरनेट बँकिंग प्रणाली अंमलात आणलेली आहे. त्या प्रणालीचा वापर करताना ग्राहकांना काही अडचणी व गैरसोयी निश्चितच जाणवत आहेत याबद्दल दिलगिरी व्यक्त करतो.
- अहवाल वर्षामध्ये बँकेने दोन वेळा MSME उद्योजक कर्ज मेळावा आयोजित केला होता. त्यास चांगल्या प्रकारे ग्राहकांचा प्रतिसाद मिळाला आहे. याच धर्तीवर सभासदांना सहकारविषयक आणि विशेषतः बँकिंग क्षेत्राची माहिती देण्यासाठी बँकेकडून फेसबुक व अन्य समाजमाध्यमातून अनेक रील्स बनवून सोप्या भाषेत समजावून ग्राहकांना प्रशिक्षित करण्याचा प्रयत्न केला जातो.
- बँकेने केंद्र सरकारच्या CGTMSE योजनेअंतर्गत (Credit Guarantee Fund Trust for Micro and Small Enterprises) सदस्यत्व घेतले असून पात्र कर्जदारांना योजनेच्या निकषानुसार विनातारणी कर्ज उपलब्ध करून देण्यात येते.
- बँकेने आर्थिकदृष्ट्या दुर्बल घटकांना तसेच व्यवसायाची अथवा उत्पन्नाची कागदपत्रे नसताना आर्थिक गरज पूर्ण करता यावी यासाठी बँक खात्यातील उलाढाल पाहून कर्ज देण्यासाठी “जनता सुविधा कर्ज योजना” कार्यान्वित केली आहे. त्यास ग्राहकांचा चांगला प्रतिसाद मिळत आहे. आतापर्यंत सुमारे ५०० हून अधिक गरजू ग्राहकांनी या सुविधेचा लाभ घेतला आहे. सर्व सभासदांना विनंती आहे की त्यांनी आपल्या परिचयातील अशा गरजू व्यक्तींना बँकेच्या या योजनेची माहिती द्यावी.
- भारत सरकारच्या गृह मंत्रालयाने I4C (Indian Cyber Crime Co-ordination Centre) यांच्याद्वारे चालवल्या जाणाऱ्या १९३० पोर्टलच्या कामकाजाच्या चर्चासत्रात सहभागी होण्यासाठी निवडक सहकारी बँकांचे सीईओ आणि सिसो यांना आमंत्रित केले होते त्यामध्ये आपल्या बँकेचे सीईओ आणि सिसो हे देखील आमंत्रित होते. संपूर्ण भारतातून विविध राज्यांचे पोलीस महासंचालक, सीबीआय डायरेक्टर, रिझर्व्ह बँकेचे आयटी विषयातील उच्चाधिकारी हे देखील नवी दिल्ली येथे बैठकीस उपस्थित होते.
- अम्ब्रेला ऑर्गनायझेशनने देशभरातून रिस्क मॅनेजमेंट, इन्फर्मेशन टेक्नोलॉजी इत्यादी विषयावर सल्ला-मसलतीसाठी विविध पॅनल्स केली आहेत, त्यात आपल्या बँकेचे प्रभारी महाव्यवस्थापक



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

श्री. जितेंद्र रावेतकर आणि श्री. निलेश देशपांडे, उपमहाव्यवस्थापक यांना निमंत्रित केले होते. रिझर्व बँक संचालित आयडीआरबीटी या संस्थेच्या सिसो फोरम वर बँकेचे सिसो श्री. आशिष नवरे यांची यापूर्वीच सदस्य म्हणून नियुक्ती झाली आहे.

८. पुण्यातील अर्थशास्त्र विषयात देशभरात ख्यातनाम असणारी 'गोखले इन्स्टिट्यूट ऑफ पॉलिटीक्स अँड इकोनॉमिक्स' यांनी भरविलेल्या परिषदेमध्ये बँकेने सक्रिय सहभाग नोंदवला होता आणि बँकेचे संचालक श्री. अमित घैसास यांना सदर परिषदेमध्ये बँकिंगविषयक सुधारणांवर आपले विचार प्रकट करण्यासाठी आमंत्रित करण्यात आले होते. सदर परिषदेस मा. पंतप्रधान श्री. नरेंद्रजी मोदी यांचे मुख्य आर्थिक सल्लागार श्री. एस्.महेंद्र देव (Prof. S. Mahendra Dev is the Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM).) यांनी देखील उपस्थिती दर्शवली होती आणि त्यात समारोपीय मार्गदर्शन केले होते.
९. महाराष्ट्रात नवनवीन उद्योगधंदे निर्माण होऊन आर्थिक विकास व्हावा व गुंतवणुकीचा ओघ वाढावा या दृष्टीने 'दावोस' येथे आयोजित केलेल्या आंतरराष्ट्रीय परिषदेस मा. मुख्यमंत्री श्री. देवेंद्रजी फडणवीस यांचे नेतृत्वाखालील शिष्टमंडळात बँकेचे संचालक आणि लघुउद्योग भारती, महाराष्ट्र प्रांताचे अध्यक्ष श्री. अमित घैसास यांचा समावेश करण्यात आला होता ही बँकेच्या दृष्टीने अतिशय अभिमानास्पद गोष्ट आहे.
१०. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार आणि सुरक्षिततेच्या दृष्टीकोनातून '.Com' या डोमेन वरून '.bank.in' या डोमेनवर बँकेने आपली वेबसाईट व अन्य कामकाज निर्धारित वेळेमध्ये स्थलांतरित केले आहे.
११. अहवाल वर्षामध्ये रिझर्व्ह बँक ऑफ इंडिया, सेंट्रल रजिस्ट्रार नवी दिल्ली, गृहमंत्रालय, केंद्रीय अन्वेषण विभाग, IDRB, NPCI इत्यादी विविध नियामकांकडून विविध विषयावरील परिसंवाद, चर्चासत्रे इत्यादीचे आयोजन करण्यात आले. यामध्ये परस्पर सहकार्य, व्यवसायवाढ, सायबर गुन्हे प्रतिबंध, डिजिटल पेमेंट व डिजिटल बँकिंग, बहुराज्यीय सहकारी संस्थांच्या निवडणुकांमध्ये पारदर्शकता इत्यादी विषयांचा समावेश होता. या सर्व चर्चासत्रांमध्ये अध्यक्ष, मुख्य कार्यकारी अधिकारी, अन्य संचालक व अधिकारी यांनी भाग घेतला. या मार्गदर्शनाचा बँकेला चांगला फायदा होत आहे.
१२. अहवाल वर्षात रिझर्व्ह बँकेने आपल्या बँकेला शेअर ब्रोकरसच्या माध्यमातून ऑनलाईन ट्रेडिंग सेवा उपलब्ध करून देण्यास परवानगी दिली असून देशभरातील नामवंत ब्रोकर कंपन्याबरोबर टायअप करण्याचा बँक विचार करत आहे.
१३. ग्राहकांना तत्पर व चांगली सेवा त्वरित देता यावी यासाठी स्कीमॅटिक कर्ज योजनांसंदर्भात लोन ओरीजिनेटिंग सिस्टीम (LOS) कार्यान्वित

करण्यात आली असून माहे सप्टेंबर २०२६ अखेर ही सिस्टिम अंमलात येईल.

१४. बँकेने QR Code माध्यमातून दगडूशेठ हलवाई गणपती मंडळ, ब्रह्मचैतन्य गोंदवलेकर महाराज संस्थान आदी देवस्थानांना ऑनलाईन स्वरूपात थेट देणगी देता यावी ह्यासाठी सुविधा उपलब्ध करून दिल्या आहेत त्याचा चांगला उपयोग भाविकांना होत आहे.
१५. अहवाल वर्षामध्ये बँकेने लेखनिक व अधिकारी भरती प्रक्रिया Institute of Banking Personnel Selection (IBPS) ह्यांच्या माध्यमातून राबवली आहे. त्या द्वारे बँकेला उच्चशिक्षित, अनुभवी व होतकरू उमेदवार मिळाले असून ह्याचा चांगला फायदा बँकेच्या कामकाजामध्ये होताना दिसत आहे.

बँकेचे संचालक मंडळ (Board of Directors)

बँकेच्या संचालक मंडळाच्या ४ वर्षातील कालावधीचे अवलोकन केले असता अनेक आघाड्यांवर उत्तम कामगिरी करून बँकेस प्रगतीच्या दिशेने नेण्याचा आणि आर्थिक स्थिरता देण्याचा प्रयत्न केला आहे. एकसंध व सक्षम नियंत्रण, पारदर्शी धोरणांची प्रभावी अंमलबजावणी या माध्यमातून बँक विकासाच्या दिशेने अग्रेसर होत आहे.

बँकेच्या संचालक मंडळाचा कालावधी आणि त्यांच्या पात्रतांबाबत केंद्र सरकारने आणि रिझर्व्ह बँकेने विविध परिपत्रके प्रकाशित केली आहेत, या बाबत मा.न्यायालयात देखील काही मुद्दे न्यायप्रविष्ट आहेत. आपल्या बँकेच्या बाबत सांगायचे झाले तर सद्यस्थितीत आपली बँक रिझर्व्ह बँकेला आणि शासनाला अपेक्षित सर्व निकषांचे १००% पालन करीत आहे. बँकेच्या संचालक मंडळातील सर्व सदस्य 'योग्य आणि उचित' (Fit Proper) निकषाची पूर्तता करतात.

अहवाल वर्षामध्ये संचालक मंडळाच्या एकूण २६ सभा आयोजित करण्यात आल्या. बँकेच्या कामकाजामध्ये गतिमानता, पारदर्शकता व निर्णयक्षमतेला प्राधान्य देत दर महिन्याला सरासरी दोन सभा, तसेच आवश्यकतेनुसार त्यापेक्षा अधिक सभा आयोजित करून त्वरित निर्णय घेण्याची कार्यपद्धती संचालक मंडळाने अंगिकारलेली आहे.

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून वेळोवेळी जारी करण्यात येणारी परिपत्रके तसेच मल्टीस्टेट को-ऑपरेटिव्ह सोसायटीज ॲक्ट, २००२ मधील तरतुदी यांच्या अनुषंगाने विविध विषयांचा सखोल अभ्यास करून अचूक, परिणामकारक व गतिमान निर्णय घेण्यासाठी संचालक मंडळाच्या विविध उपसमित्या गठित करण्यात आलेल्या आहेत. अहवाल वर्षामध्ये या उपसमित्यांच्या झालेल्या सभांचा तपशील स्वतंत्र परिशिष्टामध्ये नमूद करण्यात आलेला आहे.

व्यवस्थापकीय मंडळ (Board of Management)

रिझर्व्ह बँक ऑफ इंडिया यांच्या मार्गदर्शक सूचनांनुसार सन २०२२ मध्ये बँकेचे व्यवस्थापकीय मंडळ गठित करण्यात आले आहे. या मंडळामध्ये विविध क्षेत्रांतील विशेष पात्रता, व्यावसायिक कौशल्य व प्रदीर्घ अनुभव



असलेल्या व्यक्तींचा समावेश करण्यात आलेला आहे. विधी, बँकिंग, लेखाशास्त्र (Accountancy), माहिती तंत्रज्ञान, वित्तीय व्यवस्थापन तसेच प्रशासकीय कार्यक्षेत्रातील तज्ज्ञ सदस्यांच्या सहभागामुळे बँकेच्या कामकाजामध्ये अधिक व्यवसायिकता, पारदर्शकता व कार्यक्षमतेची जपणूक होत आहे.

बँकेसमोरील महत्त्वपूर्ण विषयांचा सखोल व वस्तुनिष्ठ अभ्यास व्यवस्थापकीय मंडळामार्फत करण्यात येतो. विशेषतः बँकेच्या विविध पॉलिसीज, कर्ज प्रकरणे, लेखापरीक्षण अहवाल, पूर्तता अहवाल, थकबाकी व वसुली संदर्भातील विषय, संगणक व तांत्रिक बाबी, सायबर सुरक्षा, गुंतवणूक विषयक निर्णय, धोरणात्मक बाबी तसेच नियामक सूचनांशी संबंधित विविध विषय प्रथम व्यवस्थापकीय मंडळासमोर सादर केले जातात. या विषयांचा सर्वांगीण व सांगोपांग अभ्यास करून आवश्यक त्या शिफारसी, सूचना व मार्गदर्शन व्यवस्थापकीय मंडळामार्फत संचालक मंडळास करण्यात येते. त्यामुळे संचालक मंडळास निर्णय प्रक्रियेमध्ये अधिक परिणामकारकता व अचूकता साध्य करण्यास मदत होत आहे.

व्यवस्थापकीय मंडळातील सदस्यांचे ज्ञान, अनुभव व व्यवसायिक दृष्टीकोन याचा बँकेच्या सर्वांगीण विकासासाठी मोलाचा उपयोग होत असून, बँकेच्या कार्यपद्धतीमध्ये गुणवत्ता, शिस्त व गतिमानता वाढण्यामध्ये सकारात्मक परिणाम दिसून येत आहे. बदलत्या बँकिंग क्षेत्रातील आव्हाने, तांत्रिक प्रगती व नियामक अपेक्षा लक्षात घेऊन बँकेच्या धोरणात्मक निर्णय प्रक्रियेस व्यवस्थापकीय मंडळाचे मार्गदर्शन महत्त्वपूर्ण ठरत आहे. अहवाल वर्षामध्ये व्यवस्थापकीय मंडळाच्या एकूण २५ सभा संपन्न झाल्या. या सभांमधील विषयवार कामकाजाचा विस्तृत तपशील स्वतंत्र परिशिष्टामध्ये नमूद करण्यात आलेला आहे.

ठेवी (Deposits)

दिनांक ३१.०३.२०२५ रोजी बँकेच्या एकूण ठेवी रु.१०,०६८.६६ कोटी एवढ्या होत्या. दिनांक ३१.०३.२०२६ अखेर बँकेच्या एकूण ठेवी रु.१०,८११.४० कोटी एवढ्या झालेल्या आहेत. अहवाल वर्षामधील ही वाढ रु.७४२.७४ कोटी एवढी असून ७.३७% एवढी आहे. मागील वर्षीच्या तुलनेमध्ये या वर्षामध्ये झालेली वाढ ही निश्चित जास्त आहे. बँकेने जादा व्याजदर देऊन हाय-कॉस्ट डिपॉझिट स्वीकारण्याऐवजी छोट्या रकमेच्या ठेवी अधिक प्रमाणात संकलित करण्याचे धोरण अंगीकारले आहे. आपल्या बँकेचे ठेवीचे व्याजदर हे इतर बँकेच्या तुलनेत कमी होते तरी देखील आपल्या बँकेच्या ठेवीदारांनी बँकेवर विश्वास व्यक्त करून बँकेच्या ठेवसंकल्प पूर्तीसाठी सकारात्मक प्रतिसाद दिला, हे बँकेवरील असलेल्या अतूट विश्वासाचे प्रतिक आहे. सबब, ठेव वाढीची गती ही तुलनात्मकरित्या कमी दिसत असली तरी बँकेच्या नफाक्षमतेच्या दृष्टीने व जोखीम विकेंद्रीकरणाच्या दृष्टीने सकारात्मक आहे.

ही ठेव वाढ साध्य करण्यासाठी बँकेने अहवाल वर्षात रिकरिंग ठेव अभियान, उन्नती ठेवयोजना इत्यादी आकर्षक अशा विविध ठेव योजना अंमलात आणल्या आहेत त्याला ग्राहकांचा चांगला प्रतिसाद मिळाला आहे.

मागील अहवालामध्ये नमूद केल्याप्रमाणे दिनांक ३१.०३.२०२६ रोजी बँकेने एकूण ठेव संकलनासाठी रुपये १०,६०० कोटी एवढ्या रकमेचे उद्दिष्ट घेतले होते. अहवाल वर्षाअखेर हे उद्दिष्ट बँकेने १०१% साध्य केले आहे हे सांगावयास अभिमान वाटतो.

आजच्या बदलत्या आर्थिक वातावरणात सर्वसामान्य ग्राहकांसमोर पारंपरिक ठेवीव्यतिरिक्त म्युच्युअल फंड, शेअर्स, शासकीय रोखे इत्यादी विविध गुंतवणूक पर्याय उपलब्ध असतानाही, बँकेने ग्राहकांच्या गरजा ओळखून आकर्षक ठेव योजना सादर केल्या व त्यांना उत्स्फूर्त प्रतिसाद मिळविण्यात यश संपादन केले.

बँकेने साध्य केलेले उल्लेखनीय ठेव संकलन हे बँकेवर नितांत विश्वास व प्रेम व्यक्त करणारे सभासद, ग्राहक, ठेवीदार आणि हितचिंतक यांच्या अखंड सहकार्यामुळेच शक्य झाले असून, त्याबद्दल बँक त्यांची मनःपूर्वक ऋणी आहे.

डिपॉजिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (D.I.C.G.C.)

Deposit Insurance and Credit Guarantee Corporation (डीआयसीजीसी) यांच्या ठेवविमा योजनेअंतर्गत ठेवीदारांना त्यांच्या ठेवीवर रुपये पाच लाखांपर्यंत विमा संरक्षण उपलब्ध आहे. या संरक्षणासाठी आवश्यक असलेला विमा प्रीमियम बँकेने अद्ययावत भरलेला असून बँकेच्या सर्व पात्र ठेवीदारांना विमा संरक्षणाचे कवच उपलब्ध आहे.

सदर विमा प्रीमियम अदा केल्याबाबतची पावती ग्राहकांच्या माहितीसाठी व पाहणीसाठी मुख्य कार्यालयासह बँकेच्या सर्व शाखांमध्ये आणि बँकेच्या वेबसाईटवर देखील उपलब्ध करून देण्यात आलेली आहे.

बँकेचे भाग भांडवल (Share Capital and Reserves)

बँकेचे एकूण भाग भांडवल दिनांक ३१.०३.२०२५ रोजी रुपये २४२.६० कोटी एवढे होते. ते दिनांक ३१.०३.२०२६ रोजी रुपये २४१.१८ कोटी एवढे झाले आहे. अहवाल वर्षात भाग भांडवलामध्ये झालेली घट ही रुपये १.४३ कोटी एवढी दिसत आहे. काही कर्जदारांनी त्यांची कर्जे परतफेड करून आपल्या सभासदत्वाचा राजीनामा दिल्यामुळे तसेच थकीत कर्जदारांनी वसुलीपोटी भाग रकमा कर्ज खाती जमा केल्याने भाग भांडवलात अल्पशी घट झालेली दिसून येते. अहवाल वर्षामध्ये कर्जात वाढ होऊन देखील भाग भांडवलामध्ये वृद्धी दिसून येत नाही याचे प्रमुख कारण म्हणजे बँकेने कर्जदारांना पूर्वीप्रमाणे कर्जाच्या प्रमाणात भाग भांडवल घेण्याची सक्ती केलेली नाही.

रिझर्व्ह बँकेच्या परिपत्रकानुसार ज्या बँकेने सीआरएआर निकषांची पूर्तता केली असेल त्या बँकांना कर्जदाराकडून २.५% अथवा ५% शेअर्ससाठी रकमा घेण्यामध्ये सवलत दिलेली आहे. बँकेचे भाग भांडवल जरी कमी झाले असले तरी, भाग भांडवल व स्वनिधी विचारात घेता मागील वर्षीच्या तुलनेत टायर १ कॅपिटल मध्ये रु.५१.४२ कोटींची वाढ आहे. सभासद संख्या दि. ३१/०३/२०२६ अखेर १.७७ लाख इतकी आहे.



सीआरएआर (CRAR)

बँकेच्या आर्थिक सुदृढतेचे व स्थैर्याचे निदर्शक म्हणून भांडवली पर्याप्तता प्रमाण (सीआरएआर) विचारात घेतले जाते. रिझर्व्ह बँकेच्या नियमानुसार सीआरएआरचे प्रमाण किमान १२ टक्के असणे बंधनकारक आहे.

दिनांक ३१ मार्च २०२५ अखेर बँकेचा सीआरएआर १४.८४ टक्के इतका नोंदविण्यात आला होता. त्यानंतर बँकेने सातत्यपूर्ण आर्थिक प्रगती साधत दिनांक ३१ मार्च २०२६ अखेर हे प्रमाण १५.०७ टक्के केलेले आहे. सीआरएआरमध्ये झालेली वाढ बँकेच्या सक्षम आर्थिक व्यवस्थापनाची, भक्कम भांडवली स्थितीची, तसेच स्थिर आणि प्रगतिशील वाटचालीची साक्ष देणारी आहे.

ECBA Criteria :

रिझर्व्ह बँकेने नागरी सहकारी बँकांसाठी Financially Sound and Well Managed Bank (FSWM) प्रमाणेच Eligibility Criteria for Business Authorisation (ECBA) निकष प्रकाशित केले आहेत. यामधील निकषांची पूर्तता होत असल्यास संबंधित नागरी सहकारी बँकेस व्यवसाय वाढीसाठी, शाखा स्थलांतर, नवीन शाखा उघडणे इत्यादीसाठी काही सवलती देऊन प्रोत्साहित केले आहे. **आपली बँक रिझर्व्ह बँकेच्या ECBA निकषांची पूर्तता करित आहे** आणि त्यामुळे शाखा विस्तार, शाखा रिलोकेशन इत्यादीचा विचार आपण या आर्थिक वर्षात करणार आहोत.

कर्ज (Loans and Advances)

मागील वर्षी म्हणजेच दिनांक ३१.०३.२०२५ अखेर बँकेचा एकूण कर्ज व्यवसाय रुपये ६१६३.२९ कोटी एवढा होता. वर्षाअखेरीस म्हणजे दिनांक ३१.०३.२०२६ अखेर एकूण कर्ज व्यवसाय हा रुपये ६७११.१७ कोटी एवढा झाला आहे. म्हणजे अहवाल वर्षामध्ये एकूण कर्ज व्यवसायामध्ये रुपये ५४७.८८ कोटी एवढ्या रकमेची वाढ झालेली आहे. कर्ज व्यवसायामध्ये झालेली ही वाढ ८.८८ टक्के एवढी आहे. मागील अहवालामध्ये नमूद केल्यानुसार बँकेने दिनांक ३१.०३.२०२६ रोजी एकूण रुपये ६६००.०० कोटी एवढे कर्जरकमेचे उद्दिष्ट घेतले होते. अहवाल वर्षाअखेरीस बँकेने या उद्दिष्टाची १०१% पूर्तता केलेली आहे.

दिनांक ३१.०३.२०२५ अखेर बँकेचा सीडी रेशो हा ६१.२१ टक्के एवढा होता. अहवाल वर्षाअखेरीस म्हणजे दिनांक ३१.०३.२०२६ रोजी बँकेचा सीडी रेशो हा ६२.०७ टक्के एवढा झालेला आहे. अहवाल वर्षामध्ये कर्ज व्यवसाय करताना बँकेने पुढील प्रमाणे प्रयत्न करून उद्दिष्टपूर्ती करण्यात यश मिळवले आहे.

१. प्रस्तुत वर्षात कर्ज वाढ करताना जोखमीचे विकेंद्रीकरण करण्यासाठी संयमित व चिकित्सक धोरणांचा अवलंब करून डायव्हर्सिफाईड सेक्टोरियल फायनान्स केलेला आहे.
२. अहवाल वर्षामध्ये बँकेने MSME मशिनरी योजना, वाहन कर्ज योजना, जनता कमर्शियल वाहन कर्ज योजना, मर्यादित CRE फायनान्स योजना, जनता सुविधा कर्ज योजना, इत्यादी योजना

कार्यान्वित केल्या आहेत. त्याचप्रमाणे स्पर्धात्मक वातावरणास तोंड देऊन व्यवसायवाढीसाठी पोषक असे व्याजदर, जोडतारण, कमाल कर्ज मर्यादा व अन्य अटी यात कालानुरूप बदल केलेले आहेत. तसेच अहवाल वर्षामध्ये दीपावली, दसरा, गुढीपाडवा इत्यादी सणांच्या पार्श्वभूमीवर विविध अभियाने यशस्वीपणे राबवून बँकेने कर्ज व्यवसायामध्ये वाढ केलेली आहे.

३. नवीन कर्जदाराला कर्ज देताना, मार्केट इन्फर्मेशन, विविध रिस्क टूल्स, सॉफ्टवेअर इत्यादींचा वापर करून व गरजेनुसार कर्जदाराच्या सीएशी चर्चा करून योग्य तो ड्यू डिलीजन्स केला जातो.
४. रिझर्व्ह बँक ऑफ इंडिया यांनी रिटेल लोन्स संदर्भात जारी केलेल्या सूचनांनुसार बँकेने रिटेल लोन व्यवसाय वाढीवर भर दिला आहे. त्यासाठी पुणे व मुंबई येथे रिटेल बँकिंग सेल्स कार्यरत आहेत. तसेच कर्जप्रकरणी त्वरित मंजुरी देण्यासाठी शाखास्तरावर अधिकाराचे विकेंद्रीकरणही केलेले आहे. दि. ३१ मार्च २०२६ अखेर छोट्या कर्जाचे एकूण कर्जाशी प्रमाण ३३.२८% आहे.
५. रिटेल लोन व्यवसाय वाढीवर भर देताना बँकेने नवनवीन आकर्षक अशा कर्ज योजना जाहीर केल्या आहेत. त्यामध्ये जनता सुविधा व्यक्तिशः कर्ज योजना याचा प्रामुख्याने उल्लेख करावा लागेल या योजने अंतर्गत नोकरदार व व्यावसायिक कर्जदारांना घरगुती अडचण, घर दुरुस्ती इत्यादी कारणांसाठी कमाल रु. ३ लाख मात्रचे विनातारणी कर्ज कमाल ६० महिने या मुदतीसाठी उपलब्ध करून देण्यात येते. या कर्ज योजनेवरील व्याजदर हा कर्जदाराच्या सिबील स्कोरशी लिंक केलेला आहे. अहवाल वर्षामध्ये या कर्ज योजनेला चांगला प्रतिसाद मिळालेला आहे.

अग्रक्रम क्षेत्र कर्ज पुरवठा (Priority Sector Advance)

अहवाल वर्षामध्ये बँकेने अग्रक्रम क्षेत्र कर्जपुरवठा करण्यावर विशेष लक्ष दिले होते. दिनांक ३१/०३/२०२६ अखेर बँकेचा एकूण अग्रक्रम क्षेत्र कर्ज पुरवठा हा सरासरी ७१.०३% इतका आहे. रिझर्व्ह बँकेच्या नियमानुसार तो किमान ६०% असणे अपेक्षित आहे. अग्रक्रम क्षेत्रात पतपुरवठा करताना मायक्रो एंटरप्रायजेस लेन्डिंग हे ७.५०% अपेक्षित आहे. बँकेने त्यामध्ये सरासरी ११.२५% इतका पतपुरवठा करून रिझर्व्ह बँकेच्या निकषाचे पालन केले आहे. तसेच दुर्बल घटक क्षेत्रासाठी १२.००% पतपुरवठा अपेक्षित असून बँकेने त्यामध्ये सरासरी १२.४३% एवढा पतपुरवठा केला आहे. बँकेने सन २०२५-२०२६ मध्ये PSL Certificate (Priority Sector Lending) मध्ये कोणताही व्यवहार केलेला नाही.

मागील वर्षी मा. पंतप्रधान श्री. नरेंद्र मोदी यांच्या ऊर्जा विषयक स्वावलंबन धोरणास अनुसरून बँकेने सोलर योजनेमध्ये सुमारे रु. १५० कोटी इतका वित्त पुरवठा करून ऊर्जाविषयक परकीय गंगाजळीत बचत करण्यास हातभार लावलेला आहे.



कर्ज देखरेख प्रणाली (Monitoring)

कर्जदाराला दिलेल्या कर्जासंबंधाने त्याकडे सतत देखरेख ठेवणे, नियंत्रण ठेवणे आणि ते कायम उत्पन्नक्षम कसे राहील याची काळजी घेणे हे कर्ज देखरेख प्रणालीचे मुख्य काम आहे. कर्ज खात्यावरील व्यवहारांची दररोज पाहणी करून कर्ज रकमेचा विनियोग हा संमत कारणासाठी होतो आहे ना तसेच कर्जदाराचे व्यवसायाशी सुसंगत व्यवहार कर्ज खात्यावर होत आहेत ना हे कटाक्षाने पाहिले जाते. कर्ज प्रकरणी काही त्रुटी अथवा धोके असल्यास ते वेळीच ओळखून कर्जाची संभाव्य एनपीएकडे होणारी वाटचाल वेळीच रोखता येते.

मार्च २०२५ च्या तुलनेमध्ये बँकेच्या Gross NPA मध्ये ०.११ टक्के व Net NPA मध्ये ०.२१ टक्के एवढी वाढ झाल्याचे दिसून येते. कठोर निकषांच्या अंमलबजावणीमुळे मार्च २०२५ च्या तुलनेमध्ये अहवाल वर्षाअखेर टक्केवारीमध्ये NPA मध्ये थोडी वाढ दिसत असली तरी प्रत्यक्षात NPA खाते संख्येमध्ये तुलनेने घट झालेली आहे त्याच बरोबर SMA Category मधील खातेसंख्येमध्ये देखील मोठ्या प्रमाणावर घट झाली आहे. Early Warning Signals (EWS) च्या अनुषंगाने बँकेने आधुनिक तंत्रज्ञानाने युक्त अशी संगणक प्रणाली घेण्याचा विचार केला असून त्या संबंधी आवश्यक चाचण्या सुरु केल्या आहेत.

अहवाल वर्षाच्या शेवटच्या तिमाहीमध्ये सुरु झालेले अमेरिका - इराण युद्ध, इंधन टंचाई, इंधन दरवाढ व त्यामुळे बाजारातील एकूण परिस्थिती याचा प्रतिकूल परिणाम कर्ज वसुलीवर झाला. विशेष म्हणजे रु.६ कोटीची वसुली हि २ एप्रिलला आली असतानाही, कठोर निकषांचे कसोशीने पालन करण्याच्या धोरणामुळे सदर वसुलीचा ३१ मार्चला इफेक्ट घेतला नाही.

जोखीम व्यवस्थापन (Risk Management)

रिझर्व्ह बँक ऑफ इंडिया यांनी जारी केलेल्या मार्गदर्शक सूचनांनुसार बँकेमध्ये चीफ रिस्क ऑफिसर (Chief Risk Officer) यांची नियुक्ती यापूर्वीच करण्यात आलेली असून, त्यासाठी स्वतंत्र जोखीम व्यवस्थापन विभाग कार्यरत आहे. तसेच, बँकेच्या जोखीम व्यवस्थापन प्रक्रियेवर प्रभावी देखरेख ठेवण्यासाठी संचालक मंडळातील सदस्यांची 'रिस्क मॅनेजमेंट कमिटी' ही सर्वोच्च (Apex Body) समिती कार्यरत आहे.

बँकेकडे सादर होणाऱ्या विविध कर्जप्रकरणांचा सखोल अभ्यास करून त्यामधील संभाव्य जोखमीची ओळख पटविणे, त्या जोखमीचे स्वरूप व परिणाम निश्चित करणे, जोखीम कमी करण्यासाठी आवश्यक उपाययोजना सुचविणे तसेच संबंधित विभागांना आवश्यक मार्गदर्शन करणे, ही जबाबदारी जोखीम व्यवस्थापन विभाग प्रभावीपणे पार पाडत आहे. सेक्टोरियल आउटलुकच्या माध्यमातूनदेखील क्रेडिट रिस्क नियंत्रित केली जाते.

बँकेच्या ताळेबंदातील प्रत्येक घटकासंदर्भात बँकेची जोखीम सहन करण्याची क्षमता (Risk Appetite) किती आहे, तसेच आर्थिक किंवा बाजारातील परिस्थितीत बदल झाल्यास त्याचा बँकेवर कोणत्या प्रकारचा परिणाम

होऊ शकतो, याबाबतचा सविस्तर आढावा संचालक मंडळासमोर मांडला जातो.

बँकेमार्फत व्यवसायातील धोके आणि स्थैर्य जोखण्याच्या दृष्टीने नियमितपणे लिक्विडिटी स्ट्रेस टेस्ट तसेच क्रेडिट स्ट्रेस टेस्ट घेण्यात येतात. अहवालामध्ये नमूद केलेल्या निरीक्षणांनुसार आवश्यक त्या सुधारणात्मक उपाययोजना तातडीने राबविण्यात येतात. बँकेची सर्वांगीण आर्थिक स्थिती, व्यवसाय प्रगती, रिस्क अप्टेराइट इत्यादीचा एकत्रित विचार करता, रिस्क मॅनेजमेंट विभागाने बँकेची जोखीम पातळी "मध्यम स्वरूपाची व स्थिर" (Medium and Stable) अशी वर्गीकृत केलेली आहे.

कम्प्लायन्स विभाग (Compliance Department)

बँकेमध्ये सक्षम व परिणामकारक कम्प्लायन्स कल्चर असणे ही अत्यावश्यक बाब आहे. याची पूर्तता करण्यासाठी रिझर्व्ह बँक ऑफ इंडिया यांच्या निर्देशानुसार बँकेमध्ये चीफ कम्प्लायन्स ऑफिसर (Chief Compliance Officer) यांची नियुक्ती करण्यात आलेली असून स्वतंत्र कम्प्लायन्स विभाग कार्यरत आहे. या विभागामध्ये बँकिंग, लेखाशास्त्र व नियामक विषयातील अनुभव असलेले तसेच सीए, सीएस, सीएआयआयबी इत्यादी व्यावसायिक पात्रता धारण करणारे अधिकारी व सेवक कार्यरत आहेत.

या विभागामार्फत मुख्यत्वे पुढील कामकाज करण्यात येते :

१. बँकेमध्ये सक्षम व शिस्तबद्ध कम्प्लायन्स कल्चर विकसित करणे, त्याबाबत जागरूकता निर्माण करणे तसेच विविध विभागांकडून आवश्यक पूर्तता वेळेत होण्यासाठी सातत्याने पाठपुरावा करणे.
२. रिझर्व्ह बँक ऑफ इंडिया यांचेशी "संपर्कदुवा" म्हणून काम करणे, रिझर्व्ह बँक तपासणी (Inspection) अहवालातील त्रुटी व निरीक्षणांची पूर्तता करणे, त्यासाठी संबंधित विभागांमध्ये समन्वय साधणे तसेच इतर लेखापरीक्षण अहवालांचीही पूर्तता सुनिश्चित करणे.
३. रिझर्व्ह बँक ऑफ इंडिया तसेच इतर नियामक संस्थांकडून वेळोवेळी जारी होणारी परिपत्रके, मार्गदर्शक तत्वे व नियामक निर्देश यांचा अभ्यास करून त्यानुसार बँकेतील कार्यवाहीची दिशा निश्चित करणे.
४. बँकेच्या विविध उत्पादने व सेवांचे कम्प्लायन्सच्या दृष्टीने मूल्यमापन (Product Vetting) करणे.
५. सीईओ यांचे परोक्ष बँकेच्या ऑडिट कमिटीसमोर तसेच संचालक मंडळास विविध कम्प्लायन्स विषयक अहवाल, पूर्ततेची स्थिती व इतर महत्त्वपूर्ण बाबींची सविस्तर माहिती सादर करणे.

एकूणच अहवाल वर्षांमध्ये या विभागाने रिझर्व्ह बँकेच्या निकषांनुसार समाधानकारक व प्रभावी कामगिरी बजाविल्याचे दिसून येते.

माहिती तंत्रज्ञान व डेटा सेंटर (Information Technology and Data Center)

बँकेचे स्वतःचे अत्याधुनिक डेटा सेंटर कार्यरत असून त्यास ISO standard ९००१-२०१५ (Information Processing Assets at Data



Center Operation) आणि ISO/IEC २७००१:२०२२ (Protection of Information and Information Processing Assets) ही मानांकने प्राप्त आहेत. संबंधित मानांकनानुसार आवश्यक सर्व निकषांची पूर्तता डेटा सेंटरमार्फत सातत्याने करण्यात येत आहे.

अहवाल वर्षामध्ये, डाटा सेंटरचे कामकाज सुरळीत आणि विनाव्यत्यय चालण्यासाठी बँकेने डीआर ड्रिल देखील केलेले असून त्याचे परिणाम हे समाधानकारक आलेले आहेत. रिझर्व्ह बँकेच्या Cyber Security and Information Technology Examination Cell (CSITE) कडून बँकेच्या डाटा सेंटरचे ऑडीट होत असते. ऑडीट अहवालात दर्शवलेल्या त्रुटींची पूर्तता बँकेकडून होत आहे आणि बँकेचा डाटा अधिक सुरक्षित राहण्यासाठी बँक सातत्याने प्रयत्न करत आहे. अर्थातच सध्याच्या वेगवान डिजिटल युगामध्ये कालची माहिती आज जुनी झालेली असते याचे भान ठेवून सातत्याने आपले तंत्रज्ञान सायबर सुरक्षेच्या दृष्टीने अपडेट करत राहिल याची देखील सतत पहाणी केली जाते.

बँकेची इंडाप्रू येथे कार्यरत असलेली डी.आर. (Disaster Recovery) साईट यापूर्वीच यशस्वीरित्या हैदराबाद येथे को-लोकेशन पद्धतीने स्थलांतरित करण्यात आली. या स्थलांतरामुळे डी.आर.साईटवरील ऑपरेशनल खर्च तसेच तेथील मनुष्यबळावरील खर्चामध्ये लक्षणीय बचत झाली आहे.

प्रोजेक्ट उन्नती : ग्राहकांना अधिक अत्याधुनिक, सुरक्षित, सुलभ व जलद बँकिंग सेवा उपलब्ध करून देण्याच्या उद्देशाने टीसीएस कंपनीची नवीन कोअर बँकिंग प्रणाली लवकरच उपलब्ध होईल.

बँकेने टीसीएस कंपनीची अत्याधुनिक सीबीएस प्रणाली अवगत करण्याचे ठरवल्यानंतर कामकाज विनाविलंब व्हावे, गतिमान व्हावे आणि सदरील प्रकल्प निर्धारित वेळेत अथवा वेळेपूर्वीच व्हावा यासाठी 'प्रोजेक्ट उन्नती' या अंतर्गत कामकाज सुरू केले आहे. बँकेतील सुमारे २३ तज्ज्ञ सेवाकांची 'प्रोजेक्ट उन्नती' मध्ये नियुक्ती करण्यात आली असून, बँकेचे आयटी विभागातील तज्ञ असलेल्या उपमहाव्यवस्थापक यांचे नियंत्रणात हा प्रकल्प कार्यरत आहे. सदर प्रकल्पाचा आढावा दरमहा मुख्य कार्यकारी अधिकारी आणि टीसीएस चे वरिष्ठ अधिकारी घेत असतात.

एम.आय.एस. विभाग (MIS Department)

बँकेचा एमआयएस विभाग हा आता पूर्णपणे कार्यान्वित झालेला असून त्या माध्यमातून विविध प्रकारची माहिती व्यवस्थापनाला पुरविली जाते. प्रामुख्याने नियामकांना पाठवण्याची आकडेवारी देखील या विभागाच्या माध्यमातून सादर केली जाते. अग्रक्रम क्षेत्राचे अपेक्षकृत वर्गीकरण करून बँकेच्या अग्रक्रम क्षेत्रात झालेला कर्ज पुरवठा हा रिझर्व बँकेच्या उद्दिष्टांप्रत झाला आहे किंवा नाही याची देखील तपासणी करून व्यवस्थापनाला तपशीलवार अहवाल सादर केला जातो.

हिशोब विभाग: (Accounts Department)

बँकेच्या नफा-तोटा पत्रकावर प्रतिकूल परिणाम करणाऱ्या घटकांवर प्रभावी नियंत्रण ठेवण्यासाठी या विभागामार्फत रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार

“Controls on Internal Accounts” संदर्भातील समर्पक धोरण तयार करण्यात आले आहे. त्यामुळे बँकेच्या एकूण उत्पन्न व खर्च व्यवस्थापनावर अधिक प्रभावी नियंत्रण प्राप्त झाले आहे.

पारदर्शकता निकषांचे पालन करत, **मागील ४ वर्षांपासून दरवर्षी १५ एप्रिलला बँकेचे ताळेबंद आणि नफातोटा पत्रक कामकाज पूर्ण करून** लेखापरीक्षित आर्थिक दर्शके जाहीर करण्याचे उद्दिष्ट्य हिशोब विभागाने सफल केले आहे ही खरोखरीच कौतुकास्पद बाब आहे.

एएमएल- एफआरएम विभाग (Anti-Money Laundering and Fraud Risk Management Cell)

बँकेमध्ये सर्वात आणि अतिशय महत्वाचा मुद्दा कोणता असेल तर तो Know Your Customer (KYC) आणि Transaction monitoring चा आहे. नवीन ग्राहक जोडताना ड्यू डिलीजन्स करणे आणि सध्याच्या ग्राहकाबद्दल सर्व माहिती जाणून घेणे व त्याचबरोबर ग्राहकांच्या खात्यात होत असलेल्या व्यवहारांचे चाणाक्षपणे अवलोकन करणे हे काम या विभागामार्फत चालते.

बँकिंग इंडस्ट्री जितकी वेगाने विकसित होत आहे तितक्याच वेगाने फ्रॉड, सायबर हल्ले, ऑनलाईन फसवणूक, डिजिटल ओरस्ट, म्युल अकाऊंट सारखे नवनवीन फसवणुकीचे प्रकार उदयास येत आहेत, या सर्वांना आळा बसावा म्हणून बँकेबरोबरच ग्राहकांनी देखील आपल्या खात्याकडे सतर्कतेने लक्ष देणे आवश्यक असून सातत्याने आपल्या खात्याची अद्ययावत माहिती, दुर्लक्ष न करता बँकेस दिली पाहिजे. बँकेकडून येणाऱ्या अलर्टची दखल घेतली पाहिजे.

एएमएल-एफआरएम विभागामार्फत बँकेमध्ये असणाऱ्या प्रत्येक खात्याच्या कागदपत्रांची सत्यता पडताळणी करणे, खात्यामध्ये होत असलेल्या बदलांची माहिती घेणे, खात्यातील व्यवहार संशयास्पद आढळल्यास आणि त्याबाबत ग्राहकाने समाधानकारक खुलासा न केल्यास Financial Intelligence Unit (FIU-INDIA) यांना कळवणे, बँकेत फ्रॉड घडलेला असल्यास त्याची तपासणी करणे, आवश्यक लॉ एजन्सीज (Law Enforcement Agency-LEA) ना आणि रिझर्व्ह बँकेस रिपोर्ट करणे अशी कामे केली जातात.

बँकेने ऑनलाईन फसवणुकीला प्रतिबंध व्हावा म्हणून मार्च २०२६ पासून स्वतंत्र कार्यरचना प्रस्थापित केलेली असून त्या मध्ये एएमएल-एफआरएम विभागांतर्गत NCRP पोर्टलच्या अनुषंगाने देखील कामकाज करण्यात येते. ग्राहकांची सायबर फसवणूक झाल्यास NCRP पोर्टल वर वा १९३० नंबर डायल करून ग्राहकास तक्रार नोंदवता येते आणि ग्राहकाने जर लवकरात लवकर तक्रार नोंदविली तर ग्राहकांचे पैसे सुरक्षित राहण्याची शक्यता निर्माण होते. आपल्या बँकेत सदर विभागाचे कामकाज हे 'अहर्निश' सुरू असते, कृपया ग्राहकांनी याची नोंद घ्यावी.



डिजिटल बँकिंग (Digital Banking)

डिजिटल बँकिंग सेल अंतर्गत, सायबर फसवणूक रोखण्यासाठी EFRMS (Enterprise Fraud Risk Management Solution) या अत्याधुनिक तंत्रज्ञानाचा प्रभावी वापर करण्यात येत आहे. या प्रणालीच्या माध्यमातून ग्राहकांच्या सवयीचा आणि एकूण वर्तणुकीचा (Behavioural Pattern) अभ्यास केला जातो, ग्राहकाची बँकेत व्यवहार करण्याची पद्धत कशी आहे, साधारणपणे कोणत्या वेळी कोणत्या ठिकाणाहून ग्राहक व्यवहार करतो याचा अभ्यास करून या व्यतिरिक्त जर ग्राहकाच्या खात्यात व्यवहार होत असतील तर त्याचा Preventive Alert दिला जातो आवश्यकतेनुसार कधी कधी ग्राहकांना प्रत्यक्ष फोन करून खात्री देखील केली जाते.

डिजिटलायझेशनचा खरा उपयोग तेव्हाच होईल, जेव्हा बँकेचा सर्वसामान्य ग्राहक याचा सहजपणे वापर करेल आणि त्यातून व्यवसायाचा वाढ करेल. आपल्या बँकेच्या बाबत सांगायचे झाल्यास बँकेने क्यूआर कोड (QR Code) च्या माध्यमातून सुमारे १५००० हून अधिक व्यवसायकत्यांना सहाय्य केले आहे तर ५००० हून अधिक व्यापाऱ्यांना **साऊंड बॉक्स** देऊन त्यांच्या व्यवसायासाठी बँकेच्या कासावाडीसाठी हातभार लावलेला आहे.

डिजिटल बँकिंग विभागामार्फत बँकेकडे उपलब्ध असलेल्या सर्व डिजिटल सेवा ग्राहकांना दिल्या पाहिजेत आणि त्यातून बँकेच्या व्यवसायात, कासा ठेवीमध्ये वाढ झाली पाहिजे हे ध्येय ठेवून अहवाल वर्षात अनेक देवस्थानमध्ये बँकेच्या क्यूआर कोडवर आधारित ॲप्लिकेशन दिले आहे. सदर ॲप्लिकेशनमुळे, भाविकाने जनता बँकेचा तिथे असलेला क्यूआर कोड स्कॅन केला की त्वरित देणगी दिलेल्या रकमेची पावती भाविकाचे मोबाईलवर दिली जाते आणि देवस्थानला देखील त्यांचे विहित नमुन्यात नोंदी व हिशोब पूर्ण करून प्रत्येक क्षणाचे अपडेट त्यांचे संगणकावर डॅश बोर्डच्या माध्यमातून दिसत राहते. बँकेने महाराष्ट्रातील अनेक देवस्थानांना अशी सुविधा दिलेली असून प्रातिनिधिक स्वरूपात सांगायचे झाले तर **श्रीमंत दगडूशेठ हलवाई गणपती मंडळ, श्री गोंदवले महाराज देवस्थान** इत्यादी ठिकाणी ही सुविधा वापरली जात आहे.

बँकेत डिजिटल व्यवहारांचे प्रमाण विलक्षण वाढलेले असून दररोज सुमारे ४ लक्षहून अधिक व्यवहार डिजिटली होत आहेत, **बँकेच्या एकूण व्यवहाराच्या ८५% व्यवहार हे डिजिटली होत आहेत.**

सायबर सिक्युरिटी (Cyber Security)

सायबर सिक्युरिटीचे महत्त्व लक्षात घेऊन बँकेने संपूर्णतः स्वतंत्र अशा सिक्युरिटी ऑपरेशन सेंटरची निर्मिती केली आहे. या विभागामध्ये आवश्यक शैक्षणिक व व्यावसायिक पात्रता धारण करणारे अनुभवी अधिकारी नियुक्त करण्यात आलेले आहेत. या केंद्रामार्फत बँकेच्या माहिती तंत्रज्ञान प्रणालीचे सातत्याने निरीक्षण (Monitoring) केले जाते तसेच संभाव्य तांत्रिक त्रुटी, सुरक्षा उणिवा व सायबर धोक्यांवर आवश्यक प्रतिबंधात्मक व सुधारणात्मक उपाययोजना तातडीने राबविण्यात येतात.

आजच्या डिजिटल युगामध्ये सायबर क्राईम, सायबर हल्ले तसेच ऑनलाईन आर्थिक फसवणुकींचा धोका केवळ बँकिंग उद्योगापुरता मर्यादित नसून सर्वसामान्य नागरिक, व्यावसायिक संस्था आणि वित्तीय क्षेत्रासाठीही गंभीर स्वरूपाचे आव्हान बनलेले आहे. माहिती तंत्रज्ञानाचा वाढता वापर, डिजिटल व्यवहारांमध्ये झालेली वाढ आणि ऑनलाईन सेवांचा व्यापक विस्तार यामुळे सायबर सुरक्षेचे महत्त्व अधिक अधोरेखित झाले आहे.

रिझर्व्ह बँक ऑफ इंडिया यांनी जारी केलेल्या Cyber Security Framework तसेच अन्य नियामक मार्गदर्शक सूचनांचे बँक पालन करत आहे. तथापि, सायबर धोके सतत बदलत आणि अधिक प्रगत होत असल्यामुळे कोणतीही संस्था किंवा बँक पूर्णतः शंभर टक्के सुरक्षित असल्याचा दावा करणे अवघड आहे.

सायबर सुरक्षेबाबत ग्राहक व सेवकांमध्ये जागरूकता निर्माण करणे हीदेखील बँकेची महत्त्वाची जबाबदारी मानण्यात येते. त्यासाठी विविध प्रशिक्षण कार्यक्रम, कार्यशाळा व जनजागृती उपक्रमांचे आयोजन बँकेने केले आहे. तसेच समाजमाध्यमातून म्हणजे फेसबुक, वेबसाईट इत्यादी माध्यमातून ग्राहकांनी डिजिटल व्यवहार करताना घ्यावयाची काळजी, फसवणुकीपासून संरक्षणाचे उपाय, सुरक्षित पासवर्ड वापर, OTP व गोपनीय माहितीची सुरक्षितता इत्यादी विषयांवर सातत्याने मार्गदर्शन केले जाते. यामध्ये सायबर सुरक्षा पंधरवडा व “थोडा ध्यान से” या प्रशिक्षण कार्यक्रमांचा प्राधान्याने उल्लेख करता येईल.

मानव संसाधन विकास व मनुष्यबळ नियोजन (Administration and HR Department)

बँकेचे सेवक हेच बँकेचे सर्वात महत्त्वाचे भांडवल (Human Capital) असून, बँकेच्या सातत्यपूर्ण प्रगतीमध्ये त्यांचा अत्यंत मोलाचा वाटा आहे. सेवकांचे योग्य मनुष्यबळ नियोजन करणे, त्यांना प्रेरित व प्रोत्साहित ठेवणे, त्यांच्या ज्ञान व कौशल्यांचा सातत्याने विकास करणे तसेच आधुनिक बँकिंग प्रणाली, तंत्रज्ञान व नियामक बदलांविषयी त्यांना अद्ययावत ठेवणे, ही महत्त्वाची जबाबदारी प्रशासन व मानव संसाधन विकास विभागामार्फत पार पाडली जाते.

सन २०२५ अखेरीस बँकेची एकूण सेवक संख्या ही ११६८ इतकी होती ती मार्च २०२६ अखेर १२६६ इतकी राहिली. तसेच बँकेत मार्च २०२६ अखेर ॲप्रेन्टीस म्हणून लेखनिक व शिपाई या वर्गावारीत एकूण ८९ ॲप्रेन्टीस कामकाज करत असून ॲप्रेन्टीस ॲक्ट नुसार त्यांना विद्या वेतन दिले जाते.

दरवर्षी सरासरी ५० सेवकांची निवृत्ती होत असल्याने आणि रिझर्व्ह बँकेने बदलत्या बँकिंग व्यवसायाच्या अनुषंगाने कम्प्लायन्स आणि रिस्क मॅनेजमेंटच्या दृष्टिकोनातून नवनवीन कामाची आणि पुर्ततांची अपेक्षा केली असल्याने बँकेमध्ये रिस्क मॅनेजमेंट डिपार्टमेंट, कम्प्लायन्स डिपार्टमेंट, रिस्क बेस ऑडीट डिपार्टमेंट, एएमएल-एफआरएम डिपार्टमेंट इत्यादी विभागांची नव्याने उभारणी करावी लागली तसेच नवीन टीसीएस प्रणालीसाठी देखील स्वतंत्र रचना करावी लागली यामुळे मोठ्या प्रमाणावर सेवक संख्या वाढली आहे.



बँकेचे जुने व अनुभवी सेवक निवृत्त होत असल्याने भविष्याच्या दृष्टीने “सक्सेशन प्लॅनिंग” या विषयावर देखील बँकेने विशेष प्रयत्न सुरु केलेले आहेत. बँकेमधील सर्व पात्र सेवकांना सक्सेशन प्लॅनिंग विषयासंदर्भात होणाऱ्या चाचणी परीक्षेत व “ज्ञान प्रबोधिनी” या नामवंत संस्थेमार्फत घेतल्या जाणाऱ्या “क्षमता विकास चाचणी” मध्ये सहभागी होण्यासाठी आवाहनस्वरूप परिपत्रक जारी केले होते. त्यास एकूण १८९ सेवकांनी प्रतिसाद दिला आणि त्यापैकी ३७ इतके सेवक सक्सेशन प्लॅनिंग अंतर्गत यशस्वी झाले आहेत. सदर सेवकांना संपूर्ण वर्षभर स्वतंत्रपणे क्लासरूम, ऑनफिल्ड, ऑनलाईन प्रशिक्षण देऊन बँकेतील सर्व विभागांची माहिती देण्यात येणार आहे. या व्यतिरिक्त सक्सेशनसाठी गरजेनुसार अंतर्गत पदोन्नती, बाहेरून भरती अशा विविध उपायांचे अवलंबन केले जात आहे. लेखनिक, कनिष्ठ अधिकारी पदांवर भरती करताना Proctored Online Exam पद्धतीने परीक्षा घेतली जाते.

सन २०२५-२६ मध्ये बँकेच्या गरजा ओळखून प्रशिक्षणाचे विविध प्रकारात वर्गीकरण केले गेले. क्लासरूम ट्रेनिंग, ऑनलाईन ट्रेनिंग, ऑनसाईट ट्रेनिंग अशा प्रकारात प्रशिक्षण घेतले गेले. अहवाल वर्षात क्लासरूम ट्रेनिंग मध्ये एकूण ५२ दिवसांचे प्रशिक्षण वर्ग झाले असून एकूण २०१४ इतक्या सेवकांनी प्रशिक्षण घेतले, तर रिझर्व्ह बँकेच्या परीपत्रकांचे महत्त्व किंवा बँकेच्या पॉलिसीमधील बदल इत्यादी विविध विषयांवर ऑनलाईन स्वरूपात एकूण ४७ प्रशिक्षण कार्यक्रम घेतले गेले व त्या माध्यमातून एकूण ८८०४ इतक्या सेवकांनी सहभाग घेतला. त्याच बरोबर प्रत्यक्ष शाखेत जाऊन जेवणाच्या सुट्टीत १ तासाचे ऑन साईट ट्रेनिंग देखील घेण्यात आले. त्यामध्ये दैनंदिन कामकाज करताना प्रत्यक्ष येणाऱ्या अडचणींचा विचार करून त्यानुसार सेवक व प्रशिक्षक यांच्यात समन्वय साधून बँकेच्या उच्च नीतिमूल्यांचे पालन करून उत्तम ग्राहकसेवा कशी देता येईल यावर भर देण्यात आला. अहवाल वर्षात बहुतेक सर्वच सेवकांना विविध प्रकारचे ४ ते ५ वेळा प्रशिक्षण देऊन बदलत्या बँकिंग विश्वाशी स्पर्धा करण्यासाठी तयार करण्याचा प्रयत्न प्रशिक्षण विभागामार्फत केला गेला. एकूण गोळाबेरीज केली तर अहवाल वर्षात १२६३२ सेवकांना विविध प्रशिक्षणे देऊन त्यांच्यामधील मुलभूत प्रतिभांचा विकास करण्यावर जोर देण्यात आला. याचबरोबर CAB-College of Agricultural Banking, VAMNICOM, NAFCUB, MUCB, पुणे जिल्हा बँक असोसिएशन इत्यादी बाहेरील संस्थामध्ये देखील बँकेने एकूण २६६ सेवक प्रशिक्षणासाठी पाठवले होते.

निरनिराळ्या प्रशिक्षणांदरम्यान शरीर व मनःस्वास्थ्यासाठी योग शिक्षण देण्यात आले. सेवकांचे मानसिक आरोग्य व शारीरिक तंदुरुस्तीसाठी याचा निश्चितच लाभ होतो.

अहवाल वर्षात बँकेमध्ये १२ सेवकांनी जेएआयआयबी व ६ सेवकांनी सीएआयआयबी परीक्षा उत्तीर्ण केली आहे. ३१ मार्च, २०२६ अखेर एकूण २६७ सेवक विविध प्रकारच्या व्यावसायिक गुणवत्ता (CISA, DISA, CA, CS, ICWA, MCM, JAIIB, CAIIB, AML,

Diploma Courses) धारण करणारे आहेत.

प्रशासन विभागांतर्गत Preventive Vigilance चे कामकाज सुद्धा करण्यात येते. एक सुदृढ व्हिजीलन्स कल्चर निर्माण करण्यासाठी बँक आग्रही आहे. त्यादृष्टीने बँकेने Preventive Vigilance Policy निश्चित केली आहे. व्हिजीलन्स विभागातर्फे अचानकपणे शाखा भेटी, रिपोर्ट्स तपासणी आणि सेवक खात्यांची तपासणी तसेच दररोज एक्सेपशनल ट्रॅन्जॅक्शन रिपोर्ट तपासणी या विषयांवर कामकाज केले जाते.

गुंतवणूक व ट्रेझरी विभाग (Investment and Treasury Department)

बँकेच्या ठेवी व कर्ज व्यवहारांमधील निधींचे संतुलित व नफाक्षम व्यवस्थापन करून बँकेच्या उत्पन्नावादीस हातभार लावण्याचे महत्त्वपूर्ण कार्य गुंतवणूक व ट्रेझरी विभागामार्फत केले जाते. उपलब्ध निधीची सुरक्षितता, तरलता आणि परतावा या तिन्ही बाबींचा समतोल राखत योग्य गुंतवणूक निर्णय घेणे, हे या विभागाचे प्रमुख उद्दिष्ट आहे.

गुंतवणूक केलेल्या निधीचा निर्धारित कालावधीनंतर नियमित आढावा घेऊन त्याच्या खरेदी-विक्रीसंदर्भात योग्य निर्णय घेतले जातात. निधी गुंतविताना सरकारमान्य रोखे, केंद्र व राज्य सरकार रोखे, बॉण्ड्स तसेच इतर बँकांमधील मुदत ठेवी अशा सुरक्षित व परतावाक्षम पर्यायांची निवड करण्यात येते.

त्याचप्रमाणे, बाजारातील आर्थिक घडामोडींचा सातत्याने अभ्यास करून आवश्यकतेनुसार Borrowing व Lending व्यवहारांद्वारे बँकेची तरलता (Liquidity) प्रभावीपणे व्यवस्थापित केली जाते. बँकेचा गुंतवणूक विभाग हा आता संपूर्णपणे संगणकीकृत झाला असून रिझर्व्ह बँकेच्या निकषांची पूर्तता त्या माध्यमातून पूर्ण होत आहे.

दिनांक ३१.०३.२०२५ रोजी बँकेची एकूण गुंतवणूक रु.३,५८९.६४ कोटी इतकी होती. दिनांक ३१.०३.२०२६ अखेर ती रु.३,९१९.७४ कोटी इतकी झाली आहे. अहवाल वर्षामध्ये बँकेच्या गुंतवणुकीमध्ये रु.३३०.०९ कोटी एवढ्या रकमेची वाढ झाली आहे.

अहवाल वर्षामध्ये ट्रेझरी ऑपरेशन्समधून रु.३०९.४१ कोटी इतके व्याज उत्पन्न प्राप्त झाले आहे. याशिवाय, गुंतवणूक खरेदी-विक्री व्यवहारांतून रु.३.३२ कोटी इतका ट्रेडिंग प्रॉफिट देखील मिळविला आहे. एकूण गुंतवणुकीवर बँकेस सरासरी ६.७६% इतका परतावा प्राप्त झाला आहे.

विदेश विनिमय व्यवहार (Foreign Exchange Operations)

बँकेकडे विदेश विनिमय व्यवहारांसाठी AD-II Category अंतर्गत कायमस्वरूपी परवाना उपलब्ध आहे. त्यानुसार बँकेच्या निवडक शाखांमधून ग्राहकांना विदेश विनिमय सेवा उपलब्ध करून देण्यात येत आहेत.

अहवाल वर्षामध्ये विदेशी चलन विनिमय, फंड ट्रान्सफर इत्यादी विविध प्रकारच्या सेवा मिळून एकूण रु.१०५.७९ लाख इतके विदेश विनिमय व्यवहार करण्यात आले आहेत. बँकेच्या एकूण व्यवसायाच्या तुलनेत ही रक्कम मर्यादित असली तरी, आगामी काळात विदेश विनिमय व्यवहार



वाढविण्यासाठी बँक सातत्याने प्रयत्नशील आहे.

अल्को कमिटी (ALCO Committee)

रिझर्व्ह बँक ऑफ इंडिया यांच्या मार्गदर्शक सूचनांनुसार बँकेमध्ये ALCO (Asset Liability Management Committee) ही समिती पूर्वीपासून कार्यरत आहे. बँकेच्या विविध विभागांचे प्रमुख या समितीचे सदस्य असून, मुख्य कार्यकारी अधिकारी हे या समितीचे अध्यक्ष आहेत.

या समितीमार्फत बँकेच्या निधीचे उत्पन्नाभिमुख व्यवस्थापन, असेट व लायबिलिटीचे संतुलित नियोजन तसेच बाजारातील घडामोडींचा अभ्यास करून ठेवी व कर्जाच्या व्याजदराबाबत धोरणात्मक निर्णय घेतले जातात. विशेषतः ग्राहकांच्या Behavioural Pattern नुसार बँकेची गुंतवणूक, कर्जे, ठेवी आणि नफा हा कसा अधिकतम मर्यादित (Up to Optimum Utilisation) नेता येईल यासाठी सूक्ष्म विश्लेषण केले जाते. याशिवाय, बँकेच्या तरलतेचा (Liquidity) सातत्याने आढावा घेऊन निधी व्यवस्थापन अधिक कार्यक्षम करण्याचे कामही समितीमार्फत केले जाते. या समितीच्या सभा दर महिन्याला किमान एकदा आयोजित करण्यात येतात.

बँकेच्या मार्केट रिस्क कमिटीमध्येही ALCO समितीचे सर्व सदस्य समाविष्ट आहेत. या समितीमार्फत बाजारातील आर्थिक परिस्थिती, बँकिंग क्षेत्रातील बदल, इतर बँकांच्या धोरणात्मक हालचाली तसेच वित्तीय क्षेत्रातील उदयोन्मुख प्रवाहांचा अभ्यास करून बँकेच्या भावी व्यवसायाची दिशा निश्चित करण्यात येते.

वसुली विभाग व एनपीए व्यवस्थापन (Recovery and NPA Management)

थकीत कर्जाची वसुली करणे, वसुलीमध्ये विलंब होत असल्यास आवश्यक ती कायदेशीर कारवाई करणे यासाठी विधी व वसुली विभाग हा सतत कार्यक्षम राहणे आवश्यक आहे. त्या दृष्टीने उपमहाव्यवस्थापक दर्जाचे अधिकारी त्याचे विभाग प्रमुख म्हणून काम पाहतात. या विभागामध्ये विधी विषयामध्ये पदवी धारण केलेले तसेच कायदेशीर बाबींचा अनुभव असलेले अधिकारी कार्यरत आहेत. तसेच वसुलीचा जुना अनुभव असलेले अधिकारी कार्यरत आहेत. त्यांच्यामार्फत अहवाल वर्षामध्ये आरबीट्रेशन, सरफेसी, कलम १३८, एनसीएलटी इत्यादी अंतर्गत कारवाया केल्या आहेत.

मल्टीस्टेट को. ऑप. सोसायटीज ॲक्ट २००२, च्या सेक्शन ९७ अंतर्गत थकबाकीदार कर्जदार, जामिनदार यांची अन्य बँकेत असलेली बँक खाती गोठवणे आणि स्थावर जंगम मालमतेवर बोजा लावण्याचे, लिलाव करण्याचे अधिकार बँकेच्या २३ अधिकाऱ्यांना मा. सेंट्रल जस्ट्रियर, नवी दिल्ली यांचे कडून बहाल करण्यात आले आहेत. त्याचा वसुलीसाठी चांगला उपयोग झाल्याचे दिसून येते.

दिनांक ३१.०३.२०२५ अखेर बँकेचा ग्राँस एनपीए ३.९७ टक्के एवढा होता. तसेच नेट एनपीए हा १.८८ टक्के इतका होता. अहवाल वर्ष अखेरीस म्हणजेच ३१.०३.२०२६ रोजी बँकेचा ग्राँस एनपीए हा ४.०८% व बँकेचा नेट एनपीए २.०९% एवढा झाला आहे. मार्च २०२५ च्या

तुलनेमध्ये अहवाल वर्षअखेर टक्केवारीमध्ये NPA मध्ये थोडी वाढ दिसत असली तरी प्रत्यक्षात NPA खाते संख्येमध्ये तुलनेने घट झालेली आहे.

दिनांक ३१.०३.२०२५ अखेर बँकेचा प्रोव्हिजन कव्हेरेज रेशो हा ५१.४८ टक्के एवढा होता. दिनांक ३१.०३.२०२६ अखेर हा रेशो ४७.८७ टक्के पर्यंत कमी झालेला आहे. मात्र पुढील काळामध्ये त्यामध्ये निश्चित पणे सुधारणा होईल असा विश्वास वाटतो.

निलेखित कर्जाची वसुली (Write off Recovery)

वसुलीसाठी असणारे सर्व उपाय अवलंबून झाल्यानंतर थकित व वसुलीसाठी अत्यंत कठीण कर्जे गरजेनुसार निलेखित केली जातात. अन्य सर्व बँकांमध्ये देखील हीच पद्धती अवलंबण्यात येते. मात्र अशी कर्जे जरी ताळेबंदामधून निलेखित केली तरी त्यासंदर्भात थकबाकीदार, कर्जदार, जामीनदार यांचे विरुद्धची वसुलीची कार्यवाही ही सुरुच राहते. सद्यस्थितीत वसुली ठप्प झालेली असली तरी त्यांच्यासह या कर्जाचा बोजा वारसांच्या माथ्यावर राहतो आणि भविष्यात त्यातून चांगली वसुली होते असा बँकेचा अनुभव आहे.

निलेखित खात्यांवर वसुलीची कारवाई करण्यासाठी बँकेमध्ये स्वतंत्र विभाग पूर्वीपासूनच कार्यरत आहे. अहवाल वर्षामध्ये बँकेने कोणतीही कर्जे निलेखित केलेली नाहीत. मात्र यापूर्वी निलेखित केलेल्या कर्जांमध्ये रक्कम रु.३.७९ कोटी + १ कोटी गुंतवणूक = ४.७९ कोटी, एवढी वसुली केलेली आहे. आगामी काळामध्ये देखील निलेखित खात्यांमधून चांगल्या प्रकारे वसुली होईल असा विश्वास वाटतो.

लेखापरीक्षण कामकाज (Audit Functions and Internal Control System)

बँकेतील लेखापरीक्षण विभाग हा बँकेच्या प्रशासन, पारदर्शकता, अंतर्गत नियंत्रण व्यवस्था तसेच आर्थिक स्थैर्याच्या दृष्टीने अत्यंत महत्त्वपूर्ण विभाग मानला जातो. बँकेच्या सर्व कामकाजामध्ये शिस्त, उत्तरदायित्व आणि नियामक अनुरूपता कायम राहावी यासाठी हा विभाग सातत्याने प्रभावी भूमिका बजावत आहे.

लेखापरीक्षण प्रक्रियेमध्ये त्या विभागास पूर्ण स्वायत्तता व निष्पक्षता राहावी यासाठी बँकेचे मुख्य कार्यकारी अधिकारी हे ऑडिट कमिटीचे सदस्य नाहीत. या पद्धतीमुळे लेखापरीक्षण प्रक्रियेवर कोणताही प्रशासकीय प्रभाव पडू नये याची दक्षता घेतली जाते. ऑडिट विभागाचे विभागप्रमुख विविध शाखा व विभागांचे ऑडिट अहवाल थेट ऑडिट कमिटीसमोर सादर करतात आणि त्यानंतर ऑडिट कमिटी स्वतंत्रपणे त्यावरील चर्चा, परीक्षण व आवश्यक कार्यवाही निश्चित करते आणि त्याचा अहवाल संचालक मंडळसमोर सादर करते.

याचबरोबर, वैधानिक लेखापरीक्षक, कर सल्लागार तसेच इतर बाह्य लेखापरीक्षक यांच्यासोबत ऑडिट कमिटी स्वतंत्र बैठक घेऊन लेखापरीक्षण अहवालांमधील निरीक्षणे, त्रुटी, जोखमीच्या बाबी व सुधारणा उपाययोजनांबाबत सविस्तर चर्चा करते. करप्रणाली व त्याचे बँकेच्या नफातोटा पत्रकावर होणारे परिणाम याचा अभ्यास करून आवश्यक त्या



तरतुदी, सुधारणा सुचवते. त्यामुळे बँकेच्या अंतर्गत नियंत्रण व्यवस्थेमध्ये अधिक मजबुती आणि पारदर्शकता निर्माण होत आहे.

रिझर्व्ह बँकेच्या निर्देशानुसार रिस्क बेस्ड इंटरनल ऑडिट हे बँकेच्या अनुभवी सेवकांनीच करणे आवश्यक आहे. त्यामुळे रिस्क बेस्ड ऑडिट हे बँकेच्या सेवकामार्फत केले जात आहे. तर काही शाखांचे/विभागांचे कंकरंट/क्रेडीट ऑडिट विभागातील वरिष्ठ किंवा निवृत्त अधिकाऱ्यांमार्फत व उर्वरीत शाखांचे ऑडिट अनुभवी सीए फर्ममार्फत करण्यात येते. लेखापरीक्षण अहवाल प्राप्त झाल्यानंतर त्यामधील त्रुटी, निरीक्षणे व सुधारणा, सूचना यांची वेळेत पूर्तता व्हावी यासाठी बँकेमध्ये स्वतंत्र “ऑडिट क्लोजर सिस्टीम” कार्यरत आहे. या प्रणालीद्वारे संबंधित विभागांकडून दोष निवारणाचा सातत्याने पाठपुरावा करून लेखापरीक्षण बाबींचे वेळेवर निराकरण करण्यात येते.

मागील वार्षिक सर्वसाधारण सभेचे अनुमतीनुसार व रिझर्व्ह बँक ऑफ इंडिया यांनी दिलेल्या मान्यतेनुसार सन २०२५-२६ या आर्थिक वर्षाचे वैधानिक लेखापरीक्षण मे. शशांक पत्की अँड असोसिएट्स, चार्टर्ड अकाउंटंट यांनी पूर्ण केले असून त्याचा अहवाल सादर केला आहे. त्यावरील त्रुटी दुरुस्तीचे काम सुरू असून विहित कालावधीत पूर्तता अहवाल संबंधित नियमकांना पाठवीत आहोत.

आर्थिक वर्ष सन २०२६-२७ साठी वैधानिक लेखापरीक्षकांची पुनर्नियुक्ती करणे आवश्यक आहे. नियुक्ती करताना याबाबत रिझर्व्ह बँकेने घालून दिलेल्या निकषांचे पालन करावे लागते. मे. शशांक पत्की अँड असोसिएट्स, चार्टर्ड अकाउंटंट, पुणे यांची आर्थिक वर्ष २०२६-२७ करिता वैधानिक लेखापरीक्षक म्हणून पुनर्नियुक्ती करण्याकरता रिझर्व्ह बँकेची पूर्व परवानगी बँकेस प्राप्त झाली असून त्यांची पुनर्नियुक्ती करणेसाठी संचालक मंडळ शिफारस करित आहे व याबाबतचा विषय वार्षिक सर्वसाधारण सभेसमोर सादर केलेला आहे त्यास आपण मान्यता द्यावी अशी विनंती आहे.

सेक्रेटरीयल विभाग (Secretarial Department)

बँकेच्या सेक्रेटरीयल विभागामार्फत बँकेच्या कॉर्पोरेट गव्हर्नन्सशी संबंधित सर्व कामकाज पार पाडले जाते. संचालक मंडळ सभा, विविध समित्यांच्या सभा, वार्षिक सर्वसाधारण सभा तसेच विशेष सभा यांचे नियोजन व त्या सभांची इतिवृत्ते तयार करणे ही या विभागाची प्रमुख जबाबदारी आहे. सभांशी संबंधित सर्व वैधानिक बाबी, विविध नियामक संस्थांकडे आवश्यक त्या पूर्तता, परिपत्रके, नोंदी व अहवाल वेळेत सादर करण्याची दक्षता हा विभाग सातत्याने घेत असतो.

याशिवाय सभासदांच्या विविध प्रश्नांचे निराकरण करणे, शेअरहोल्डर रिलेशन कमिटीच्या कामकाजाचा आढावा घेणे, बँकेचे पोटनियम व त्यांची प्रभावी अंमलबजावणी सुनिश्चित करणे तसेच संचालकांच्या शाखा भेटींचे नियोजन व समन्वय साधणे ही महत्त्वाची कामे देखील या विभागामार्फत केली जातात. बँकेच्या सुचारु प्रशासनासाठी आवश्यक असलेले समन्वय, पारदर्शकता व नियमपालन यामध्ये या विभागाची भूमिका अत्यंत महत्त्वपूर्ण आहे.

पोटनियमातील दुरुस्त्या (Bye Laws Amendments)

मल्टीस्टेट कॉ.ऑप.सोसायटीज ॲक्ट २००२, बँकिंग रेग्युलेशन ॲक्ट १९४९ तसेच रिझर्व्ह बँकेने जारी केलेली विविध परिपत्रके यांचा अभ्यास करून मागील वर्षी बँकेने एकंदर ५८३ दुरुस्त्या प्रस्तावित केलेल्या होत्या त्यास मागील वार्षिक सर्वसाधारण सभेने मान्यता दिल्यानंतर त्या दुरुस्त्या रिझर्व्ह बँक ऑफ इंडिया तसेच सेंट्रल रजिस्ट्रार, नवी दिल्ली यांच्याकडे अंतिम मान्यतेसाठी सादर केलेल्या होत्या. त्यास केंद्रीय निबंधक यांची मान्यता मिळाली असून त्यापैकी दुरुस्त्यांच्या संदर्भात वाक्यांच्या पुनर्रचना करण्याच्या काही सूचना दिल्या आहेत, तर काही दुरुस्त्या अंशतः स्वरूपात स्वीकारल्या आहेत. त्याचा संक्षिप्त तपशील पुढील प्रमाणे आहे.

अ. क्र.	पोटनियमातील दुरुस्त्या मान्यतेचा तपशील	एकूण संख्या
१	मा सेंट्रल रजिस्ट्रार, नवी दिल्ली यांनी मान्य केलेल्या दुरुस्त्या	५४८
२	मा सेंट्रल रजिस्ट्रार, नवी दिल्ली यांनी वाक्यात पुनर्रचनेसंबंधी काही सूचना देऊन मान्य केलेल्या दुरुस्त्या	२०
३	मा सेंट्रल रजिस्ट्रार, नवी दिल्ली यांनी अंशतः स्वरूपात मान्य केलेल्या दुरुस्त्या	८
४	मा सेंट्रल रजिस्ट्रार, नवी दिल्ली यांनी पुनर्रुक्ती अथवा अन्य कारणामुळे मंजूर न केलेल्या दुरुस्त्या	७
	एकूण	५८३

सदरील नवीन बायलॉज रिझर्व्ह बँक ऑफ इंडिया यांचेकडे देखील मान्यतेकरिता सादर केले आहेत. बायलॉज मधील सुधारणांमुळे वार्षिक सर्वसाधारण सभेच्या नोटीसेस छपाई व तदनुषंगिक खर्चात मोठ्या प्रमाणात बचत झाली आहे.

अहवाल वर्षामध्ये देखील रिझर्व्ह बँक ऑफ इंडियाने जारी केलेली परिपत्रके तसेच मल्टीस्टेट कायदा व बँकिंग रेग्युलेशन ॲक्ट यामध्ये झालेले बदल विचारात घेऊन बायलॉज मध्ये ऑडिशन, बदल करावे लागणार आहेत. सदर बदलसुद्धा या सभेसमोर सादर केलेले आहेत. अहवालात देखील छापले आहेत त्यास वार्षिक सर्वसाधारण सभेने मान्यता द्यावी अशी विनंती आहे. सभेच्या मान्यतेनंतर प्रस्तावित दुरुस्त्या या अंतिम मान्यतेसाठी मा. सेंट्रल रजिस्ट्रार नवी दिल्ली व रिझर्व्ह बँक ऑफ इंडिया यांच्याकडे सादर केल्या जातील आणि त्यांचे मान्यतेनंतर त्या लागू होतील.

नियोजन विभाग (Planning Department)

बँकेच्या नियोजन विभागामार्फत वर्षाच्या सुरुवातीलाच व्यावसायिक उद्दिष्टे निश्चित केली जातात आणि त्यास अनुसरून दरमहा प्रत्येक शाखेच्या उद्दिष्टपूर्ततेचा सर्वंकष आढावा घेतला जातो आणि मुख्य कार्यकारी अधिकारी यांना एकत्रित अहवाल सादर केला जातो. मुख्यकचेरीतील उच्चाधिकाऱ्यांना शाखांचे पालकत्व देऊन त्या माध्यमातून शाखा आणि



मुख्य कचेरी यांच्या कामकाजात संतुलन साधण्याचा प्रयत्न केला जातो. याच बरोबर मूलभूत परंतु विकासामध्ये महत्वाची भूमिका ठरवण्याचे म्हणजेच शाखा विस्तार, विकास इत्यादी कामकाज नियोजन विभागामार्फत केले जाते.

उद्यम विकास सहकारी बँक मर्यादित, पुणे यांचा विलीनीकरण प्रस्ताव (Merging)

पुणे येथे मुख्य कार्यालय असलेली आणि एकूण ८ शाखा असलेली उद्यम विकास सहकारी बँक मर्यादित, पुणे या बँकेच्या संचालक मंडळाने एकूण वाढती स्पर्धा व तंत्रज्ञानाचा वेग, त्याचा खर्च, उपलब्ध मर्यादित साधन सामुग्री इत्यादीचा विचार करून उद्यम बँकेच्या ग्राहकांना, सातत्याने विनाखंड व आधुनिक तंत्रज्ञानयुक्त सेवा उपलब्ध व्हाव्या या दृष्टीने उद्यम बँकेचे, जनता सहकारी बँक लि., पुणे या बँकेमध्ये विलीनीकरण करण्यासंबंधीचा ठराव पारित केला आहे आणि तो आपल्या बँकेकडे सादर केलेला आहे.

उद्यम विकास सहकारी बँकेच्या विलीनीकरण प्रस्तावास अनुसरून उद्यम बँकेचा ड्यू डिलीजन्स करण्यासाठी बँकेने सीए मे. मेडदकर अॅन्ड कंपनी यांची नियुक्ती केलेली होती. त्यांनी सादर केलेला रिपोर्ट हा अनुकूल असल्याने जनता बँकेच्या संचालक मंडळ सभेमध्ये सर्वानुमते उद्यम विकास सहकारी बँकेचा विलीनीकरण प्रस्ताव मान्य केला असून वार्षिक सर्वसाधारण सभेस सदर ठराव मान्य करण्याची शिफारस केलेली आहे. उद्यम विकास बँकेच्या संचालक मंडळाने या विलीनीकरण ठरावास व मसुद्यास मान्यता दिली असून त्यावर सर्वसाधारण सभेची मान्यता घेण्याची प्रक्रिया सुरू केली आहे. उद्यम विकास सहकारी बँकेचे आपल्या बँकेमध्ये विलीनीकरण करण्यास आणि “ड्राफ्ट स्कीम ऑफ अमलगमेशन, मर्जर” ला वार्षिक सर्वसाधारण सभेने मान्यता द्यावी अशी विनंती आहे, प्रत्यक्ष मर्जिंग करताना ड्राफ्ट स्कीम मध्ये तत्कालीन आकडेवारी, प्राप्त परिस्थिती आणि रिझर्व बँकेची मान्यता, त्यातील अटी व शर्ती नुसार यात बदल होऊ शकतो.

अन्य विभागांची कामगिरी व थर्ड पार्टी व्यवसाय (Third Party Business)

बँकेकडे सीडीएसएल (CDSL) व एनएसडीएल (NSDL) या नामांकित डिपॉझिटरी संस्थांचे परवाने उपलब्ध असून त्याअंतर्गत ग्राहकांना आवश्यक त्या डिपॉझिटरी सेवा प्रभावीपणे उपलब्ध करून दिल्या जात आहेत. आधुनिक बँकिंग सेवांच्या माध्यमातून ग्राहकांना अधिकाधिक सुविधा एकाच छताखाली उपलब्ध व्हाव्यात यासाठी बँक सातत्याने प्रयत्नशील आहे.

अहवाल वर्षात रिझर्व्ह बँकेने आपल्या बँकेला शेअर ब्रोकर्सच्या माध्यमातून ऑनलाईन ट्रेडिंग सेवा उपलब्ध करून देण्यास परवानगी दिली असून बँकेचा, देशभरातील नामवंत ब्रोकर्स जसे कि, मे. युनिव्हेस्ट, मे. मोतीलाल ओसवाल, मे. ग्री, मे. झीरोदा अशा कंपन्याबरोबर टायअप करण्याचा विचार करत आहे यामुळे बँकेच्या ग्राहकांना आपले शेअर्स बँकेच्या डीपी

मध्ये सुरक्षित ठेवून ऑनलाईन ट्रेडिंग करता येणे शक्य होणार आहे.

आपली बँक “बँकर्स टू इश्यू” म्हणून कार्यरत असून अहवाल वर्षामध्ये विविध कंपन्यांच्या आयपीओ प्रक्रियेमध्ये आस्बा (ASBA – Applications Supported by Blocked Amount) सुविधेद्वारे सक्रिय सहभाग नोंदविला आहे. या सेवेमुळे ग्राहकांना सुरक्षित व सुलभ गुंतवणूक सुविधा उपलब्ध झाली असून बँकेच्या कासा ठेवींमध्येही समाधानकारक वाढ झाली आहे.

बँकाशुरन्स व्यवसाय (Bancassurance Business)

बँकाशुरन्स व्यवसाय सातत्याने प्रगतीपथावर असून जीवन विमा, मेडिकलेम व जनरल इन्शुरन्स या क्षेत्रांमध्ये विविध सरकारी व खाजगी विमा कंपन्यांशी बँकेने करार केलेले आहेत. याचबरोबर प्रधानमंत्री सुरक्षा बिमा योजना आणि प्रधानमंत्री जीवन ज्योती बिमा योजना या देखील यशस्वीपणे राबवलेल्या आहेत. ग्राहकांमध्ये विम्याबाबत जागरूकता निर्माण व्हावी तसेच विविध विमा योजनांची माहिती सर्वसामान्यांपर्यंत पोहोचावी यासाठी प्रत्येक शाखेमध्ये “इन्शुरन्स लॉगिन डे” सारख्या उपक्रमांचे आयोजन करण्यात आले.

अहवाल वर्षात प्रधानमंत्री जीवन ज्योती बिमा योजना (PMJJBY), प्रधानमंत्री सुरक्षा बिमा योजना (PMSBY) या योजने अंतर्गत बँकेने एकूण ८ ग्राहकांचे क्लेम यशस्वी रित्या सेटल केले आहेत तर मेडिकलेम व अन्य विम्यामध्ये देखील सुमारे रुपये पाच कोटी रकमेचे क्लेम सेटल करण्यात मदत केली आहे.

म्युच्युअल फंड सेवा (Mutual Fund Service)

ग्राहकांना “अंडर वन रूफ” संकल्पनेअंतर्गत सर्व वित्तीय सेवा उपलब्ध व्हाव्यात यासाठी बँकेने विविध नामांकित म्युच्युअल फंड कंपन्यांशी करार केलेले आहेत. ग्राहकांना वन टाइम इन्व्हेस्टमेंट तसेच एसआयपी (SIP) सुविधेद्वारे म्युच्युअल फंड गुंतवणुकीच्या सर्व सेवा शाखास्तरावर उपलब्ध करून दिल्या जात आहेत.

अहवाल वर्षामध्ये म्युच्युअल फंड गुंतवणुकीच्या क्षेत्रात बँकेने उल्लेखनीय प्रगती साधली असून ग्राहकांचा उत्स्फूर्त प्रतिसाद मिळालेला आहे. आर्थिक नियोजन व दीर्घकालीन गुंतवणुकीबाबत ग्राहकांमध्ये जागरूकता वाढविण्यासाठी विविध मार्गदर्शन उपक्रमांचे आयोजन करण्यात आले.

मागील आर्थिक वर्षामध्ये बँकेने थर्ड पार्टी व्यवसायातून रु.२.२९ कोटी इतके उत्पन्न मिळविले होते. प्रस्तुत अहवाल वर्षामध्ये या व्यवसायातून रु.३.१७ कोटी इतके उत्पन्न प्राप्त झाले असून त्यामध्ये समाधानकारक वाढ नोंदविण्यात आली आहे. शाखास्तरावर निर्माण होणाऱ्या बिझनेस लीड्सचे प्रत्यक्ष व्यवसायामध्ये रूपांतर व्हावे यासाठी मार्केटिंग विभागाकडून विशेष प्रयत्न केले जातात.

मार्केटिंग विभागाने आपल्या कामकाजासाठी स्वतंत्र “अॅप्रोच पेपर” तयार केला असून त्यामध्ये विभागाची कार्यक्षमता वाढविणे, कार्यमापनाची पद्धत विकसित करणे व व्यवसाय वृद्धीसाठी आधुनिक दृष्टिकोन स्वीकारणे



यांचा समावेश करण्यात आलेला आहे.

ग्राहक सेवा विभाग (Customer Care Cell)

कोणत्याही बँकेच्या यशामध्ये उत्कृष्ट ग्राहक सेवेचा अत्यंत महत्वाचा वाटा असतो. बँकेची एकूण ग्राहकसंख्या १० लाखांपेक्षा अधिक असून सन २०२५-२६ या वर्षामध्ये विविध माध्यमांतून प्राप्त झालेल्या ग्राहक तक्रारींची संख्या केवळ ३५ इतकी होती. बँकिंग क्षेत्राच्या तुलनेत हे आपल्याकडील प्रमाण अत्यंत कमी असून बँकेची ग्राहक सेवा समाधानकारक असल्याचे यावरून स्पष्ट होते.

अनेक ग्राहक हे बँकेत तक्रार करत नाहीत, काही वेळा लेखी तक्रार न करता निघून जातात तर काही वेळा सोशल मिडियावर व्यक्त होतात अशा तक्रारीतील आशयाचा यथायोग्य विचार करून प्रतिसाद दिला जातो. असे असले तरी केवळ समाधानकारक सेवा एवढ्यावरच न थांबता ग्राहकांना “कस्टमर डिलाईट” आनंददायी सेवांचा अनुभव मिळावा या उद्देशाने प्रत्येक शाखेमध्ये ग्राहक सेवा विषयक विशेष प्रशिक्षण कार्यक्रमांचे आयोजन करण्यात आले. ग्राहकांशी प्रभावी संवाद, समस्यांचे तत्काळ निराकरण व सकारात्मक सेवा अनुभव देण्यावर विशेष भर देण्यात आला.

रिझर्व्ह बँक, बँकिंग लोकपाल, सहकार खाते इत्यादीं कडे बँकेच्या विरुद्ध एकूण १७ इतक्या तक्रारी केल्या होत्या. त्यातील काही तक्रारी या अन्य जनता बँकेच्या होत्या, केवळ नामसाधर्म्यामुळे त्या आपल्या बँकेच्या नावावर लिहिल्या होत्या. आपण खुलासा केल्यानंतर त्या बंद करण्यात आल्या, याशिवाय आपल्या बँकेच्या तक्रारीबद्दल बँकेने सुस्पष्ट स्पष्टीकरण दिलेले असून समाधानकारक आणि वस्तुस्थितीजन्य माहितीमुळे संबंधित संस्थांनी त्या तक्रारी बंद केल्या आहेत.

टेलिकॉम रेग्युलेटरी अथॉरिटी ऑफ इंडिया (TRAI) आणि रिझर्व्ह बँकेने जारी केलेल्या परिपत्रकानुसार सर्व बँकांनी ग्राहकांना सेवा विषयक कामकाजासंबंधी १६० या सिरीजच्या फोन नंबर वरून कॉल केला पाहिजे तर प्रमोशनल, मार्केटिंग अॅक्टिव्हिटीसाठी १४०० या सिरीज वरून फोन कॉल केले पाहिजे. आपल्या बँकेने सर्विस कॉल साठी १६००११८२५८ आणि १६००३०४९७७ हा नंबर घेतलेला असून मार्केटिंग विषयक कामकाजासाठी १४००९२९९१२८ हा नंबर घेतलेला आहे. माझी सर्वांना विनंती आहे की सर्वांनी वरील दोन्ही नंबर बँकेच्या नावाने फोनमध्ये सेव्ह करावेत.

वित्त मंत्रालय, भारत सरकार यांचे दि. ०२.०२.२०२४ चे अधिसूचनेनुसार बँकेच्या दिव्यांग ग्राहकांसाठी बँकेच्या शाखा तसेच ऑनसाईट एटीएम व ऑफसाईट एटीएम येथे विशेष सुविधा उपलब्ध करून देण्यात आल्या आहेत. यामध्ये रॅम्प तसेच मॅग्रीफायिंग ग्लास याचा समावेश आहे. प्रत्येक शाखा स्तरावर दिव्यांग व्यक्तींसाठी स्वतंत्र नोडल ऑफिसरची नियुक्ती केलेली आहे. त्यांनी संपर्क केल्यास रांगेत न थांबता दिव्यांग ग्राहकांना त्वरित सेवा देण्याची व्यवस्था केलेली आहे. त्याचप्रमाणे दिव्यांग व्यक्तींनी मागणी केल्यास त्यांना डोरस्टेप बँकिंग अंतर्गत सर्व प्रकारच्या सेवा विनामूल्य व

घरपोहोच मिळू शकतात. शाखा स्तरावरील ग्राहक सेवा समितीमध्ये दिव्यांग ग्राहकांच्या प्रतिनिधींचा समावेश करण्यात आलेला आहे. दिव्यांग ग्राहकांना देण्यात येणाऱ्या सोयी सुविधांचा विहित कालावधीनंतर आढावा घेण्यात येतो व त्यामध्ये आवश्यकतेनुसार सुधारणा सुद्धा करण्यात येतात.

नफा, नफा क्षमता (Profit, Profitability)

सन २०२५-२६ या आर्थिक वर्षामध्ये बँकेस सर्व तरतुदी व कर वजा जाता रु.१७.३३ कोटी इतका निव्वळ नफा प्राप्त झाला आहे. मागील आर्थिक वर्षाच्या तुलनेत निव्वळ नफ्यामध्ये सकृतदर्शनी मोठ्या प्रमाणावर घट झाल्याचे दिसून येते. अहवाल वर्षाखेरीस जिओ-पोलिटिकल इश्यूमुळे सर्वच बँकांना मोठ्या प्रमाणावर इन्वेस्टमेंट डिप्रिसिएशन रिझर्व (IDR) करावा लागला आहे. आपल्याही बँकेला अशाप्रकारे रुपये ३९.८५ कोटी एवढी IDR तरतूद करावी लागली. दुसरे म्हणजे, आपले मुक्त निधीचे अल्प प्रमाण, तसेच टॅक्स मॅनेजमेंट साठी बँकेने ओल्ड रेजिम ऐवजी “न्यू टॅक्स रेजिम” स्वीकारल्याने आणि रु.३१.४८ कोटी DTA not required म्हणून नफातोट्यास नावे टाकले असल्याने, (रु. ७१.३३ कोटी) च्या पुस्तकी नोंदी केल्याने निव्वळ नफा कमी झालेला दिसतो.

नफा विनियोग आणि लाभांश संमती : (Profit Appropriation and Consent to Dividend)

एमएससीएस अॅक्ट २००२ च्या कलम ६३ व ६३अ नुसार संचालक मंडळाने निव्वळ नफ्याच्या विनियोगाबाबत पुढीलप्रमाणे शिफारस केलेली आहे :

क्र.	तपशील	रक्कम रु.कोटीत
१	सर्व तरतुदी व करपश्चात निव्वळ नफा	रु.१७.३२
२	विधीविहीत गंगाजळी (रिझर्व्ह फंड)- २५%	रु ४.३३
३	शैक्षणिक निधी- १%	रु ०.१७
४	आकस्मिक तरतूद- १०%	रु १.७४
५	सहकारी पुनर्वसन, पुनर्रचना व विकास निधी- १%	रु ०.१७
६	गुंतवणूक चढउतार निधी	रु ३.६७
७	विनियोगानंतर ३% लाभांशासाठी शिल्लक नफा	रु ७.२४

लाभांश: (Dividend)

वरील नफा विनियोगानंतर रु.७.२४ कोटी इतका नफा शिल्लक राहत असून त्या शिल्लक रकमेपैकी सर्वसाधारण भागधारक व अग्रक्रम भागधारक यांना ३% लाभांश देण्याची संचालक मंडळाने शिफारस केलेली आहे. बँकेने मागील २ वर्षे ३% ने लाभांश दिला आहे. आणि तो तुलनात्मक



दृष्ट्या कमी आहे हे मान्य आहे, पण तरीही बँकेच्या चिरकालीन स्थैर्यासाठी हे करणे आवश्यक आहे. बँकेचा आर्थिक पाया अधिक सक्षम व्हावा आणि बँकेच्या गंगाजळीमध्ये वाढ व्हावी या दृष्टीने याहीवर्षी सभासदांना ३% लाभांश देण्यास मान्यता द्यावी हि विनंती आहे.

सेवक संघटना आणि औद्योगिक हितसंबंध (Staff Welfare Association and Industrial Relations)

बँकेच्या जनता बँक स्टाफ वेलफेअर असोसिएशन या सेवक संघटनेचे आणि व्यवस्थापनाचे संबंध हे अतिशय सौहार्दपूर्ण आहेत. संघटनेच्या कामकाजामध्ये सेवकांच्या हिताइतकाच बँकेच्या विकासाचा देखील विचार केला जातो ही अतिशय आनंददायक बाब आहे. “संघटना आणि व्यवस्थापन हि एकाच रथाची दोन चाके आहेत. दोन्ही चाकांचा उत्तम समन्वय असला की संस्थेची विकासाच्या दृष्टीने निरंतर वाटचाल सुरू रहाते हे आपल्या बँकेच्या बाबत निश्चितपणे म्हणता येईल”, येथून पुढे देखील संघटनेकडून असाच सकारात्मक प्रतिसाद मिळेल याची मला खात्री आहे.

सेवक संघटनेचे अध्यक्ष, पदाधिकारी, कार्यकारिणी सदस्य व सर्व सेवक यांनी बँकेच्या प्रगतीसाठी दिलेल्या सहकार्याबद्दल व बहुमूल्य योगदानाबद्दल संचालक मंडळ त्यांचे मनःपूर्वक आभार व्यक्त करतो.

कॉर्पोरेट गव्हर्नन्स अर्थात सुचारू संचालन (Corporate Governance)

कॉर्पोरेट गव्हर्नन्स हा बँकिंग क्षेत्रातील विशेषतः नागरी सहकारी बँकांमधील अत्यंत महत्वाचा विषय असून त्याचे महत्त्व दिवसेंदिवस वाढत आहे. रिझर्व्ह बँकेची मार्गदर्शक तत्वे, एमएससीएस अॅक्ट, बीआर अॅक्ट व अन्य लागू कायदे यांचे काटेकोर पालन बँकेमार्फत केले जाते. बँकिंग व्यवहार करताना कायद्याचे सुयोग्य पालन, उच्च नीतिमूल्यांचे पालन करताना ग्राहकाभिमुख व समाजाभिमुख दृष्टिकोन स्वीकारणे पारदर्शकतेच्या दृष्टीकोनातून अधिकारांचे विकेंद्रीकरण करणे आणि बँकेच्या हितास सर्वोच्च प्राधान्य देणे यावर विशेष भर दिला जातो.

आभार (Vote of Thanks)

बँकेच्या स्थापनेपासून आजपर्यंतच्या प्रवासात सभासद, ठेवीदार, कर्जदार, हितचिंतक व ग्राहक, सेवक, माजी सेवक यांचे अमूल्य प्रेम, विश्वास व सहकार्य बँकेला सातत्याने लाभले आहे. त्याबद्दल त्यांचे आभार मानणे हे आमचे कर्तव्य आहे. त्याच विश्वासाच्या बळावर बँकेने अमृत कालखंडात पदार्पण केले असून आता शतक महोत्सवाकडे आत्मविश्वासाने वाटचाल सुरू आहे.

पुण्याचे लोकप्रिय खासदार आणि केंद्रीय राज्य सहकारमंत्री तथा नागरी विमान वाहतूक राज्यमंत्री मा.श्री मुरलीधरजी मोहोळ, तसेच महाराष्ट्र राज्य सरकारमधील कॅबिनेट मंत्री मा.श्री.चंद्रकांतदादा पाटील, राज्यमंत्री

मा.माधुरीताई मिसाळ तसेच पुण्याच्या राज्यसभेतील खासदार डॉ. सौ. मेधाताई कुलकर्णी यांचे अहवाल वर्षात बँकेस बहुमूल्य सहकार्य आणि मार्गदर्शन लाभले त्याबद्दल संचालक मंडळ त्यांचे आभारी आहे.

रिझर्व्ह बँकेचे मा. गव्हर्नर, डेप्युटी गव्हर्नर, एक्झिक्युटीव्ह डायरेक्टर, सीजीएम, जीएम आणि बँकेचे एसएसएम व त्यांचे सहकारी यांनी अहवाल वर्षात वेळोवेळी बँकेस बहुमूल्य मार्गदर्शन केले, दिशा दर्शन केले याबद्दल संचालक मंडळ त्यांचे आभार व्यक्त करते.

मा. श्री. सतीशजी मराठे, संचालक, रिझर्व्ह बँक ऑफ इंडिया यांनी सुद्धा बँकेला वेळोवेळी भेटी देऊन सूचना व मार्गदर्शन केलेले आहे. त्यांचे प्रति कृतज्ञता व्यक्त करतो व त्यांचे आभार मानतो.

अहवाल वर्षामध्ये बँकेला विविध क्षेत्रांतील मान्यवर, नियामक संस्था, सहकारी संघटना, सेवकवर्ग, सल्लागार, व्हेंडॉर, विविध बँकांचे पदाधिकारी व अधिकारी यांचे मोलाचे मार्गदर्शन व सहकार्य लाभले. त्याबद्दल संचालक मंडळ सर्वांचे मनःपूर्वक आभार व्यक्त करते.

बँकेचे वैधानिक लेखापरीक्षक मे. शशांक पत्की अँड असोसिएट्स, चार्टर्ड अकाउंटंट - सीए श्री. शशांक पत्की व त्यांचे सर्व सहकारी यांनी वेळोवेळी बँकेला मार्गदर्शन केले आहे. त्यांचेही आभार व धन्यवाद.

पॅनलवरील व्हॅल्युअर, विधान सल्लागार, कॉन्ट्रॉक्टर, सीए, आयटी कन्सल्टंट, सुरक्षा सल्लागार तसेच विविध क्षेत्रातील व्हेंडॉर यांनी सुद्धा वेळोवेळी बँकेला बहुमूल्य मदत केलेली आहे. त्याबद्दल त्यांचेही आभार.

अहवाल वर्षामध्ये व विशेषतः ज्यांनी मोलाचे मार्गदर्शन व सहकार्य केलेले आहे असे मा. केंद्रीय निबंधक व तेथील सर्व अधिकारी, मा. केंद्र व राज्यसरकारचे मुख्य सचिव व तेथील सर्व सहकारी, राज्याचे मा. सहकार आयुक्त व निबंधक मा. उपनिबंधक, सहकारी बँका, मा. पोलीस आयुक्त, पुणे शहर, विविध पोलीस अधिकारी, सायबर सेल अधिकारी, मा. आयुक्त, पुणे महानगरपालिका, मा. आमदार, नगरसेवक आणि अधिकारी वर्ग आणि ज्यांचा नामाल्लेख अनावधानाने राहिला आहे अशा सर्वांचे मी मनःपूर्वक आभार व्यक्त करतो.

धन्यवाद व हृदयापासून नमस्कार.

आपला स्नेहांकित
रविंद्र बळवंत हेजीब
अध्यक्ष

* स्रोत (Source): जागतिक आणि भारतीय अर्थव्यवस्था या मजकुरातील माहिती आणि आकडेवारी विविध मराठी आणि इंग्रजी वर्तमानपत्रे तसेच मनी कंट्रोल या पोर्टलवरून घेतली आहे. प्रस्तुत अहवालाचे इंग्रजी भाषांतर हे स्वैर अनुवाद आहे.



Board of Directors Annual Report 2025-26

Warm Greetings and Regards to all our fellow members of the Bank!

It gives me immense pleasure to present the Board of Directors' Report for the financial year 2025-26, along with the necessary financial indicators and certain non-financial disclosures.

The year 2024-25 marked the conclusion of the Bank's Amrit Mahotsav (75th anniversary celebrations); detailed information regarding the significant initiatives and programs undertaken during that year has already been provided in the previous year's report. The Bank has now entered the 'Amrit Kaal' (an era of progress and transformation) and has taken proactive steps right from the outset to deliver comprehensive customer service backed by advanced technology.

Last year, the Bank proposed extensive amendments to its bye-laws, which received majority approval from the Annual General Meeting and thereafter duly approved from the CRCS; I extend my heartfelt thanks to all the members for this support.

Before presenting a detailed review of the operations for the financial year 2025-26, it is appropriate to first examine the global and domestic developments as well as the overall changes in the banking sector that impact financial matters.

Global Economy

During the year 2025-26, significant changes were observed across the political, economic, and technological landscapes globally, largely driven by AI technology. The year 2026 began with unsettling events, triggering a global scramble to maintain economic stability.

The imposition of excessive tariffs on various nations by U.S.A. significantly impacted their economies; India, too, was subjected to these tariffs. However, thanks to the Government of India's astute economic policies, our country faced this challenge robustly, especially when compared to other nations particularly the European economies. Following the prolonged conflicts between Russia-Ukraine and Israel-Hamas, a war between the US and Iran broke out in early 2026, further severely impacting the global economy.

The US-Iraq conflict known as "Operation Epic Fury" has had grave global consequences that are certain to be felt worldwide for a long time. India sources 90% of its oil imports from Gulf countries. The blockade of the Strait of Hormuz has severely disrupted oil imports from the region, leading to a massive surge in the prices of oil and fuel gas, alongside supply chain disruptions. This war and the

ensuing oil crisis have triggered rising inflation not only in India but across the globe.

"El Niño" is emerging as another major crisis; the resulting rainfall deficit has raised the specter of a global drinking water crisis, once again underscoring the need for everyone to undertake sustainable efforts to avert future water scarcity. As a cumulative result of these developments, the global economy is expected to slow down in the coming fiscal year, with signs indicating that the global growth rate could drop to 2.0 percent.

Indian Economy

Despite the looming shadows of recession and war across the globe, the Indian economy is emerging as a rapidly growing, mixed, and developing economy. Factors such as a large population, dependence on the agricultural sector, low per capita income, and growth in the service sector significantly influence the overall economy. Even amidst various geopolitical developments and a looming energy crisis in the 2025-26 fiscal year, India has maintained a robust, dynamic, and resilient economic momentum. Naturally, credit for this goes to India's **Hon'ble Prime Minister, Shri. Narendraj Modi**. It would not be incorrect to attribute this to his visionary approach and effective discipline.

Over the past year, the Indian economy has recorded a real GDP growth rate of 7.40%, driven by strong domestic demand and macroeconomic stability. The rural economy and consumer demand have received a significant boost due to the monsoon and record production of Rabi and Kharif crops. Domestic manufacturing has also increased due to initiatives like 'Make in India' and the PLI (Production-Linked Incentive) scheme. The digital services, fintech, and IT sectors continue to expand, with the value-added growth rate standing at 7.30%.

It is a matter of great pride and honor for all of us that the Indian economy is emerging as the third largest economy in the world.

The Central Government has embarked on a robust and promising journey to realize the vision of 'Prosperity through Cooperation' and a 'Developed India' through the dedicated Ministry of Cooperation. Under the leadership of the **Minister of Cooperation, Hon. Shri Amitbhai Shah**, the cooperative sector and cooperative banks in particular has gained significant importance; furthermore, the Reserve Bank, in collaboration with the Ministry of Cooperation, has opened up numerous business avenues for urban cooperative banks.



Reserve Bank of India

The credibility and efficiency of the Reserve Bank of India are unparalleled globally. **Shri. Sanjay Malhotra** has completed nearly a year and a half since assuming office as the Governor of the Reserve Bank of India. During this period, Shri Malhotra has taken several significant steps to enhance the efficiency and utility of cooperative banks. A significant factor affecting the efficiency of the Reserve Bank and the banking sector as a whole relates to the guidelines issued via circulars over the years dating back to 1990 or earlier for the conduct of banking operations. With the passage of time, some of these instructions became obsolete, while the need for new provisions arose. To address this, on November 28, 2025, the Reserve Bank consolidated over 9,000 circulars; it subsumed them into 238 existing Master Directions and added 7 new ones, resulting in a streamlined set of 245 Master Directions. By taking this truly bold step, Governor Shri Sanjay Malhotra has created an opportunity for the entire banking sector to operate more efficiently and smoothly. Just as in the previous financial year, the Honorable Governor invited the Chairpersons and Chief Executive Officers (CEOs) of select major urban cooperative banks in India for a discussion during the current financial year. The Chairperson and CEO of our bank were also invited to this session. The discussions primarily focused on corporate governance, compliance culture, and risk management.

There has been a significant rise in cyber fraud incidents across India; fraudsters deceive customers and use inducements to obtain OTPs, passwords, and bank account details, subsequently siphoning off funds through online fraud. Addressing this issue with great seriousness, the Reserve Bank and the Ministry of Home Affairs (Government of India) have taken significant steps, including the creation of the National Cyber Crime Reporting Portal (NCRP-1930) to curb such online fraud. This portal is operated by the Indian Cyber Crime Coordination Center (I4C) under the Ministry of Home Affairs. I4C assists various Law Enforcement Agencies (LEAs) in investigating cyber fraud cases. The system managed by I4C is designed to enable victims of digital financial fraud to report crimes immediately and to prevent the siphoning off of funds obtained through fraud.

Reserve Bank of India's Deputy Governors Shri. Swaminathan J. and Shri. Rohit Jain emphasized the gravity of this matter to all banks and issued instructions for immediate integration with the I4C portal. Our bank is currently in the process of implementing this integration, and the NCRP portal will soon be fully operational at 100% capacity.

Additionally, to prevent digital fraud, our bank has implemented an advanced technological system known as Enterprise Fraud Risk Management (EFRM). This system analyzes the customer's behavioral patterns, and if account

transactions occur that deviate from this behavior, the system immediately alerts the customer via a phone call or message.

Urban Cooperative Banks

In accordance with the announcement made by the **Union Minister for Cooperation, Hon. Shri. Amitbhai Shah**, during the concluding ceremony of our bank's Amrit Mahotsav (Platinum Jubilee), the Ministry of Cooperation has established a regional office of the CRCS (Central Registrar of Cooperative Societies) in Pune. Urban cooperative banks have scaled new heights of progress, with significant improvements observed in their balance sheets and financial indicators, aided by the concessions granted by the Reserve Bank of India (RBI) to cooperative banks based on their 'tier' classification during the 2025-26 financial year. An improvement in the compliance culture within cooperative banks is also evident.

The definition of banking is evolving due to the current banking landscape, rising competition, various types of audits, applicable laws and regulations, and the periodic changes therein. A shift towards modernization aimed at attracting the younger generation is driving challenging yet significant transformations within urban cooperative banks.

The operational model of urban cooperative banks is characterized by personal relationships and excellent customer service; the ability to swiftly adapt to customer needs is a key feature of their functioning.

Our Bank (Janata Sahakari Bank)

Continuing the practice of the past three years, we have released our audited figures for the year on April 15, 2026. During the 2025-26 financial year, the bank has performed well across all fronts, including the growth of deposits, loans, total business, and ancillary business, as well as in loan recovery and the strengthening of its financial foundation. The details are presented in the table below:

Sr.	Particulars	FY2024-25 (Rs. in Crs)	FY2025-26 (Rs. in Crs)	Comparative Growth / Decline
1	Deposits	10,068.66	10,811.40	742.74 (Increase)
2	Loans & Advances	6,163.29	6,711.17	547.88 (Increase)
3	Business Mix	16,231.95	17,522.57	1,290.62 (Increase)
4	Net Profit After Tax (PAT)	67.98	17.33	50.65 (Decrease)
5	Net Worth	520.77	556.52	35.75 (Increase)
6	Business Per Employee	13.89	13.84	0.05 (Decrease)
7	CD (Credit-Deposit) Ratio %	61.21%	62.07%	0.86% (Increase)
8	CRAR % (Capital adequacy)	14.84%	15.07%	0.23% (Increase)
9	Gross NPA %	3.97%	4.08%	0.11% (Increase)
10	Net NPA %	1.88%	2.09%	0.21% (Increase)
11	PCR (Provision Coverage Ratio)	51.48%	47.87%	3.61% (Decrease)



Although the performance figures for the financial year 2026 may not have met expectations due to the bank adopting a stringent recovery policy and implementing audit norms with greater scrutiny and rigor this approach is undoubtedly in the bank's long-term interest.

Before delving into a detailed analysis of the bank's departmental performance and financial data, it is appropriate to highlight the key achievements of the bank during the year 2025-26.

1. During the reporting year, a decision was taken to implement TCS's state-of-the-art core banking system, aiming to ensure excellent customer service and expand business operations.
2. Prioritizing customer security and regulatory compliance, the Bank replaced its old internet banking system with a new one; we sincerely apologize for the difficulties and inconveniences customers have faced while using this new system.
3. The Bank organized two loan meets for MSME entrepreneurs during the reporting year, receiving a positive response from customers. Along similar lines, the Bank strives to educate members and customers about the cooperative sector and banking in particular by creating and sharing simple, informative reels on Facebook and other social media platforms.
4. The Bank has secured membership under the Central Government's CGTMSE scheme (Credit Guarantee Fund Trust for Micro and Small Enterprises), enabling the provision of collateral-free loans to eligible borrowers in accordance with the scheme's criteria.
5. To meet the financial needs of economically weaker sections as well as individuals lacking formal business or income documentation the Bank launched the '**Janata Suvidha Loan Scheme**,' which grants loans based on bank account transaction history. This scheme has received a favorable response, with over 500 customers availing of the facility so far; this is to request all members to inform any needy individuals within their network about this scheme.
6. The CEOs and CISOs of selected cooperative banks were invited to a seminar regarding the operations of the **1930 Portal** managed by the I4C (Indian Cyber Crime Co-ordination Centre) under the Ministry of Home Affairs, Government of India and our Bank's CEO and CISO were among the invitees. Directors General of Police from various states across India, the Director of the CBI, and senior IT officials from the Reserve Bank of India were also present at the meeting held in New Delhi.
7. The 'Umbrella Organization' has constituted various panels comprising experts from across the country

to provide counsel on subjects such as risk management and information technology; Mr. Jitendra Ravetkar, Off. GM and Mr. Nilesh Deshpande, Dy. GM from our bank have been invited to serve on these panels. Additionally, our bank's CISO, Mr. Ashish Naware, has already been appointed as a member of the CISO Forum established by the IDRBT, an institute managed by the Reserve Bank of India.

8. The bank actively participated in a conference organized by the 'Gokhale Institute of Politics and Economics' in Pune an institution renowned nationwide in the field of economics. **Our bank's Director, Mr. Amit Ghaisas**, was invited to share his views on banking reforms at the event. The conference was also attended by **Prof. S. Mahendra Dev, Chief Financial Advisor to Hon. Prime Minister Shri. Narendraj Modi**, Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM), who delivered the concluding address.
9. With the aim of fostering new industries, driving economic growth, and increasing investment inflows in Maharashtra, a delegation led by the **Hon. Chief Minister Mr. Devendra Fadnavis** attended an international conference in **Davos**; the inclusion of our **bank's Director Mr. Amit Ghaisas**, who also serves as the President of **Laghu Udyog Bharati** (Maharashtra Chapter) in this delegation is a matter of great pride for the bank.
10. In compliance with Reserve Bank of India guidelines and to enhance security, the bank has successfully migrated its website and other operations from the '.Com' domain to the '.bank.in' domain within the stipulated timeframe.
11. During the reporting year, various regulators such as the Reserve Bank of India, the Central Registrar (New Delhi), the Ministry of Home Affairs, the Central Bureau of Investigation (CBI), IDRBT, and NPCI organized seminars, discussion sessions, and similar events on various topics. These discussions covered topics such as mutual cooperation, business expansion, cybercrime prevention, digital payments and banking, and transparency in the elections of multi-state cooperative societies. The Chairman, Chief Executive Officer, other directors, and officials participated in these sessions, and the bank is deriving significant benefit from this guidance.
12. During the year under review, the Reserve Bank of India granted **permission to the Bank to offer online trading services through registered stock brokers**. The Bank is in the process of exploring tie-ups with reputed broker firms across the country to facilitate this service for its customers.



13. With a view to providing prompt and efficient customer service, the Bank has implemented a Loan Origination System (LOS) for schematic loan products. The system is expected to be fully operational by the end of September 2026.
14. The Bank has introduced a QR Code-based digital donation facility, enabling devotees to make online donations directly to renowned religious institutions such as Shreemant Dagdusheth Halwai Ganpati Trust, Brahmachaitanya Gondavalekar Maharaj Sansthan, and other temples. This facility has received an encouraging response and is being widely utilized by devotees.
15. During the year under review, the Bank conducted the recruitment process for Clerical and Officer cadres through the Institute of Banking Personnel Selection (IBPS). This recruitment process has enabled the Bank to induct highly qualified, experienced, and promising professionals, who are making a positive contribution to the Bank's operations and overall efficiency.

Board of Directors

A review of the Board of Directors' four-year tenure reveals concerted efforts to steer the bank toward progress and financial stability through excellent performance across multiple fronts. The bank is advancing on a growth trajectory driven by cohesive and capable governance and the effective implementation of transparent policies.

The Central Government and the Reserve Bank have issued various circulars regarding the tenure and eligibility criteria for the Board of Directors; certain related matters are also currently sub-judice. **As for our bank, it currently complies 100% with all norms stipulated by the Reserve Bank and the government. All members of the Board of Directors meet the 'Fit and Proper' criteria.**

A total of 26 Board meetings were held during the reporting year. Prioritizing dynamism, transparency, and decisiveness in operations, the Board adopted a practice of holding an average of two meetings per month and additional meetings as required to facilitate prompt decision-making.

Various sub-committees of the Board have been constituted to ensure accurate, effective, and swift decision-making by conducting in-depth studies on diverse subjects, in alignment with Reserve Bank of India circulars and the provisions of the Multi-State Co-operative Societies Act, 2002. Details regarding the meetings held by these sub-committees during the reporting year are provided in a separate annexure.

Board of Management

The Bank's Board of Management was constituted in 2022 in accordance with the guidelines issued by the Reserve Bank of India. This Board comprises individuals possessing specialized qualifications, professional expertise, and extensive experience across various fields. The inclusion of expert members from domains such as law, banking, accountancy, information technology, financial management, and administration fosters greater professionalism, transparency, and efficiency in the Bank's operations.

The Board of Management conducts an in-depth and objective analysis of critical issues facing the Bank. Matters such as various Bank policies, loan proposals, audit reports, compliance reports, issues related to overdue and recovery, IT and technical aspects, cybersecurity, investment decisions, strategic matters, and regulatory directives are first presented to the Board of Management. After a comprehensive and thorough review of these subjects, the Board of Management provides necessary recommendations, suggestions, and guidance to the Board of Directors. This facilitates greater effectiveness and accuracy in the Board of Directors' decision-making process.

The knowledge, experience, and professional perspective of the Board of Management members contribute significantly to the Bank's overall development, resulting in enhanced quality, discipline, and dynamism in its operations. The guidance provided by the Board of Management plays a crucial role in the Bank's strategic decision-making, particularly in addressing challenges within the evolving banking sector, technological advancements, and regulatory expectations. A total of 25 meetings of the Board of Management were held during the reporting year. Detailed information regarding these meetings held during the reporting year is provided in a separate annexure.

Deposits

As of 31 March 2025, the Bank's total deposits stood at ₹10,068.66 crore. By the end of 31 March 2026, the total deposits reached ₹10,811.40 crore. This represents an increase of ₹742.74 crore, or 7.37%, during the reporting year. The growth recorded this year is certainly higher than that of the previous year. Instead of accepting high-cost deposits by offering higher interest rates, the bank adopted a strategy to mobilize a larger volume of small-value deposits. Even though the bank's deposit interest rates were lower compared to other banks, depositors placed their trust in the institution and responded positively to the deposit mobilization drive; this serves as a testament to their unwavering faith in the bank. Consequently, while the pace of deposit growth may appear relatively modest, it is



positive from the perspectives of profitability and risk diversification.

To achieve this growth, the bank implemented various attractive schemes during the reporting year such as the Recurring Deposit Campaign and the 'Unnati' Deposit Scheme which received excellent response from customers. As stated in the previous report, the bank had set a target of ₹10,600 crore for total deposit mobilization by March 31, 2026. It is a matter of pride to announce that the bank achieved 101% of this target by the end of the reporting year.

In today's evolving economic landscape, where ordinary customers have access to diverse investment options such as mutual funds, shares, and government securities alongside traditional deposits, the bank successfully identified customer needs, introduced attractive deposit schemes, and garnered an enthusiastic response.

The remarkable deposit mobilization achieved by the bank was made possible solely through the steadfast cooperation of members, customers, depositors, and well-wishers who have demonstrated immense faith and affection for the institution; the bank remains deeply grateful to them.

Deposit Insurance and Credit Guarantee Corporation (DICGC)

Under the Deposit Insurance and Credit Guarantee Corporation (DICGC) scheme, depositors enjoy insurance coverage of up to ₹5 lakh on their deposits. The bank has duly paid the insurance premium required for this coverage, and insurance protection is available to all eligible depositors.

The receipt confirming the payment of this insurance premium has been made available for customer information and inspection **at the Head Office, all bank branches, and on the bank's website.**

Bank's Share Capital and Reserves

The bank's total share capital stood at ₹242.60 crore as of March 31, 2025, and became ₹241.18 crore as of March 31, 2026. A decrease of ₹1.43 crore in share capital is observed during the reporting year. This slight decline is attributed to some borrowers repaying their loans and resigning their membership, as well as defaulting borrowers adjusting their share amounts against their loan accounts during recovery proceedings. Although there was an increase in loans during the reporting year, share capital did not rise; the primary reason for this is that the bank did not mandate borrowers to subscribe to share capital in proportion to their loans, as was previously practice.

According to Reserve Bank circulars, banks that meet CRAR norms are granted flexibility regarding the collection of share capital amounts (at the rate of 2.5% or 5% of the

loan) from borrowers. Despite the reduction in share capital, when considering share capital and own funds, **there is an increase of ₹51.42 crore in Tier-1 capital** compared to the previous year. The total number of members stood at 1.77 lakh as of March 31, 2026.

CRAR

The Capital to Risk-Weighted Assets Ratio (CRAR) is considered an indicator of the bank's financial health and stability. As per Reserve Bank regulations, maintaining a minimum CRAR of 12% is mandatory. As of March 31, 2025, the bank's CRAR stood at 14.84 percent. Subsequently, through sustained financial progress, the bank raised this figure to 15.07 percent by March 31, 2026. This increase in CRAR bears testimony to the bank's competent financial management, robust capital position, and steady, progressive trajectory.

ECBA Criteria

The Reserve Bank has published 'Eligibility Criteria for Business Authorization' (ECBA) norms for Urban Co-operative Banks, similar to the 'Financially Sound and Well Managed' (FSWM) criteria. Banks meeting these norms are incentivized with certain relaxations for business expansion, branch relocation, opening new branches, etc. **Our bank meets the Reserve Bank's ECBA criteria;** therefore, we intend to consider branch expansion and relocation during this financial year.

Loans and Advances

As of March 31, 2025, the bank's total loan business stood at ₹6,163.29 crore. By the end of the year specifically March 31, 2026 the total loan business reached ₹6,711.17 crore. This represents an increase of ₹547.88 crore in total loan business during the reporting year, marking a growth rate of 8.88%. As stated in the previous report, the bank had set a target of ₹6,600 crore for total loans by March 31, 2026. By the end of the reporting year, the bank achieved 101% of this target.

As of March 31, 2025, the bank's CD (Credit-Deposit) ratio was 61.21%. By the end of the reporting year March 31, 2026 it stood at 62.07%. In conducting its loan business during the reporting year, the bank succeeded in meeting its targets through the following efforts:

1. While expanding the loan portfolio during the year, the bank adopted a prudent and analytical approach to diversify sectoral financing, thereby ensuring the decentralization of risk.
2. During the reporting year, the Bank implemented various schemes such as the MSME Machinery Scheme, Vehicle Loan Scheme, Janata Commercial Vehicle Loan Scheme, CRE Finance Scheme on



qualitative basis, and Janata Suvidha Personal Loan Scheme. To foster business growth amidst a competitive environment, terms such as interest rates, collateral requirements, maximum loan limits, and other conditions were revised in line with changing times. Furthermore, the Bank expanded its loan business by successfully conducting various campaigns coinciding with festivals like Diwali, Dussehra, and Gudi Padwa.

3. Before sanctioning a loan to a new borrower, appropriate due diligence is conducted using market information, various risk assessment tools, and software; consultations with the borrower's Chartered Accountant (CA) are also held when necessary.
4. In accordance with Reserve Bank of India guidelines regarding retail loans, the Bank has focused on expanding its retail loan business. Retail Banking Cell teams are operational in Pune and Mumbai for this purpose. Additionally, powers have been decentralized to the branch level to facilitate the prompt sanctioning of loans. As of March 31, 2026, the proportion of small loans to the total loan portfolio stands at 33.28%.
5. While focusing on retail loan growth, the Bank has introduced new and attractive loan schemes. Notable among these is the 'Janata Suvidha Personal Loan Scheme'; under this scheme, salaried individuals and business borrowers can avail of unsecured loans of up to ₹3 lakh for purposes such as addressing domestic exigencies or home repairs, with a maximum tenure of 60 months. The interest rate for this scheme is linked to the borrower's CIBIL score. This scheme received a positive response during the reporting year.

Priority Sector Advances

During the reporting year, the Bank placed special emphasis on extending credit to the priority sector. As of March 31, 2026, the bank's average total Priority Sector Lending stands at 71.03%. Reserve Bank regulations require a minimum of 60%. Within the priority sector, lending to micro-enterprises is expected to be at 7.50%; the bank has complied with Reserve Bank norms by achieving an average of 11.25% in this category. Similarly, while 12.00% lending is expected for the 'Weaker Sections' category, the bank has achieved an average of 12.43%. The bank did not engage in any transactions involving PSL (Priority Sector Lending) Certificates during the year 2025-2026. In line with **Hon. Prime Minister Shri Narendra Modi's policy of energy self-reliance**, the Bank contributed to saving foreign exchange reserves by providing approximately **₹150 crore in financing for solar energy schemes**.

Loan Monitoring System

The primary function of the loan monitoring system is to

continuously monitor and control loans granted to borrowers and ensure the accounts remain income generating. Daily scrutiny of transactions in loan accounts ensures that funds are utilized for the sanctioned purposes and that the transactions align with the borrower's business activities. By identifying deficiencies or risks early, the system helps prevent loans from slipping into the Non-Performing Asset (NPA) category.

Compared to March 2025, the Bank's Gross NPA increased by 0.11% and Net NPA by 0.21%. Although the percentage of NPAs at the end of the reporting year appears higher due to the implementation of stricter norms, there has actually been a relative decline in the number of NPA accounts; simultaneously, the number of accounts in the SMA (Special Mention Account) category has also decreased significantly. To strengthen Early Warning Signal (EWS) capabilities, the Bank is planning to adopt a modern, technology driven computer system and has initiated the necessary trials.

Events in the final quarter of the reporting year such as the US-Iran conflict, fuel shortages, rising fuel prices, and the resulting overall market conditions adversely affected loan recovery. Notably, although a recovery of ₹6 crore was realized on April 2nd, it was not accounted for as of March 31st due to the policy of strictly adhering to rigorous norms.

Risk Management

In accordance with the guidelines issued by the Reserve Bank of India, the Bank has appointed a Chief Risk Officer, and a dedicated Risk Management Department is operational. Furthermore, a 'Risk Management Committee' comprising members of the Board of Directors functions as the apex body to ensure effective oversight of the Bank's risk management processes.

The Risk Management Department effectively discharges responsibilities such as conducting in-depth analyses of various loan proposals to identify potential risks, determining the nature and impact of such risks, suggesting necessary mitigation measures, and providing guidance to relevant departments. Credit risk is also managed through a sectoral outlook approach.

A detailed review is presented to the Board of Directors regarding the Bank's risk appetite concerning every component of its balance sheet, as well as the potential impact of changes in economic or market conditions on the Bank.

To assess business risks and stability, the Bank regularly conducts liquidity stress tests and credit stress tests. Necessary corrective measures are promptly implemented based on the observations noted in the reports. Taking into account the Bank's overall financial position, business growth, and risk appetite, the Risk Management



Department has classified the **Bank's risk level as 'Medium and Stable.'**

Compliance Department

Maintaining a robust and effective compliance culture within the bank is essential. To ensure this, and in accordance with Reserve Bank of India (RBI) directives, a Chief Compliance Officer has been appointed, and an independent Compliance Department is operational. The department comprises officers and staff with experience in banking, accounting, and regulatory matters, holding professional qualifications such as CA, CS, and CAIIB.

The department primarily carries out the following functions:

1. Developing a robust and disciplined compliance culture within the bank, creating awareness regarding the same, and consistently following up with various departments to ensure timely compliance.
2. Acting as a liaison with the Reserve Bank of India; addressing deficiencies and observations noted in RBI inspection reports by coordinating with relevant departments; and ensuring compliance regarding other audit reports as well.
3. Studying circulars, guidelines, and regulatory directives issued periodically by the Reserve Bank of India and other regulatory bodies and determining the bank's course of action accordingly.
4. Evaluating the bank's various products and services from a compliance perspective (Product Vetting).
5. Presenting detailed information including compliance-related reports, status of compliance, and other significant matters to the Bank's Audit Committee in absence of CEO and to the Board of Directors.

Overall, it is evident that the department performed satisfactorily and effectively during the reporting year, in alignment with Reserve Bank norms.

Information Technology and Data Center

The Bank operates its own data center, which holds ISO 9001:2015 (Information Processing Assets at Data Center Operation) and ISO/IEC 27001:2022 (Protection of Information and Information Processing Assets) certifications. The data center consistently meets all criteria mandated by these standards.

During the reporting year, the Bank conducted Disaster Recovery (DR) drills to ensure smooth and uninterrupted data center operations, yielding satisfactory results. The Bank's data center undergoes audits by the Reserve Bank's Cyber Security and Information Technology Examination Cell (CSITE). The Bank is addressing the deficiencies highlighted in the audit reports and is continuously striving to enhance data security. Mindful that information can

quickly become obsolete in today's fast-paced digital era, the Bank constantly monitors its technology to ensure it remains updated from a cybersecurity perspective.

The Bank's Disaster Recovery (DR) site, previously located at Indapur, has been successfully relocated to Hyderabad using a co-location model. This relocation has resulted in significant savings on operational and manpower costs associated with the DR site.

Project Unnati: A new Core Banking System (CBS) from TCS will soon be implemented to provide customers with modern, secure, convenient, and rapid banking services.

After deciding to adopt TCS's CBS, the Bank launched "Project Unnati" to ensure seamless and efficient operations, aiming to complete the project on schedule or even ahead of time. Approximately 23 expert employees from the bank have been assigned to 'Project Unnati,' which operates under the supervision of the bank's Deputy General Manager an IT expert. The Chief Executive Officer and senior officials from TCS review the project on a monthly basis.

MIS Department

The Bank's MIS Department is now fully operational and provides various types of information to the management. It is primarily responsible for compiling and submitting data required by regulators. The department classifies priority sector lending and assesses whether the credit extended aligns with Reserve Bank targets, subsequently submitting detailed reports to the management.

Accounts Department

To exercise effective control over factors impacting the Bank's Profit and Loss statement, this department has formulated a robust policy regarding "Controls on Internal Accounts" in accordance with Reserve Bank guidelines. This has resulted in more effective management of the Bank's overall income and expenditure.

It is truly commendable that the Accounts Department has successfully achieved the objective of finalizing the Bank's Balance Sheet and Profit and Loss statement and publishing audited financial results **by April 15th of each year for the past four years**, while adhering to transparency norms.

AML – FRM Department (Anti-Money Laundering and Fraud Risk Management Cell)

'Know Your Customer' (KYC) and transaction monitoring are among the most critical aspects of banking operations. This department handles tasks such as conducting due diligence when onboarding new customers, maintaining comprehensive information about existing customers, and vigilantly monitoring transactions occurring in customer



accounts.

As the banking industry evolves rapidly, so too do new forms of fraud such as cyber-attacks, online scams, 'digital arrests,' and the use of 'mule accounts.' To curb these threats, it is essential for customers, alongside the bank, to remain vigilant regarding their accounts. **Customers must ensure their account information is kept up-to-date and promptly provide any required details to the bank without negligence. Attention should also be paid to alerts issued by the bank.**

The AML – FRM department performs several key functions: verifying the authenticity of documents for every bank account; tracking changes made to accounts; reporting suspicious transactions to the Financial Intelligence Unit (FIU-INDIA) if the customer fails to provide a satisfactory explanation; investigating instances of fraud; and reporting incidents to relevant Law Enforcement Agencies (LEAs) and the Reserve Bank.

To prevent online fraud, the bank has established a dedicated framework operational since March 2026; within this, the AML – FRM department also coordinates activities linked to the NCRP (National Cybercrime Reporting Portal). **In the event of cyber fraud, customers can register a complaint via the NCRP portal or by dialing the helpline number 1930;** prompt reporting significantly increases the chances of safeguarding the customer's funds. Customers are requested to note that **this department operates round-the-clock.**

Digital Banking

Under Digital Banking Cell, EFRMS (Enterprise Fraud Risk Management Solution) technology is being effectively utilized to prevent cyber fraud. This system analyzes customers' habits and behavioral patterns such as their typical transaction methods, usual timings, and locations. If a transaction occurs that deviates from these established patterns, a preventive alert is generated; when necessary, the bank even contacts the customer directly to verify the transaction.

The true benefit of digitalization is realized when the average bank customer can easily use these tools to grow their business. Regarding our bank's initiatives, we have supported over 15,000 business owners through QR code solutions. Additionally, by providing 'Sound Boxes' to more than 5,000 merchants, we have contributed to both their business growth and the expansion of the bank's CASA (Current Account Savings Account) deposits.

With the objective of extending all available digital services to customers and driving growth in business and CASA deposits, the Digital Banking Department implemented a QR code-based application at numerous religious temples (Devasthan) during the reporting year. Through this application, when a devotee scans the Janata Bank QR

code, a receipt for the donation amount is instantly sent to their mobile phone. Simultaneously, the temples authorities can maintain records and accounts in the prescribed format while viewing real-time updates on a computer dashboard. The bank has provided this facility to many temples across Maharashtra; notable examples include the **Shrimant Dagdusheth Halwai Ganpati Mandal and the Shri Gondavale Maharaj Devasthan.** The volume of digital transactions at the bank has seen a remarkable increase, with over 4 lakh transactions taking place digitally every day; **digital transactions now account for 85% of the bank's total transactions.**

Cyber Security

Recognizing the importance of cyber security, the bank has established a completely independent Security Operations Center (SOC). Experienced officers possessing the requisite educational and professional qualifications have been appointed to this department. Through this center, the bank's information technology systems are continuously monitored, and necessary preventive and corrective measures are promptly implemented to address potential technical glitches, security vulnerabilities, and cyber threats.

In today's digital era, the risks arising from cybercrime, cyberattacks, and online financial fraud are no longer confined to the banking industry alone. They have emerged as significant challenges for individuals, business organizations, and the entire financial ecosystem. The increasing adoption of information technology, rapid growth in digital transactions, and widespread use of online services have further underscored the importance of maintaining a robust cyber security framework.

The Bank complies with the Cyber Security Framework prescribed by the Reserve Bank of India (RBI), along with all other applicable regulatory guidelines and directives. However, given the constantly evolving and increasingly sophisticated nature of cyber threats, it is difficult for any institution or bank to claim absolute or complete immunity from cyber risks.

The Bank also recognizes that creating cyber security awareness among its customers and employees is an integral part of its responsibility. To this end, the Bank regularly conducts training programmes, workshops, and awareness initiatives to promote cyber security best practices. In addition, through its social media platforms, website, and other communication channels, the Bank continuously educates customers on safe digital banking practices, precautions to prevent online fraud, the use of strong passwords, the importance of safeguarding One-Time Passwords (OTPs) and confidential information, and other essential cyber security measures. Notable initiatives in this regard include the Cyber Security Awareness Fortnight and the "Thoda Dhyani Se" awareness programme,



both of which have significantly contributed to enhancing cyber security awareness among customers and employees.

Administration and Human Resource Development (HRD) Department

The Bank's employees constitute its most vital asset (Human Capital) and play an invaluable role in its sustained progress. The Administration and Human Resource Department shoulders the crucial responsibility of effective workforce planning, keeping employees motivated and encouraged, continuously developing their knowledge and skills, and ensuring they remain updated on modern banking systems, technology, and regulatory changes.

The Bank's total staff strength stood at 1,168 at the end of 2025 and reached 1,266 by the end of March 2026. Additionally, as of March 2026, a total of 89 apprentices were working in the clerical and peon categories; they are paid a stipend in accordance with the Apprentices Act.

With an average of 50 employees retiring annually, and the Reserve Bank mandating new functions and compliance requirements particularly regarding risk management and the evolving nature of the banking business the Bank had to establish new departments such as Risk Management, Compliance, Risk-Based Audit, and AML-FRM. Furthermore, a dedicated organizational structure was required for the new TCS system, all of which contributed to a significant increase in the total workforce.

As veteran employees retire, **the Bank has initiated special efforts regarding "Succession Planning"** to prepare for the future. A circular was issued inviting all eligible employees to participate in the qualifying examination for succession planning and the "Competency Development Test" conducted by the renowned organization "Dnyan Prabodhini." A total of 189 employees responded to the initiative, with 37 successfully qualifying under the succession planning program. These employees will receive comprehensive training spanning classroom, field-based, and online modes throughout the year to familiarize them with all departments of the bank. Additionally, various strategies such as internal promotions and external recruitment are being employed to meet succession requirements. Recruitment for clerical and junior officer positions is conducted via proctored online examinations.

Training programs for the 2025-26 period were categorized based on the bank's specific needs, encompassing **classroom, online, and on-site training formats**. During the reporting year, classroom training sessions spanned 52 days, with 2,014 employees participating. Meanwhile, 47 online training programs covering topics such as Reserve Bank circulars and policy updates attracted 8,804 participants. Furthermore, one-hour on-site training sessions were conducted at branches during lunch breaks; these

sessions focused on delivering excellent customer service while adhering to the bank's high ethical standards, addressing practical challenges encountered during daily operations, and fostering coordination between employees and trainers. The training department endeavored to prepare the workforce for the competitive banking landscape by providing various training modules to nearly all employees, typically four to five times throughout the year. In total, 12,632 employees received training during the reporting year, with an emphasis on developing their core competencies. The bank also sent 266 employees to external institutions such as CAB (College of Agricultural Banking), VAMNICOM, NAFCUB, MUCB, and the Pune District Bank Association for specialized training.

Yoga sessions were also incorporated into the training programs to promote physical and mental well-being, offering tangible benefits for the employees' mental health and physical fitness. During the reporting year, 12 employees qualified for JAIIB and 6 for CAIIB. As of March 31, 2026, a total of 267 employees hold various professional qualifications (such as CISA, DISA, CA, CS, ICWA, MCM, JAIIB, CAIIB, AML, and diploma courses).

The Administration Department also handles preventive vigilance functions. The Bank is committed to fostering a robust vigilance culture and has formulated a Preventive Vigilance Policy to this end. The Vigilance Department carries out activities such as surprise branch visits, inspection of reports and employee accounts, and daily scrutiny of 'exceptional transaction' reports.

Investment and Treasury Department

The Investment and Treasury Department plays a pivotal role in boosting the Bank's income by managing funds from deposit and loan operations in a balanced and profitable manner. The department's primary objective is to make sound investment decisions while balancing the safety, liquidity, and returns of available funds.

Invested funds undergo regular reviews after specified periods, leading to appropriate decisions regarding their purchase or sale. Investments are made in secure and high-yield instruments, such as government-approved securities, Central and State Government securities, bonds, and term deposits with other banks.

Additionally, the department continuously monitors market developments and effectively manages the Bank's liquidity through borrowing and lending operations as required. The Bank's investment operations are now fully computerized, ensuring compliance with Reserve Bank norms.

As of March 31, 2025, the Bank's total investments stood at ₹3,589.64 crore. By the end of March 31, 2026, this figure rose to ₹3,919.74 crore. During the reporting year, the Bank's investments increased by ₹330.09 crore.



During the reporting year, the Bank earned interest income of ₹309.41 crore from treasury operations. Additionally, a trading profit of ₹3.32 crore was realized from investment transactions. The bank earned an average return of 6.76% on its total investments.

Foreign Exchange Operations

The bank holds a permanent license under the AD-II category for foreign exchange operations. Accordingly, foreign exchange services are provided to customers through select branches of the bank.

During the reporting year, foreign exchange transactions totaling ₹105.79 lakh were conducted, covering services such as foreign currency exchange and fund transfers. Although this amount is modest relative to the bank's overall business volume, the bank is continuously striving to expand its foreign exchange operations in the near future.

ALCO Committee

In accordance with Reserve Bank of India guidelines, the bank has an established ALCO (Asset-Liability Management Committee). The committee comprises heads of various bank departments, with the Chief Executive Officer serving as the chairperson.

This committee makes strategic decisions regarding interest rates for deposits and loans by managing funds for optimal returns, balancing assets and liabilities, and analyzing market developments. In particular, it conducts detailed analysis to maximize the utilization of investments, loans, deposits, and profitability based on customer behavioral patterns. Furthermore, the committee works to enhance fund management efficiency by continuously reviewing the bank's liquidity position. Committee meetings are held at least once a month.

All members of the ALCO committee are also part of the bank's Market Risk Committee. This committee determines the direction of the bank's future business by analyzing economic conditions, changes in the banking sector, strategic moves by other banks, and emerging trends in the financial sector.

Recovery and NPA Management

The Legal and Recovery Department must remain constantly active to ensure the recovery of overdue loans and to initiate necessary legal action in cases of recovery delays. To this end, an officer of the rank of Deputy General Manager heads the department. The department comprises officers holding law degrees and possessing experience in legal matters, alongside officers with extensive experience in loan recovery. During the reporting year, the department undertook proceedings under various frameworks, including Arbitration, SARFAESI, Section 138 (Negotiable Instruments Act), and NCLT.

Under Section 97 of the Multi-State Co-operative Societies Act, 2002, the **Central Registrar (New Delhi) has empowered 23 of the bank's officers with the authority to place attachment on the bank accounts (held with other banks) and the movable and immovable assets of defaulting borrowers and guarantors.** This authority has proven highly effective for recovery purposes.

As of March 31, 2025, the bank's Gross NPA stood at 3.97%, and the Net NPA was 1.88%. By the end of the reporting year March 31, 2026 the Gross NPA rose to 4.08%, and the Net NPA to 2.09%. Although the NPA percentage shows a slight increase compared to March 2025, there has actually been a relative decline in the number of NPA accounts.

The bank's Provision Coverage Ratio stood at 51.48% as of March 31, 2025. By March 31, 2026, this ratio had decreased to 47.87%; however, there is confidence that it will certainly improve in the future.

Recovery of Written-Off Loans

Loans that are overdue and extremely difficult to recover are written off as necessary, after all recovery measures have been exhausted. This is the standard practice followed by all banks. However, even though such loans are removed from the balance sheet, recovery proceedings against the defaulters, borrowers, and guarantors continue. Although recovery may be stalled at present, the burden of these loans remains with the heirs, and the bank's experience shows that substantial recoveries are often realized in the future.

A dedicated department has long been operational within the bank to handle recovery actions for written-off accounts. The bank did not write off any loans during the reporting year. However, recoveries totaling ₹4.71 crore comprising ₹3.71 crore in loan amounts and ₹1 crore in investments were realized from previously written-off loans. The bank remains confident that significant recoveries will continue to be made from written-off accounts in the future.

Audit Functions and Internal Control System

The audit department is considered a vital component of the bank, crucial for its administration, transparency, internal control systems, and financial stability. This department plays a consistently effective role in ensuring discipline, accountability, and regulatory compliance across all banking operations.

To maintain complete autonomy and impartiality in the audit process, the bank's Chief Executive Officer (CEO) is not a member of the Audit Committee. This arrangement ensures that the audit process remains free from administrative influence. The Head of the Audit Department presents audit reports of various branches and departments directly to



the Audit Committee; the Committee then independently deliberates, reviews, and determines the necessary course of action before submitting a report to the Board of Directors.

Additionally, the Audit Committee holds independent meetings with statutory auditors, tax consultants, and other external auditors to discuss observations, discrepancies, risk factors, and corrective measures in detail. It analyzes the taxation system and its impact on the bank's profit and loss statement, recommending necessary provisions and improvements. This process enhances the strength and transparency of the bank's internal control system.

In accordance with Reserve Bank directives, Risk-Based Internal Audits are conducted by the bank's own experienced staff. While Risk-Based Audits are handled internally, Credit or Concurrent Audits for certain branches and departments are carried out by senior bank officials or retired officers; for the remaining branches, experienced external Chartered Accountant firms are appointed. To ensure the timely resolution of discrepancies, observations, and suggested improvements found in audit reports, the bank operates a dedicated "Audit Closure System." Through this system, audit-related matters are resolved in a timely manner by consistently following up with the concerned departments regarding the rectification of observations.

In accordance with the approval granted at the previous Annual General Meeting and the clearance received from the Reserve Bank of India, M/s Shashank Patki & Associates (Chartered Accountants) have completed the statutory audit for the financial year 2025-26 and submitted their report. Work on addressing the audit observations is currently underway; we are ensuring compliance within the stipulated timeframe and submitting the compliance report to the concerned regulators.

It is necessary to reappoint the statutory auditors for the financial year 2026-27. This appointment must be made in compliance with the criteria prescribed by the Reserve Bank of India. The Bank has received the prior approval of the Reserve Bank of India for the re-appointment of M/s. Shashank Patki & Associates, Chartered Accountants, Pune as the Statutory Auditors of the Bank for the financial year 2026-27. The Board of Directors recommends their re-appointment and the relevant subject has been placed before the Annual General Meeting for the approval of the members. The members are requested to accord their approval to the subject.

Secretarial Department

The Bank's Secretarial Department handles all matters related to corporate governance. Its primary responsibilities include organizing meetings of the Board of Directors, various committees, the Annual General Meeting, and

special meetings, as well as preparing the minutes of these proceedings. The department consistently ensures compliance with all statutory requirements and the timely submission of necessary filings, circulars, records, and reports to various regulatory bodies.

Additionally, the department performs key tasks such as addressing queries from members, overseeing the functioning of the Shareholder Relations Committee, ensuring the effective implementation of the Bank's bye-laws, and coordinating visits by directors to bank branches. This department plays a vital role in maintaining the coordination, transparency, and regulatory compliance essential for the smooth administration of the Bank.

Amendments to Bye-laws

After studying the Multi-State Co-operative Societies Act, 2002, the Banking Regulation Act, 1949, and various circulars issued by the Reserve Bank, the bank had proposed a total of 583 amendments last year. Following approval by the previous Annual General Meeting, these amendments were submitted to the Reserve Bank of India and the Central Registrar, New Delhi, for final approval. Approval has been received; however, regarding some amendments, instructions were given to rephrase the wording, while others were accepted only partially. Brief details regarding this are provided below.

Sr.	Status of Bye-Law Amendment Approval	Total Count
1	Amendments approved by the Hon. Central Registrar, New Delhi	548
2	Amendments approved with certain suggestions of rephrasing by the Hon. CRCS, New Delhi	20
3	Amendments partially approved by the Hon. CRCS, New Delhi	8
4	Amendments being repeated or for other reasons not approved not approved by the Hon. CRCS, New Delhi	7
	Total	583

The revised Bye-laws have also been submitted to the **Reserve Bank of India (RBI)** for its approval. The amendments made to the Bye-laws have resulted in substantial savings in the cost of printing notices for the Annual General Meeting and other related administrative expenses.

During the year under review, it has become necessary to incorporate further additions and amendments to the Bye-laws in order to align them with the circulars and regulatory guidelines issued by the Reserve Bank of India, as well as the amendments made to the **Multi-State Co-operative Societies Act** and the **Banking Regulation Act**. The proposed amendments have accordingly been placed before



this Annual General Meeting for its consideration and approval.

The revised Bye-laws incorporating these proposed amendments have also been printed in Annual Report, and the Board requests the members to accord their approval thereto. Upon approval by the Annual General Meeting, the proposed amendments shall be submitted to the **Central Registrar of Co-operative Societies, New Delhi**, and the **Reserve Bank of India** for their final approval. The amendments shall come into force only after obtaining the requisite statutory approvals from the aforesaid authorities.

Planning Department

The Bank's Planning Department sets business targets at the beginning of the year. Subsequently, a comprehensive monthly review of target achievement for each branch is conducted, and a consolidated report is submitted to the Chief Executive Officer. Senior officials at the Head Office are assigned 'parental' oversight of specific branches to strike a balance between branch operations and Head Office functions. Additionally, the Planning Department handles fundamental yet crucial developmental activities, such as branch expansion and general development.

Merger Proposal of Udyam Vikas Sahakari Bank Ltd.

Udyam Vikas Sahakari Bank Ltd., headquartered in Pune with a network of eight branches, has passed a resolution to merge with Janata Sahakari Bank Ltd., Pune. This decision was taken by their Board of Directors after considering factors such as rising competition, the rapid pace and cost of technology, and limited resources, with the aim of ensuring uninterrupted, modern, technology-driven services for their customers. This proposal has been submitted to our Bank.

Following the merger proposal, our Bank appointed M/s Medadkar & Co. (Chartered Accountants) to conduct due diligence on Udyam Vikas Sahakari Bank. As the submitted report was favorable, the Board of Directors of Janata Bank unanimously approved the merger proposal and recommended to the Annual General Meeting (AGM). The Board of Directors of Udyam Vikas Sahakari Bank have also approved the resolution and draft scheme of amalgamation and have initiated the process of obtaining approval of their General Body. **Approval is sought from the AGM for the merger of Udyam Vikas Sahakari Bank into our Bank and for the 'Draft Scheme of Amalgamation/Merger.'** Please note that the Draft Scheme may undergo modifications during the actual merger process based on prevailing financial figures, the situation at the time, and the Reserve Bank of India's approval, including any stipulated terms and conditions.

Performance of Other Departments and Third-Party Business

The Bank holds licenses from reputed depository institutions like CDSL and NSDL, through which it effectively provides essential depository services to its customers. The Bank continuously strives to offer a wide range of modern banking services and facilities to customers under one roof.

During the reporting year, the Reserve Bank granted permission to the Bank to facilitate online trading services through share brokers. The Bank is currently considering tie-ups with renowned brokers across the country such as Univest, Motilal Oswal, Groww, and Zerodha which will **enable customers to engage in online trading while keeping their shares securely held in the Bank's Depository Participant (DP) account.**

The Bank operates as a "Banker to the Issue" and actively participated in the IPO processes of various companies during the reporting year using the ASBA (Applications Supported by Blocked Amount) facility. This service has provided customers with a secure and convenient investment avenue, while also contributing to a satisfactory increase in the Bank's CASA (Current Account Savings Account) deposits.

Bancassurance Business

The Bancassurance business is steadily growing; the Bank has entered into agreements with various public and private sector insurance companies covering life insurance, Mediclaim, and general insurance. Additionally, the Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana have been successfully implemented. Initiatives such as "Insurance Login Day" were organized at every branch to create insurance awareness among customers and disseminate information about various insurance schemes to the general public. During the reporting year, the bank successfully settled claims for a total of eight customers under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), while also facilitating the **settlement of claims amounting to approximately ₹5 crore** under Mediclaim and other insurance policies.

Mutual Fund Services

To ensure that customers have access to all financial services under a "one-roof" concept, the bank has entered into agreements with various reputed mutual fund companies. Comprehensive mutual fund investment services including options for both lump-sum investments and Systematic Investment Plans (SIPs) are being made available to customers at the branch level.

During the reporting year, the bank achieved remarkable progress in the mutual fund investment sector, receiving



an enthusiastic response from customers. Various guidance initiatives were organized to raise awareness among customers regarding financial planning and long-term investments.

In the previous financial year, the bank generated an income of ₹2.29 crore from third-party business. During the current reporting year, income from this segment rose to ₹3.17 crore, marking a satisfactory increase. The marketing department makes special efforts to convert business leads generated at the branch level into actual business.

The marketing department has prepared a dedicated "Approach Paper" for its operations, which incorporates strategies to enhance departmental efficiency, develop performance measurement methods, and adopt a modern approach to business growth.

Customer Care Cell

Excellent customer service plays a pivotal role in the success of any bank. With a total customer base exceeding 10 lakhs, the number of customer complaints received through various channels during the 2025-26 year was merely 35. This figure is remarkably low compared to industry standards, clearly indicating the bank's satisfactory level of customer service.

Many customers do not lodge formal complaints; some leave without submitting a written grievance, while others express their concerns on social media. The bank duly considers the substance of such grievances and responds accordingly. However, aiming to go beyond merely satisfactory service and achieve "Customer Delight," special training programs on customer service were organized at every branch. Particular emphasis was placed on effective communication with customers, prompt resolution of issues, and delivering a positive service experience.

A total of 17 complaints were lodged against the bank with authorities such as the Reserve Bank, the Banking Ombudsman, and the Cooperation Department. Some of these complaints actually pertained to other 'Janata Banks' but were attributed to our bank due to a similarity in names. They were closed following our clarification; furthermore, the bank provided a clear explanation regarding the complaint, and the concerned authorities closed the matter based on the satisfactory and factual information provided.

In accordance with the circulars issued by the Telecom Regulatory Authority of India (TRAI) and the Reserve Bank of India, all banks are required to use the '160xxxxxx' series for service-related calls to customers and the '1400xxxxxx' series for promotional or marketing calls.

Our bank has secured the numbers 1600118258 and 1600304977 for service calls, and the number 14009299128 for marketing-related activities. I request everyone to save both these numbers in their phones under

the bank's name.

Pursuant to the notification dated February 2, 2024, issued by the Ministry of Finance, Government of India, **for the bank's customers having disability, the bank has made available the special facilities at branches as well as at on-site and off-site ATMs.** These facilities include ramps and magnifying glasses. A dedicated Nodal Officer for differently-abled persons has been appointed at every branch; contacting them ensures that differently-abled customers receive immediate service without having to wait in queues. Additionally, upon request, differently-abled individuals can avail themselves of all types of banking services at their doorstep, free of charge. Representatives of differently-abled customers have been included in the branch-level Customer Service Committees. The facilities and amenities provided to differently-abled customers are reviewed periodically, and necessary improvements are made as required.

Profit and Profitability

For the financial year 2025-26, the Bank recorded a net profit of Rs. 17.33 crore after accounting for all provisions and taxes. At first glance, there appears to be a significant decline in net profit compared to the previous financial year. Due to geopolitical issues prevailing at the close of the reporting year, all banks were required to make substantial provisions towards the Investment Depreciation Reserve (IDR); our Bank, too, had to make an IDR provision of Rs. 39.85 crore. Furthermore, the net profit appears lower due to factors such as the limited level of free reserves, the Bank's adoption of the "New Tax Regime" (instead of the Old Regime) for tax management, and a charge of Rs. 31.48 crore to the Profit & Loss account (as Deferred Tax Asset/DTA was not required), resulting in a total accounting impact of Rs. 71.33 crore.

Profit Appropriation and Consent to Dividend

In accordance with Sections 63 and 63A of the MSCS Act, 2002, the Board of Directors has made the following recommendations regarding the appropriation of net profit:

Sr. No.	Particulars	Amount (₹ Crore)
1	Net Profit after all provisions and taxes	Rs. 17.32
2	Statutory Reserve Fund (25%)	Rs. 4.33
3	Educational Fund (1%)	Rs. 0.17
4	Contingency Provision (10%)	Rs. 1.74
5	Co-operative Rehabilitation, Reconstruction & Development Fund (1%)	Rs. 0.17
6	Investment Fluctuation Fund	Rs. 3.67
7	Balance profit available for 3% dividend after appropriation	Rs. 7.24



Dividend:

After the appropriation of profits, a balance of Rs. 7.24 crore remains. The Board of Directors has recommended a dividend of 3% to both ordinary and preference shareholders from this amount. While it is acknowledged that the 3% dividend paid over the last two years is comparatively low, this measure is essential for the bank's long-term stability. I request approval to pay a 3% dividend to members again this year, with the aim of strengthening the bank's financial foundation and bolstering its reserves.

Staff Welfare Association and Industrial Relations:

Relations between the management and the bank's staff union the Janata Bank Staff Welfare Association are extremely cordial. It is heartening to note that the union's activities prioritize the bank's development alongside the welfare of the staff. It can certainly be said of our bank that **"the union and the management are the two wheels of the same chariot"**; when there is excellent coordination between them, the institution embarks on a definite path of progress." I am confident that we will continue to receive such a positive response from the union in the future.

The Board of Directors expresses its sincere gratitude to the President, office bearers, executive committee members, and all staff members for their cooperation and invaluable contribution to the bank's progress.

Corporate Governance:

Corporate Governance is a crucial subject in the banking sector particularly for Urban Co-operative Banks and its importance is growing day by day. The bank strictly adheres to the guidelines issued by the Reserve Bank of India, as well as the provisions of the MSCS Act, the BR Act, and other applicable laws. Special emphasis is placed on strict legal compliance, adherence to high ethical standards, adopting a customer-centric and socially conscious approach, decentralizing authority to ensure transparency, and prioritizing the bank's interests above all else.

Vote of Thanks

Throughout the bank's journey from its inception to the present day, it has consistently received invaluable affection, trust, and cooperation from members, depositors, borrowers, well-wishers, customers, staff members, and former employees. It is our duty to express our gratitude to them. Bolstered by this trust, the bank has entered its 'Amrit Kaal' (era of nectar/golden period) and is now confidently marching towards its centenary celebrations.

The Board of Directors expresses its gratitude to the Hon. Shri Murlidharji Mohol (popular MP from Pune and Union Minister of State for Cooperation and Civil Aviation), Hon. Shri Chandrakant-dada Patil (Cabinet Minister, Government of Maharashtra), Hon. Madhuri tai Misal (Minister of State),

and Hon. Dr. Sau. Medha tai Kulkarni (Rajya Sabha MP from Pune) for the invaluable cooperation and guidance provided to the bank during the reporting year.

The Board of Directors extends its thanks to the Hon. Governor, Deputy Governors, Executive Directors, CGMs, GMs, and the bank's SSM (Senior Supervisory Manager) and their colleagues at the Reserve Bank of India for the invaluable guidance and direction provided to the bank from time to time during the reporting year.

Hon. Shri Satishji Marathe, Director, Reserve Bank of India, has also visited the bank periodically to offer suggestions and guidance; we express our gratitude and thanks to him.

During the reporting year, the bank received valuable guidance and cooperation from dignitaries across various sectors, regulatory bodies, cooperative organizations, staff members, consultants, vendors, and office-bearers and officials of various banks. The Board of Directors expresses its heartfelt gratitude to all of them.

The bank's Statutory Auditors, Shashank Patki & Associates, Chartered Accountants – CA Mr. Shashank Patki and his entire team have provided guidance to the Bank from time to time; I extend my gratitude and thanks to them as well.

Panel valuers, legal advisors, contractors, Chartered Accountants, IT consultants, security advisors, and vendors from various sectors have also provided invaluable assistance to the Bank on various occasions; I thank them for the same.

I express my heartfelt gratitude to all those who provided valuable guidance and cooperation during the reporting year specifically the Hon. Central Registrar and their officials; the Chief Secretaries and officials of the Central and State Governments; the State's Hon. Commissioner for Cooperation and Registrar, as well as Deputy Registrars and officials from cooperative banks; the Hon. Police Commissioner of Pune City, along with various police officers and Cyber Cell personnel; the Hon. Commissioner of the Pune Municipal Corporation; Hon. MLAs, Corporators, and administrative staff; and anyone else whose name may have been inadvertently omitted.

Thank you, and warm regards.

Yours sincerely,
Ravindra Balwant Hejib
Chairman

(Source – Information and figures regarding World and Indian Economy have been taken from various Marathi and English News Papers, Money Control Portal etc.)



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

परिशिष्ट – अ

बँकेचे नाव	:	जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)
मुख्य कार्यालयाचा पत्ता	:	१४४४, शुक्रवार पेठ, थोरले बाजीराव रस्ता, पुणे ४११००२
ईमेल आयडी	:	jsbho@jsblpune.bank.in
नोंदणी क्रमांक व दिनांक	:	क्र. १३१८४/१९४९ दिनांक १८.१०.१९४९
रिझर्व्ह बँकेचा परवाना क्रमांक व दि.	:	युबीडी/एमएच/४१४ दिनांक १७.११.१९८४
मल्टीस्टेट रजिस्ट्रेशन क्रमांक	:	एमएससीएस/सीआर/५०९/२०१२
अधिकार क्षेत्र	:	संपूर्ण महाराष्ट्र राज्य व गुजरात राज्य
मुख्य कार्यालयासह शाखाविस्तार	:	७१ + २ विस्तारीत कक्ष
सभासदत्व	:	नियमित १७७८९३
	:	नाममात्र १२००७

बँकेची आर्थिक स्थिती

दिनांक ३१ मार्च २०२६ अखेर

		(रक्कम कोटीत)
वसूल भाग भांडवल	:	२४१.१८
राखीव निधी	:	७७९.८०
ठेवी	:	बचत २३०२.२०
	:	चालू ७०३.१०
	:	मुदत ७७९५.८२
	:	इतर (मुदत संपलेल्या ठेवी) १०.२८
कर्ज	:	सुरक्षित ६५३१.७९
	:	असुरक्षित १७९.३८
गुंतवणूक	:	जिल्हा मध्यवर्ती सहकारी बँक १८.१२
	:	महाराष्ट्र राज्य सहकारी बँक ७.००
	:	इतर ३९१९.७४
नफा	:	८.९०
खेळते भांडवल	:	११५०४.७४
अग्रक्रम क्षेत्र टक्केवारी	:	७१.०३%
दुर्बल घटक टक्केवारी	:	१२.४३%
थकबाकी टक्केवारी	:	०.१५%
सेवक संख्या	:	अधिकारी ५०३
	:	इतर ७६३
	:	एकूण १२६६



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2026

Capital & Liabilities भांडवल व देणे	SCH	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
1) Capital / भांडवल	A	241,18,26,200.00	242,60,64,800.00
2) Reserve and Surplus / राखीव निधी व ज्यादा निधी	B	779,79,73,516.29	715,72,25,253.29
3) Deposits / ठेवी	C	10811,40,28,101.34	10068,66,40,840.92
4) Borrowings / कर्जे	D	622,89,52,659.02	443,46,98,972.21
5) Securities Sold under Repo A/c (As per contra) / रेपो अंतर्गत रोखे विक्री (दुबेरजी)		257,55,54,901.68	211,46,98,972.21
6) Branch Adjustment / शाखांतर्गत खाती जुळणी		0.00	16,16,320.65
7) Unapplied Interest (As per contra)/ न आकारलेले व्याज-दुबेरजी		157,63,14,685.39	119,61,65,825.53
8) Interest Payable / देणे व्याज		9,72,71,968.27	10,65,62,192.70
9) Other Liabilities / इतर देणी	E	65,02,33,420.81	86,47,90,010.15
10) Profit & Loss Account / नफातोटा खाते	F	8,90,17,465.37	8,78,78,473.77
Total. . . / एकूण . . .		12954,11,72,918.17	11907,63,41,661.43
CONTINGENT LIABILITIES /संभाव्य देणी	N	647,68,47,817.39	686,01,20,432.84

Notes to Accounts: Schedule 'O'- Significant accounting policies, notes to accounts & disclosures

As per our report of even date

Date : 15/04/2026 Place : Pune

Rajesh M. Kelkar
Asst. General Manager
Accounts-MIS

Sitakant K. Mendjogi
Deputy General Manager
Accounts-MIS

Dhananjay A. Sahasrabudhe
General Manager

For Shashank Patki & Associates
Chartered Accountants
FRN No-122054W

Yashwant N. Dhavalikar
Chief General Manager

Anand V. Sohoni
Chief General Manager

(Shashank Patki)
Partner
M. No: 035151
Statutory Auditor
UDIN: 26035151ZPMYKN9271



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

३१ मार्च २०२६ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	SCH	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
1) Cash and Balance with Reserve Bank of India / रोख शिल्लक व रिझर्व्ह बँकेमधील शिल्लक	G	849,69,58,417.44	525,91,64,541.42
2) Balances with other Banks / इतर बँकांतील ठेवी	H	649,38,65,626.16	652,59,33,098.05
3) Money at Call and Short Notice / मागणी करताच वा अल्पशः नोटिशीने मिळणारी रक्कम		0.00	24,97,75,215.99
4) Investments / गुंतवणूक	I	3919,73,77,635.96	3589,64,56,676.92
5) Advances / कर्जे	J	6711,17,49,309.53	6163,29,19,420.52
6) Interest Receivable/ येणे व्याज		80,47,06,510.55	72,82,37,845.06
7) Securities Receivable under Repo (As per contra)/ रेपो अंतर्गत रोखे येणे (दुबेरजी)		257,55,54,901.68	211,46,98,972.21
8) Unapplied Interest (As per contra)/ न आकारलेले व्याज-दुबेरजी		157,63,14,685.39	119,61,65,825.53
9) Branch Adjustment / शाखांतर्गत खाती जुळणी		9,55,438.60	0.00
10) Premises / जागा व इमारत	K	165,99,34,213.00	124,58,20,272.00
11) A) Dead Stock, Furniture, Fixture, Fittings, Vehicles & Software / डेड स्टॉक, फर्निचर, फिक्श्चर, फिटिंग, वाहन आणि सॉफ्टवेअर	L	21,86,27,816.06	26,60,01,590.58
B) Capital Work in Progress / चालू असलेल्या भांडवली प्रकल्पासाठीची रक्कम		15,32,80,858.40	1,39,15,825.00
12) Other Assets / इतर येणी	M	82,49,43,505.40	320,55,24,378.15
13) Non Banking Asset acquired in satisfaction of claims /दाव्यापोटी अधिग्रहीत केलेली बिगर बँकिंग मालमत्ता		21,90,00,000.00	21,90,00,000.00
14) Deferred Tax Asset / प्रलंबित कर येणी		20,79,04,000.00	52,27,28,000.00
Total. . . / एकूण . . .		12954,11,72,918.17	11907,63,41,661.43

CA Kisan R. Khanekar
(Director)

Amit Y. Ghaisas
(Director)

CA Kiran V. Gandhi
(Director)

Adv. Alaka V. Petkar
Vice Chairman

Ravindra B. Hejib
Chairman

Jagdish P. Kashyap
(Chief Executive Officer)



Profit & Loss Account For The Year Ended 31 March 2026

Expenditure खर्च	2025-2026 (Amount in Rs.)	2024-2025 (Amount in Rs.)
1) Interest on Deposits / ठेकीवरील व्याज	565,24,30,139.04	514,43,51,229.31
2) Interest on Borrowings / कर्जावरील दिलेले व्याज	2,89,13,910.16	5,55,25,613.25
3) Interest Paid on Long Term (Subordinated) Deposit / एलटीडी व एलटीएसबी वरील व्याज	19,15,77,764.00	18,92,96,554.00
4) Payments to and provisions for Employees / सेवकांचे पगार व तरतुदी	128,44,20,030.01	140,50,18,763.30
5) Directors' Fees, Allowances and Expenses / संचालक मंडळ खर्च	18,59,871.80	18,59,330.15
6) Rent, Taxes, Electricity and Insurance / जागा भाडे, कर, वीज खर्च आणि विमा	22,07,55,659.63	20,89,60,478.20
7) Law Charges / कायदेविषयक बाबींचे शुल्क	1,10,32,788.85	88,95,824.50
8) Auditors' Fees and Expenses / लेखा परीक्षकांचे शुल्क व खर्च	1,52,02,120.00	1,95,30,611.00
9) Postage, Telephones etc./ टपाल, दूरध्वनी इ.	4,67,64,390.17	4,30,63,490.98
10) Depreciation on Bank's Property / बँकेच्या मालमत्तेवरील घसारा	12,98,65,828.04	12,80,45,158.62
11) Repairs and Maintenance / दुरुस्ती व देखभाल खर्च	74,83,084.38	90,81,416.29
12) Stationery, Printing & Advertisement etc. / स्टेशनरी, छपाई व जाहिरात खर्च	3,11,80,406.96	3,01,20,238.90
13) Other Expenditure / इतर खर्च		
A) Security Expenses / सुरक्षा खर्च	4,26,84,312.85	3,89,84,359.51
B) Sundry Expenses / किरकोळ खर्च	27,81,71,134.15	24,46,94,443.54
C) Vehicle Expenses / वाहन खर्च	18,30,767.44	38,18,026.76
D) DICGC Premium / डी.आय.सी.जी.सी. प्रीमियम	12,23,42,278.52	11,63,56,584.68
E) Commission Paid / दिलेले कमिशन	28,77,879.22	11,40,161.46
14) Loss on Sale of Asset / स्थावर व जंगम मालमत्ता विक्रीत आलेली तूट	10,687.76	3,100.65
15) Loss on Securitisation of loans to ARC / एआरसीला हस्तांतरित केलेल्या कर्जावरील तूट	0.00	32,64,49,042.44
16) Security Receipts Transaction A/C सिक्युरिटी रिसीट व्यवहार खाते	29,17,37,000.00	28,20,69,467.00



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

३१ मार्च २०२६ वर्ष अखेरचे नफातोटा पत्रक

Income उत्पन्न	2025-2026 (Amount in Rs.)	2024-2025 (Amount in Rs.)
1) Interest on Advances / Bill Discounting Commission/ कर्जावरील व्याज / बिल डिस्काउंटिंग कमिशन	546,24,70,766.02	517,96,03,532.55
2) Interest on Investment / गुंतवणूकीवरील व्याज	309,41,85,179.60	294,12,20,597.47
3) Commission, exchange and brokerage / कमिशन, विनिमय इ.	4,22,56,661.17	3,36,72,323.58
4) Other Receipts / इतर उत्पन्न		
A) Miscellaneous Income / किरकोळ उत्पन्न	32,19,03,488.73	31,40,42,223.29
B) Dividend on shares / भागांवरील लाभांश	91,804.00	91,804.00
C) Locker Rent / लॉकर भाडे	2,93,95,126.00	2,68,61,595.30
D) Bank Guarantee Commission / बँक हमी कमिशन	5,22,05,126.35	6,18,79,523.60
5) Profit on sale of Securities / गुंतवणूक विक्री नफा	3,32,14,992.36	5,16,08,210.55
6) Profit on sale of Assets / स्थावर व जंगम मालमत्ता विक्री नफा	9,48,627.05	5,80,474.28
7) Excess Provisions Written Back / ज्यादा तरतुदी परत		
A) NPA Provision Written Back / एनपीए कर्जावरील तरतूद परत	6,87,98,563.65	51,02,01,718.89
B) Provision for Restructured Advances Written Back / पुनर्बांधणी केलेल्या कर्जाची तरतूद परत	41,81,000.00	0.00
C) Provision for Covid-19 (1) Written Back / कोव्हिड -१९(१) तरतूद परत	19,56,000.00	0.00
D) Provision for Covid-19 (2) Written Back / कोव्हिड -१९(२) तरतूद परत	51,97,000.00	1,44,20,000.00
E) Contingent Provision for Standard Asset Written Back / उत्पादित कर्ज निधी तरतूद परत	1,23,69,163.19	1,29,54,368.11
F) Investment Depreciation Reserve Written Back / गुंतवणूक घसारा निधी तरतूद परत	36,93,25,000.00	33,12,00,000.00
G) Provision for BDDR on FITL Written Back / संशयित व बुडीत एफआयटीएल कर्जाची तरतूद परत	3,41,07,391.96	0.00
H) Provision for Income Tax Written Back / आयकर तरतूद परत	5,55,58,966.61	1,60,91,429.00



Profit & Loss Account For The Year Ended 31 March 2026

Expenditure खर्च	2025-2026 (Amount in Rs.)	2024-2025 (Amount in Rs.)
17) Premium on Investments Amortised / गुंतवणूक अधिमूल्य विभागणी रक्कम	2,33,90,626.14	2,34,52,040.69
18) Maturity, Shifting Loss on Securities / मॅच्युरिटी, शिफ्टिंग लॉस ऑन सिक्क्युरिटिज	2,16,54,460.94	1,01,33,895.00
19) Deffered Tax Asset not required / डिफर्ड टॅक्स ॲसेट नॉट रिक्वायर्ड	31,48,24,000.00	0.00
20) Dead Stock Written Off / डेड स्टॉक निरस्त	15,46,137.56	0.00
21) Provisions & Contingencies / तरतुदी		
A) Provision for NPA / अनुत्पादित कर्जावरील तरतूद	11,87,98,563.65	27,02,01,718.89
B) Provision for Performing Assets / उत्पादीत कर्जावरील तरतूद	3,29,47,163.19	2,23,54,368.11
C) Investments Depreciation Reserve / गुंतवणूक घसारा तरतूद	39,81,00,000.00	0.00
D) For Restructured Advances / पुनर्बांधणी केलेल्या कर्जावरील तरतूद	0.00	81,00,000.00
E) Restructured Under COVID-19 (1) पुनर्बांधणी कर्ज कोव्हीड - १९(१) अंतर्गत	0.00	22,00,000.00
22) Tax Expenses / कर खर्च		
A) Income Tax Current Year / चालू वर्षाचा आयकर खर्च	11,98,54,000.00	21,14,00,000.00
B) GST Paid / वस्तू व सेवा कर	6,68,14,378.01	5,26,65,215.12
C) Deferred Tax Liability / प्रलंबित कर देणी	0.00	8,49,10,000.00
Net Profit transferred to Profit and Loss Appropriation A/c / निव्वळ नफा, नफा विभागणी खाती वर्ग	17,32,52,250.46	67,98,36,259.44
Total. . . / एकूण . . .	963,23,21,632.93	962,25,17,391.79



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

३१ मार्च २०२६ वर्ष अखेरचे नफातोटा पत्रक

Income उत्पन्न	2025-2026 (Amount in Rs.)	2024-2025 (Amount in Rs.)
8) Write off - Recovery / निर्लेखित केलेल्या खात्यांमधील वसुली		
A) Bad Debt written off now recovered / निर्लेखित कर्जापोटी झालेली वसुली	3,71,56,776.24	11,80,89,591.17
B) Investment written off now recovered / निर्लेखित केलेल्या गुंतवणुकी पोटी झालेली वसुली	70,00,000.00	1,00,00,000.00
Total... / एकूण...	963,23,21,632.93	962,25,17,391.79



Profit & Loss Account For The Year Ended 31 March 2026

Particulars तपशील	2025-2026 (Amount in Rs.)	2024-2025 (Amount in Rs.)
Appropriations... / नफा विभागणी . . .		
Subject to Annual General Meeting approval/ वार्षिक सर्वसाधारण सभेचे मंजूरी अधीन		
A) Statutory Reserve / विधिविहित गंगाजळी	4,33,13,311.87	16,99,59,591.94
B) Provision for Contingencies / आकस्मिक खर्चासाठी तरतूद	1,73,26,000.00	6,79,84,000.00
C) Education Fund / शैक्षणिक निधी	17,32,523.00	67,98,363.00
D) Rehabilitation Fund / रिहॅबिलिटेशन फंड	17,32,523.00	67,98,363.00
E) Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी	3,67,00,000.00	34,05,00,000.00
F) BDDR 2024 / संशयित व बुडीत कर्ज निधी २०२४	0.00	53,94,07,000.00
Net Profit Carried to Balance Sheet / निव्वळ नफा ताळेबंदास वर्ग....	7,24,47,892.59	8,77,95,941.50
Total. . . / एकूण. . .	17,32,52,250.46	121,92,43,259.44

Notes to Accounts: Schedule 'O'- Significant accounting policies, notes to accounts & disclosures

As per our report of even date

Date : 15/04/2026 Place : Pune

Rajesh M. Kelkar
Asst. General Manager
Accounts-MIS

Sitakant K. Mendjogi
Deputy General Manager
Accounts-MIS

Dhananjay A. Sahasrabudhe
General Manager

For Shashank Patki & Associates
Chartered Accountants
FRN No-122054W

Yashwant N. Dhavalikar
Chief General Manager

Anand V. Sohoni
Chief General Manager

(Shashank Patki)

Partner
M. No: 035151
Statutory Auditor
UDIN: 26035151ZPMYKN9271



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

३१ मार्च २०२६ वर्ष अखेरचे नफातोटा पत्रक

Particulars तपशील	2025-2026 (Amount in Rs.)	2024-2025 (Amount in Rs.)
Net Profit / (Loss) Brought Forward... / निव्वळ नफा / (तोटा) मागील पानावरून ...	17,32,52,250.46	67,98,36,259.44
Transfer from General Reserve / सर्वसाधारण निधीतून वर्ग	0.00	53,94,07,000.00
Total. . . / एकूण. . .	17,32,52,250.46	121,92,43,259.44

CA Kisan R. Khanekar
(Director)

Amit Y. Ghaisas
(Director)

CA Kiran V. Gandhi
(Director)

Adv. Alaka V. Petkar
Vice Chairman

Ravindra B. Hejib
Chairman

Jagdish P. Kashyap
(Chief Executive Officer)



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2026

Capital & Liabilities भांडवल व देणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "A"		
CAPITAL / (भांडवल)		
(A) Authorised Share Capital / अधिकृत भाग भांडवल 7,00,00,000 (Previous Year 7,00,00,000) Shares of Rs.100/- each. 7,00,00,000 (मागील वर्षी ७,००,००,०००) भाग प्रत्येकी रुपये १००/- प्रमाणे भागांची रक्कम.	700,00,00,000.00	700,00,00,000.00
(B) Subscribed & Paid up Share Capital वसूल झालेले भाग भांडवल 2,15,73,202 (P.Y. 2,17,15,588) Shares of Rs.100/- each Fully Paid up प्रत्येकी रुपये १००/- प्रमाणे एकूण २,१५,७३,२०२ (मागील वर्षी २,१७,१५,५८८ भाग) भागांची रक्कम पूर्णतः वसूल झालेली Perpetual Non Cumulative Preference Shares 25,45,060 of Rs.100/- each (Previous Year 25,45,060 of Rs. 100/- each) each Fully Paid up परपेच्युअल नॉन क्युमुलेटीव्ह प्रेफरन्स शेअर्स प्रत्येकी रुपये १००/- प्रमाणे एकूण २५,४५,०६० (मागील वर्षी २५,४५,०६०) भागांची रक्कम पूर्णतः वसूल झालेली Out of above Shares held by Individuals & Others वरीलपैकी व्यक्ति व इतर सभासदांनी धारण केलेल्या भागांची रक्कम	215,73,20,200.00	217,15,58,800.00
	25,45,06,000.00	25,45,06,000.00
	241,18,26,200.00	242,60,64,800.00
Co-Operative Institution यापैकी सहकारी संस्थांनी धारण केलेले	0.00	0.00
State Government यापैकी राज्य शासनाने धारण केलेले	0.00	0.00
Total. . . / एकूण . . .	241,18,26,200.00	242,60,64,800.00



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

३१ मार्च २०२६ अखेरचा ताळेबंद

Capital & Liabilities भांडवल व देणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "B"		
RESERVE FUND AND OTHER RESERVES		
विधिविहित गंगाजळी व इतर निधी		
1) Statutory Reserve / विधिविहित गंगाजळी	193,37,04,000.00	188,74,82,000.00
2) General Reserve / सर्वसाधारण निधी	18,52,82,515.34	15,31,69,264.34
3) Charity Reserve / धर्मार्थ निधी	5,00,000.00	5,00,000.00
4) Co-operative Promotion Reserve / सहकार प्रचार निधी	2,25,000.00	2,25,000.00
5) Shareholder Welfare Reserve / भागधारक कल्याण निधी	1,76,56,139.85	1,76,56,139.85
6) Employee Welfare Reserve / सेवक कल्याण निधी	1,06,93,239.00	1,06,93,239.00
7) Provision for Contingencies / आकस्मिक खर्चासाठी तरतूद	56,48,40,000.00	54,75,14,000.00
8) Special Reserve As Per Income Tax Act / आयकर कायद्यानुसार विशेष निधी	9,22,55,000.00	9,22,55,000.00
9) BDDR 2024 / संशयित व बुडीत कर्ज निधी २०२४	53,94,07,000.00	53,94,07,000.00
10) Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी	78,27,00,000.00	74,60,00,000.00
11) Revaluation Reserve / पुनर्मुल्यांकन निधी	124,91,27,793.19	82,87,59,781.19
12) Provision for NPA / अनुत्पादित कर्ज खाती तरतूद	131,00,00,000.00	126,00,00,000.00
13) Provision for Investments / गुंतवणुकीसाठी तरतूद	72,21,12,000.00	47,16,19,000.00
14) Provision for Bad and Doubtful Advances for ARC/ एआरसी करिता संशयित बुडीत कर्ज तरतूद	0.00	22,17,18,000.00
15) Contingent Provision for Standard Assets / उत्पादित कर्जावरील संभाव्य तरतूद	22,39,78,000.00	20,34,00,000.00
16) Provision for Restructured Advances / पुनर्बांधणी केलेल्या कर्जावरील तरतूद	10,93,19,000.00	11,35,00,000.00
17) Provision for Restructured Accounts under Covid -19 (1)/ पुनर्बांधणी केलेल्या कर्जावरील कोव्हीड १९(१)तरतूद	68,44,000.00	88,00,000.00
18) Provision for Restructured Accounts under Covid -19 (2)/ पुनर्बांधणी केलेल्या कर्जावरील कोव्हीड १९(२)तरतूद	61,03,000.00	1,13,00,000.00
19) Provision for Other Receivables / इतर येणीपोटी तरतूद	54,54,931.91	54,54,931.91
20) Provision for Non Banking Asset / बिगर बँकिंग मालमत्ता तरतूद	3,77,71,897.00	3,77,71,897.00
Total . . . / एकूण . . .	779,79,73,516.29	715,72,25,253.29



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2026

Capital & Liabilities भांडवल व देणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
<u>SCHEDULE "C"</u> DEPOSIT AND OTHER ACCOUNTS/ ठेवी व अन्य खाती		
i) Fixed Deposits / मुदत ठेवी		
1) Individuals / व्यक्तिशः	7365,11,82,256.30	6855,79,31,385.81
2) Central Co-op. Banks / मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Co-op. Societies / इतर सहकारी संस्था	430,70,01,391.00	342,09,40,819.00
Total (A) . . . / एकूण (अ) . . .	7795,81,83,647.30	7197,88,72,204.81
ii) Savings Deposits / सेव्हिंग ठेवी		
1) Individuals / व्यक्तिशः	2293,11,51,552.73	2144,31,84,562.53
2) Central Co-op. Banks / मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Co-op. Societies / इतर सहकारी संस्था	9,08,68,269.96	6,57,36,622.63
Total (B) . . . / एकूण (ब) . . .	2302,20,19,822.69	2150,89,21,185.16
iii) Current Deposits / चालू ठेवी		
1) Individuals / व्यक्तिशः	675,19,49,705.42	694,96,89,712.51
2) Central Co-op. Banks / मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Co-op. Societies / इतर सहकारी संस्था	27,90,47,817.27	17,30,57,675.87
Total (C) . . . / एकूण (क) . . .	703,09,97,522.69	712,27,47,388.38
iv) Money at Call & Short Notice / मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी	0.00	0.00
v) Matured Deposits / मुदत संपलेल्या ठेवी	10,28,27,108.66	7,61,00,062.57
Total Deposits / एकूण ठेवी.....	10811,40,28,101.34	10068,66,40,840.92
<u>SCHEDULE "D"</u> BORROWINGS / कर्जे		
i) From Reserve Bank Of India [the National Bank], /State/ Central Co-operative Bank: /आरबीआय,स्टेट/सेंट्रल को ऑप बँक		
a) Short Term Loans,Cash Credit & Overdrafts /अल्प मुदतीची ,कॅश क्रेडीट		
of which secured against Govt.& Other Approved Securities /शासकिय व अन्य मान्यताप्राप्त सिक्युरिटी चे तारणावर	0.00	0.00
Other Tangible Securities/अन्य मूर्त तारणावर	0.00	0.00
Sub-Total...	0.00	0.00



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

३१ मार्च २०२६ अखेरचा ताळेबंद

Capital & Liabilities भांडवल व देणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
b) Medium Terms Loans- RBI LTRO/एलटीआरओ of which secured against Govt.& Other Approved Securities /शासकिय व अन्य मान्यताप्राप्त सिक्युरिटी चे तारणावर Other Tangible Securities/अन्य मूर्त तारणावर	0.00	0.00
c) Long Term Loans/दीर्घ मुदतीची कर्जे of which secured against Govt.& Other Approved Securities /शासकिय व अन्य मान्यताप्राप्त सिक्युरिटी चे तारणावर Other Tangible Securities/अन्य मूर्त तारणावर	0.00	0.00
ii) From State Bank of India /स्टेट बँक ऑफ इंडिया	0.00	0.00
iii) From State Government /राज्य सरकार	0.00	0.00
iv) From Others/अन्य	0.00	0.00
a) Short Term Loans,Cash Credit & Overdrafts /अल्प मुदतीची ,कॅश क्रेडीट of which secured against Govt.& Other Approved Securities /शासकिय व अन्य मान्यताप्राप्त सिक्युरिटी चे तारणावर Other Tangible Securities/अन्य मूर्त तारणावर	390,89,52,659.02	211,46,98,972.21
b) Medium Terms Loans- RBI LTRO/ एलटीआरओ of which secured against Govt.&other approved Securities /तारणी Other Tangible Securities/अन्य मूर्त तारणावर	0.00	0.00
c) Long Term(Subordinated) Deposits/एलटीडी	140,00,00,000.00	140,00,00,000.00
d) Long Term Subordinated Bonds/एलटीएसबी	92,00,00,000.00	92,00,00,000.00
Total. . . / एकूण . . .	622,89,52,659.02	443,46,98,972.21
SCHEDULE "E"		
OTHER LIABILITIES / इतर देणी		
i) Bills Payable / बिल्स पेअेबल	10,69,71,196.20	29,60,25,880.27
ii) Unclaimed Dividend / लाभांश देणी	2,75,09,251.00	1,89,07,379.00
iii) Suspense Account /अनामत खाते	65,65,768.94	4,31,600.00
iv) Draft Payable / ड्राफ्ट पेअेबल	2,12,82,346.55	1,15,08,663.85
v) Sundry Payables / अन्य देणी	36,80,50,858.12	32,65,16,487.03
vi) Provision for Income Tax / आयकर तरतूद	11,98,54,000.00	21,14,00,000.00
Total. . . / एकूण . . .	65,02,33,420.81	86,47,90,010.15



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2026

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "F"		
PROFIT & LOSS ACCOUNT / नफातोटा खाते		
Net Profit / Loss for the year / चालू वर्षातील निव्वळ नफा/तोटा	17,32,52,250.46	67,98,36,259.44
Add: Profit / Loss of last year / मागील वर्षाचा नफा/तोटा	8,78,78,473.77	9,87,82,503.27
Less: Dividend Distributed from last years profit मागील वर्षाच्या नफ्यातून लाभांश वितरण	7,13,08,900.99	7,16,99,971.00
Less: Last Year Profit Transfer to Investment Fluctuation Reserve / मागील वर्षाचा नफा गुंतवणूक चढउतार निधी वर्ग	0.00	2,70,00,000.00
Net Profit Transfer To Profit & loss Appropriation A/C / निव्वळ नफा, नफा तोटा विभागणी खाती वर्ग	18,98,21,823.24	67,99,18,791.71
Less : Appropriations	10,08,04,357.87	59,20,40,317.94
Profit / Loss(-) brought forward/नफा/तोटा ताळेबंदास वर्ग	8,90,17,465.37	8,78,78,473.77
SCHEDULE "G"		
Cash and Balance with Reserve Bank of India / रोख शिल्लक व रिझर्व्ह बँकेमधील शिल्लक		
A) Cash in hand / रोख शिल्लक		
i) Cash in Hand / रोख शिल्लक	31,73,19,984.00	34,93,12,038.00
ii) Standing Deposit Facility A/c with RBI/ आरबीआय कडील स्थायी ठेव सुविधेमधील रक्कम	503,00,00,000.00	308,00,00,000.00
Total (A). . . / एकूण (अ) . . .	534,73,19,984.00	342,93,12,038.00
B) Balance in Current Accounts with Reserve Bank of India / रिझर्व्ह बँक ऑफ इंडिया मधील चालू खाती शिल्लक	314,96,38,433.44	182,98,52,503.42
Total(B). . . / एकूण (ब). . .	314,96,38,433.44	182,98,52,503.42
Total(A)(B). . . / एकूण (अ)(ब). . .	849,69,58,417.44	525,91,64,541.42



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

३१ मार्च २०२६ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "H" BALANCES WITH OTHER BANKS/ इतर बँकांतील ठेवी		
A) Current Deposit / चालू ठेव खाती		
i) State Bank of India स्टेट बँक ऑफ इंडिया	10,11,87,161.64	11,40,69,645.94
ii) District Central Co-op. Banks जिल्हा मध्यवर्ती सहकारी बँका	6,44,22,321.93	3,47,03,295.15
iii) State Co-operative Banks राज्य सहकारी बँका	36,72,222.50	2,92,772.12
iv) Current Deposit with Other Banks / अन्य बँकांतील चालू ठेव खाती	33,18,00,144.09	35,94,72,547.84
B) Fixed Deposits with Banks / अन्य बँकांमधील मुदत ठेवी		
i) MSC Bank Ltd., Mumbai महाराष्ट्र राज्य सहकारी बँक लि.मुंबई	7,00,00,000.00	7,00,00,000.00
ii) District Central Co-op. Banks जिल्हा मध्यवर्ती सहकारी बँका (Out of this, Deposits of Rs.1300 lakhs (P.Y.Rs.1300 Lakhs) earmarked for Statutory Reserve) (वरीलपैकी रु.१३०० लाखांच्या (मागील वर्षी रु.१३०० लाख) पावत्यांची रक्कम विधीविहित गंगाजळीसाठी राखून ठेवली आहे.)	18,11,54,360.00	18,10,00,000.00
iii) With other Banks / अन्य बँकांमधील ठेवी	574,16,29,416.00	576,63,94,837.00
Total. . ./ एकूण ...	649,38,65,626.16	652,59,33,098.05

Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2026

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "I" INVESTMENTS/ गुंतवणूक		
1) In Central & State Government Securities at Book Value / (केंद्र व राज्य शासनाने उभारलेल्या कर्ज रोख्यातील गुंतवणूक पुस्तकी किंमती नुसार)		
SGL / एस.जी.एल.		
Face Value / दर्शनी किंमत Rs. 3615,72,30,000/-		
(P.Y. / मागील वर्षी Rs. 3243,52,30,000/-)		
Market Value /बाजारभावाने किंमत Rs. 3530,20,28,885.42/-		
(P.Y. मागील वर्षी Rs. 3249,26,18,551.58/-)		
(Out of this, Securities of face value of Rs. 19,685.90 Lakhs (P.Y. Rs. 19,485.90/- Lakhs)		
earmarked for Statutory Reserve /		
वरीलपैकी रु.१९,६८५.९० लाख (मागील वर्षी रु.१९,४८५.९० लाख)		
(दर्शनी किंमतीच्या रोख्यांची रक्कम गंगाजळीसाठी राखून ठेवली आहे.)		
Market value C.Y. / बाजारभावाने चालु वर्षातील		
किंमत रु.192,99,44,819.08		
& Market Value P.Y. / बाजारभावाने मागील वर्षातील		
किंमत रु.184,39,99,438.27/-		
2) Other Trustee Securities at Book Value /		
इतर विश्वस्त कर्जरोख्यातील गुंतवणूक पुस्तकातील किंमतीनुसार		
Face Value / दर्शनी किंमती Rs. NIL (P.Y/ मागील वर्षी Rs. NIL)		
Market Value / बाजारभावाने किंमत Rs. NIL (P.Y. Rs.NIL)		
	3640,00,05,786.67	3270,77,96,281.04
	0.00	0.00



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

३१ मार्च २०२६ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
3) In Shares		
i) Co-op.Institutions/सहकारी संस्थांमधील भाग रक्कम	11,19,050.00	11,18,050.00
ii) Maharashtra State Finance Corporation / महाराष्ट्र स्टेट फायनान्स कॉर्पोरेशन भाग रक्कम	1,000.00	1,000.00
iii) National Payment Corporation of India Shares /एनपीसीआय भाग रक्कम	24,99,200.00	24,99,200.00
iv) NUCFDC Shares /एनयुसीएफडीसी भाग रक्कम	6,00,00,000.00	6,00,00,000.00
Total / एकूण	6,36,19,250.00	6,36,18,250.00
4) In PSU Bonds / सार्वजनिक क्षेत्रातील कर्ज रोखे	174,90,00,000.00	174,90,76,000.00
5) Other Investment / अन्य गुंतवणूक		
i) ARC Security Receipt/एआरसी सिक्युरिटी रिसिट	0.00	36,93,25,000.00
ii) Corporate Bonds /कॉर्पोरेट बॉन्ड	96,53,94,599.29	98,66,41,145.88
iii) Mutual Fund /म्युच्युअल फंड	1,93,58,000.00	2,00,00,000.00
Total / एकूण	98,47,52,599.29	137,59,66,145.88
Total Investment / (एकूण गुंतवणूक)	3919,73,77,635.96	3589,64,56,676.92
SCHEDULE "J"		
ADVANCES / कर्जे		
A) Short Term Loans, Cash Credit, Overdraft & Bills Discounted of which secured against / अल्पमुदत कर्जे, कॅशक्रेडीट, ओव्हरड्राफ्ट व बिल्स डिस्काउंटिंग यांपैकी		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	4,53,608.00	14,83,256.00
ii) Other Tangible Securities / अन्य मूर्त तारणावर	2889,26,78,197.39	2658,88,89,321.09
iii) On Personal Sureties / जामीनकीवरील	6,87,82,847.59	6,38,58,685.70
Total (A)... / एकूण (अ)...	2896,19,14,652.98	2665,42,31,262.79



Janata Sahakari Bank Ltd., Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2026

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
— Due from Individuals व्यक्तिशः येणे असलेली	1344,40,36,081.73	1370,98,50,899.08
— Overdue Advances थकित कर्जे	6,29,02,130.11	1,71,11,612.29
— Considered Bad & Doubtful of Recovery संशयित अथवा बुडीत कर्जे	60,50,95,035.40	47,06,44,930.47
B) Medium Term Loans of which Secured Against / मध्यम मुदतीची कर्जे (यापैकी)		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	1,28,10,393.46	1,19,61,068.87
ii) Other Tangible Securities / अन्य मूर्त तारणावर	817,79,51,627.65	901,01,50,545.15
iii) On Personal Sureties/ जामीनकीवरील	86,54,64,132.08	76,26,03,356.76
Total (B). . / एकूण (ब)...	905,62,26,153.19	978,47,14,970.78
— Due from Individuals व्यक्तिशः येणे असलेली	537,40,70,031.49	495,86,71,677.76
— Overdue Advances थकित कर्जे	3,09,70,885.33	7,78,77,518.99
— Considered Bad & Doubtful of Recovery संशयित अथवा बुडीत कर्जे	91,08,69,605.71	73,98,99,929.70
C) Long Term Loans of which Secured Against / दीर्घ मुदतीची कर्जे (यापैकी)		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	0.00
ii) Other Tangible Securities / अन्य मूर्त तारणावर	2823,40,82,907.15	2418,81,82,394.27
iii) On Personal Sureties/ जामीनकीवरील	85,95,25,596.21	100,57,90,792.68
Total (C). . / एकूण (क)...	2909,36,08,503.36	2519,39,73,186.95
— Due from Individuals व्यक्तिशः येणे असलेली	2034,45,71,431.03	1794,89,50,350.56
— Overdue Advances थकित कर्जे	3,14,24,059.77	7,14,39,770.29
— Considered Bad & Doubtful of Recovery संशयित अथवा बुडीत कर्जे	122,07,98,331.36	123,71,84,902.60
Total (A) (B) (C) / एकूण (अ) (ब) (क)...	6711,17,49,309.53	6163,29,19,420.52



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

३१ मार्च २०२६ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "K"		
PREMISES / जागा व इमारत		
1) Cost / मूळ किंमत	56,06,24,172.77	54,80,64,172.77
Add : Additions / अधिक : वर्षातील वाढीव रक्कम	0.00	1,25,60,000.00
Add : Increase on Account of Revaluation/ पुनर्मुल्यांकनातील वाढ	158,57,77,636.19	116,57,03,445.19
Less : Deletions / वजा : वर्षातील वजावट	4,81,037.00	0.00
Total Cost / एकूण किंमत. . .	214,59,20,771.96	172,63,27,617.96
Depreciation / घसारा :		
Less : Accumulated Depreciation up to Last Year/ मागील वर्षापर्यंतचा संचित घसारा	44,81,00,273.96	43,82,79,640.96
Less : Depreciation on Deleted Items निरस्त केलेल्या खात्यांवरील संचित घसारा	25,318.00	0.00
Accumulated Depreciation / संचित घसारा	44,80,74,955.96	43,82,79,640.96
Add : Current Year Depreciation / चालू वर्षाचा घसारा	57,98,352.00	98,20,633.00
: Depreciation on Account of Revaluation / पुनर्मुल्यांकनावरील घसारा	3,21,13,251.00	3,24,07,072.00
Less : Reversal of excess depreciation of previous years	0.00	(1,25,60,000.00)
Total Depreciation / एकूण घसारा . . .	48,59,86,558.96	48,05,07,345.96
Closing Balance / वर्ष अखेरीस शिल्लक . . .	165,99,34,213.00	124,58,20,272.00



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2026

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "L"		
A) Dead Stock, Furniture, Fixture, Fittings, Library, Vehicles & Improvement to Premises/ डेड स्टॉक फर्निचर,फिक्स्चर फिटिंग, वाहन, लायब्ररी आणि जागेची सुधारणा Cost / मूळ किंमत	114,55,25,910.59	112,48,31,077.12
Add : Additions / अधिक : वर्षातील वाढीव रक्कम	3,03,76,946.68	2,06,98,860.00
Less : Deletions / वजा : वर्षातील वजावट	15,02,908.16	4,026.53
Total Cost / एकूण किंमत	117,43,99,949.11	114,55,25,910.59
Depreciation / घसारा		
Accumulated Depreciation upto Last Year/ मागील वर्षापर्यंतचा संचित घसारा	91,19,84,908.15	83,22,98,753.33
Less : Depreciation on Deleted Items/ निरस्त केलेल्या खात्यांवरील संचित घसारा	90,151.00	0.00
Accumulated Depreciation / संचित घसारा	91,18,94,757.15	83,22,98,753.33
Add : Current Year Depreciation/ चालू वर्षाचा घसारा	7,05,09,752.04	7,96,86,151.33
Total Depreciation (1) / एकूण घसारा	98,24,04,509.19	91,19,84,904.66
Closing Balance / वर्षाअखेरील शिल्लक	19,19,95,439.92	23,35,41,005.93
B) Software / सॉफ्टवेअर Cost / मूळ किंमत	16,94,77,414.92	14,93,15,356.92
Add: Additions / अधिक : वर्षातील वाढीव रक्कम	1,57,31,730.00	2,01,62,058.00
Less: Deletions / वजा : वर्षातील वजावट	0.00	0.00
Total Cost... / एकूण किंमत	18,52,09,144.92	16,94,77,414.92
Depreciation / घसारा		
Accumulated Depreciation upto Last Year/ मागील वर्षापर्यंतचा संचित घसारा	13,70,16,827.27	11,83,25,527.98
Less : Depreciation on Deleted Items/ निरस्त केलेल्या खात्यांवरील संचित घसारा	0.00	0.00
Accumulated Depreciation/ संचित घसारा	13,70,16,826.78	11,83,25,527.98
Add : Current Year Depreciation/ चालू वर्षाचा घसारा	2,15,59,942.00	1,86,91,302.29
Total Depreciation (2) / एकूण घसारा	15,85,76,768.78	13,70,16,830.27
Closing Balance / वर्षाअखेरील शिल्लक	2,66,32,376.14	3,24,60,584.65
Total / एकूण	21,86,27,816.06	26,60,01,590.58



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

३१ मार्च २०२६ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	As on 31st March 2026 (Amount in Rs.)	As on 31st March 2025 (Amount in Rs.)
SCHEDULE "M"		
OTHER ASSETS / इतर येणी		
i) Income Tax Receivable / आयकर येणे	61,72,02,695.81	52,67,03,963.42
ii) Stock of Printing & Stationery / छपाई स्टेशनरी शिल्लक	31,75,067.71	40,81,638.74
iii) Clearing Receivable / क्लिअरिंग येणे	20,824.42	248,44,87,179.50
iv) Other Receivables / अन्य येणी	17,75,50,996.71	16,32,57,675.74
v) GST Refund Receivable / जीएसटी रीफंड येणे	2,69,93,920.75	2,69,93,920.75
Total . . . / एकूण . . .	82,49,43,505.40	320,55,24,378.15
SCHEDULE "N"		
CONTINGENT LIABILITIES / संभाव्य देणी		
i) Outstanding Liabilities for Guarantees Issued / बँक हमी पत्रे	482,17,21,216.52	500,99,44,779.21
ii) Letters of Credit Issued / पतपत्रे	2,50,22,960.00	2,77,27,388.00
iii) Capital contracts remaining to be executed/ मान्य केलेला परंतु प्रत्यक्ष अदा न केलेला भांडवली खर्च	16,44,69,141.60	3,68,45,625.00
iv) Foreign Letter of Credit / परदेशीय पतपत्रे	0.00	2,86,89,105.44
v) Amount transferred to RBI under DEAF / डीइएफ योजनेअंतर्गत ठेवीची रक्कम रिझर्व्ह बँकेकडे वर्ग	44,92,29,911.27	42,66,15,074.19
vi) Others / अन्य	101,64,04,588.00	133,02,98,461.00
Total . . . / एकूण . . .	647,68,47,817.39	686,01,20,432.84



Cash Flow Statement For The Year Ended March 31, 2026

(Rs in Lakhs)

Particulars	2025-26	2024-25
A) Cash Flow From Operations		
Net Profit as per Profit & Loss Account	1,732.52	6,798.36
Adjustments for:		
Depreciation on Assets	1,298.66	1,280.45
Bad and Doubtful Reserve for FITL Written back	(341.07)	-
Deferred Tax	3,148.24	849.10
Provision for NPA (Net)	500.00	(2,400.00)
Provision for Standard Assets (Net)	205.78	94.00
Profit/Loss on Sale of Assets (Net)	(9.38)	(5.77)
Deadstock Written off	15.46	-
Provision for Investments	287.75	(35,726.81)
Provision for Restructured Loans	(41.81)	81.00
Provision for Income Tax (Net)	1,198.54	2,114.00
COVID -19 provision written back	(71.53)	(122.20)
Income Tax of last year written back	(555.59)	(160.91)
Interest Received on Income Tax Refund	(106.89)	-
Total (A)	7,260.68	(27,198.78)
Adjustment for		
Increase /(Decrease) in Deposits	74,273.87	44,279.95
Increase /(Decrease) in Loans & Advances	(54,788.29)	(49,898.54)
Increase /(Decrease) in Investments	(24,503.72)	25,336.89
Increase /(Decrease) in IFR	-	3,405.00
Increase /(Decrease) in Funds (Statutory)	29.09	29.54
Last year profit distributed as dividend	-	-
Increase/(Decrease) in Other Assets	23,936.56	(23,872.82)
Increase/(Decrease) in Other Liabilities	(2,757.88)	(2,420.36)
Income Tax Paid	(798.09)	(583.61)
Net Cash generated from Operating Activities (A)	22,652.21	(30,922.74)
B) Cash Flow from Investing Activities		
Purchase of Property, Plant & Equipment	(1,854.74)	(468.64)
Sale Proceeds of Fixed Assets	13.76	5.81
Purchase /Sale of Non Banking Assets	-	-
Net Cash generated from Investing Activities (B)	(1,840.98)	(462.83)
C) Cash Flow From Financing Activities		
Increase /(Decrease) in Share Capital- PNCPS	-	-
Increase /(Decrease) in Share Capital- Equity Capital	(142.39)	(443.83)
Last Year Profit distributed as dividend	(546.38)	(717.00)
Increase/(Decrease) in Borrowings	17,942.54	(3,086.04)
Net Cash generated from Financing Activities (C)	17,253.78	(4,246.87)
Net Increase/(Decrease) in Cash & Cash Equivalent (A+B+C)	38,065.00	(35,632.44)
Cash and Cash Equivalent at the beginning of the year	63,035.40	98,667.84
Cash and Cash Equivalent at the end of the year	101,100.40	63,035.40
Cash and Cash Equivalent at the end of the year:		
Cash and Balances with Banks	86,662.40	54,082.30
Balances with Other Banks	14,438.00	6,455.35
Money at Call and Short Notice	-	2,497.75
Total	101,100.40	63,035.40



Schedule "O" Significant Accounting Policies, Notes to Accounts and Disclosures

Notes to Accounts forming part of the Balance Sheet as at 31st March 2026
and Profit and Loss Account for the year ended on that date

Overview:

Janata Sahakari Bank Ltd., Pune was incorporated in the year 1949. The Bank has 71 Branches & 2 extension counters. The Bank provides a complete range of Corporate and Retail banking products.

Bank follows certain accounting policies while preparing and presenting financial statements. As per the Accounting Standard ("AS")-1 – "Disclosure of Accounting Policies" issued by the Institute of Chartered Accountants of India ("ICAI"), significant accounting policies followed by an entity while preparing and presenting financial statements need to be disclosed and should form part of the financial statements. Accordingly, Bank discloses the significant Accounting Policies in Schedule 'Significant Accounting Policies' attached to and forming part of the financial statements.

A) Basis for Preparation of Financial Statements

1. Basis of Accounting:

The financial statements are prepared by following the going concern basis on historical cost convention unless otherwise stated. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, and directions 2025, published on 28th November, 2025 to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Laws (Amendment) Act, 2025 (as applicable to Cooperative Societies) & Multi State Co-operative Societies Act, 2002, Multi State Co-operative Societies Rules, 2002, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time and current practices prevalent in the co-operative banking sector in India.

2. Use of Estimates:

Preparation of financial statements, in conformity with generally accepted accounting principles, requires management to make estimates & assumptions that affect the reported amounts of Assets & liabilities, revenue & expenses and disclosure of contingent liability at the date of financial statements. Management makes certain estimates and assumptions while preparing the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates will be recognized prospectively.

B Significant Accounting Policies

1. Revenue Recognition (AS – 9)

- Interest income is recognized on an accrual basis in accordance with AS-9- Revenue Recognition and RBI guidelines, except in case of interest income on non-performing assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.
- Following incomes are recognised on receipt basis:
 - Income of commission on BGs and LCs is recognised as & when recovered from the customers.
 - Locker rent
 - Annual fees on debit cards and other bank charges
 - Dividend income
 - Depository receipts
- Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis. Income on discounted instruments is recognised over the tenor of the instrument on a straight-line basis.
- Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

2. Property, Plant & Equipment (AS -10)

- Fixed Assets
Premises are stated at historical cost or at revalued amount, in case of revaluation thereof. The difference between the historical cost and the revalued amount is accounted as "Revaluation Reserve". Cost includes cost of purchase and all expenditure incidental thereto. The Bank has policy for Revaluation of Fixed Assets. According to the policy the revaluation of Fixed Assets could be done only after five years from the date of earlier revaluation date. The revalued portion is depreciated over the remaining life of asset. Proportionate depreciation on account of the revaluation is transferred from Revaluation Reserve to General Reserve every year.
- Other fixed assets are stated at historical cost net of depreciation.



c. **Software :**

Software consist of acquisition, development, amendments / modifications / customization in software applications purchased by Bank. The Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. Softwares are amortized equally over the period of three years, since they are treated as an integral part of computers.

Amortization is provided on Straight Line Method (SLM) @ 33.33% in line with the RBI circular RBI/2005-06/286 UBD.BPD.PCB Cir. No. 28/12.05.001/ 2005-06. The computer software purchased during the year is amortized for the entire year if 180 days or more have elapsed since its purchase; otherwise, it is charged at 50% of the normal amortization.

d. The cost of fixed assets represents the written down value of the assets as on 1st April 2003 and the subsequent additions and deletions therefrom.

e. Depreciation is charged on Fixed Assets in the following manner:

Particulars	Depreciation Method	Depreciation Rate(%)
Premises	Written Down Value	10.00
Computers	Straight Line	33.33
Improvement to Premises	Straight Line	25.00
Air Conditioners	Straight Line	15.00
Boards	Straight Line	20.00
ATM Machines	Straight Line	20.00
Electrical Cabling	Straight Line	15.00
Generators	Straight Line	15.00
Cash Machine	Straight Line	20.00
Software	Straight Line	33.33
Vehicles	Written Down Value	20.00
Furniture & Office Equipment	Written Down Value	10.00
Transformer	Written Down Value	33.33

Depreciation is charged for full or half year on assets purchased in first half or second half of the year respectively. Depreciation on assets sold is charged for half year in case the asset is sold in the second half of the year and no depreciation is charged in case the asset is sold in the first half of the year.

3. Foreign Currency Transactions (AS -11)

Transaction Denominated in Foreign Currencies are accounted for at the rates prevailing on the date of transaction. Foreign Currency asset and liabilities are translated at the Balance Sheet date at the rates notified by Foreign Exchange Dealers Association of India (FEDAI). Profit/Losses resulting from year end revaluations are recognised in the Profit and Loss Account. Contingent Liabilities denominated in Foreign Currencies are disclosed at closing rate of exchange notified by FEDAI.



4. Investments (AS -13)

4.1 Categorization of Investments -

Bank classifies its investment portfolio into the following three categories as per the RBI guidelines:

- 'Held To Maturity'- Securities acquired by the Bank with the intention to hold till maturity.
- 'Held For Trading' - Securities acquired by the Bank with the intention to trade.
- 'Available For Sale' - Securities which do not fall within the above two categories and Security Receipts (SRs) issued by Asset Reconstruction Companies are classified as 'Available for Sale'.

4.2 Classification of Investments -

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Other Trustee Securities, Shares in co-operative institutions, Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments.

4.3 Valuation of Investments -

- Held to Maturity** - These investments are accounted at their acquisition cost. Premium on acquisition is amortized over the balance period to maturity, with a debit to Profit & Loss Account. The book value of security is reduced to the extent of the amount amortized during the relevant accounting period.
- Held for Trading** - Each script in this category is re-valued at the market price or fair value and the resultant depreciation net of appreciation in this category is recognized in the profit and loss account. Net Appreciation, if any, is ignored. Market value of government securities (excluding treasury bills) is determined based on the prices/ YTM published by RBI or the prices/YTM periodically declared by Primary Dealers Association of India (PDAI) jointly with Fixed Income Money Market and Derivatives Association (FIMMDA) for valuation at year-end. In case of unquoted government securities, market price or fair value is determined as per the prices/ YTM published by FIMMDA.
- Available for Sale** - Except SRs issued by Asset Reconstruction Company (ARC) Trust each Central Govt./ Other approved Securities in this category is re-valued at the market price or fair value for each script. The resultant depreciation in this category is recognized in the profit and loss account. Net Appreciation, if any, is ignored. In case of shares, bonds and other investments, the script wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the price list published by RBI, or the prices periodically declared by PDAI jointly with FIMMDA for valuation at year-end. In case of unquoted government securities market price or fair value is determined as per the rates published by FIMMDA.
- Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- Investments in quoted debt/money market Mutual Fund Units are valued as per stock exchange quotations. Investments in un-quoted Mutual Fund Units are valued on the basis of the latest re-purchase price declared by the Mutual Funds in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period.
- Disposal of Investments:**
Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognized in the Profit and Loss Account.
Investments classified under the AFS and HFT categories: Realized gains / losses are recognized in the Profit and Loss Account.
Transfer of Investments from HTM to AFS: Transfer between categories of investments is accounted as per the RBI guidelines.

5. Accounting in case of Merger / Takeover of Other Banks (AS -14)

Accounting of various items of Assets / liabilities / income / expenditure is carried out in the Books of Bank in



accordance with the scheme / order of Merger / Takeover sanctioned by Competent Authorities.

The cost of Acquisition arising out of Merger / takeover is amortised over a period of Five Years as per the guidelines issued by RBI.

6. Employee Benefits (AS -15)

6.1 Provident Fund –

Provident Fund is a defined contribution scheme. The eligible employees of the bank are entitled to receive benefits under the Provident Fund, where the employee and the Bank contribute monthly at a stipulated rate to the “Janata Sahakari Bank Ltd., Pune Employees Provident Fund Trust”. The bank pays annual contribution towards the funds and recognizes such contributions as an expense in the period in which employee renders the related service.

6.2 Gratuity -

The Bank provides for the gratuity which is a defined benefit retirement plan. The cost of providing such gratuity benefit is determined using the Projected Unit Credit method, with actuarial valuations being carried out at each Balance sheet date.

Actuarial gains and losses are recognised in the Profit & Loss Account in the period in which they occur. The net obligation of the gratuity plan is recognized in the Balance Sheet as liability, in accordance with AS-15 'Employee Benefits'. The Bank makes contribution of the ascertained liabilities towards the “Janata Sahakari Bank Ltd., Pune Employees Gratuity Fund”.

The Bank fully contributes all ascertained liabilities to the gratuity trust. Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized in the Profit and Loss Account in the period in which they arise.

6.3 Leave Encashment –

Leave encashment is provided as defined benefit plan. The accumulated leave expected to be carried forward beyond twelve months is treated as Long – term Employee benefit. The long term employee benefit is provided for based on the actuarial valuation using the Projected Unit Credit Method at the reporting date. The shortfall, if any, between projected benefit obligation and the fair value of the plan assets as on the reporting date is provided for and recognized as expense in Profit & Loss Account. The net obligation under this scheme is recognized in the Balance sheet as a liability, in accordance with AS-15 “Employee Benefits”. The Bank makes contributions of the ascertained liabilities towards the “Janata Sahakari Bank Ltd., Pune Employees Gratuity Fund”.

7. Segment Reporting (AS -17)

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS- 17.

Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations.

Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

Unallocated expenses include general corporate expense items which are not allocated and specifically identified to any business segment.

8. Related Party Disclosure (AS – 18)

Disclosure in respect of transactions with related party are carried out as per RBI guidelines.

9. Leases (AS – 19)

Operating Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased term are classified as operating leases. Operating lease payments are recognised as an expense in the statement of profit & loss over the lease term.

10. Earning Per Share (AS – 20)

Basic earnings per share is calculated by dividing the net profit or loss for the year by the weighted average number of shares (excluding preference shares) outstanding during the year calculated on monthly basis.



11. Income Tax and Deferred Tax (AS - 22)

Tax expenses comprise of Current and Deferred taxes. Current Income Tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance Sheet date. Deferred Tax Assets are recognised only to the extent that there is reasonable certainty that sufficient future income will be available against which such deferred tax assets can be realised. Current taxes and Deferred Taxes are recognised as per the provisions of Income Tax Act 1961 and Accounting Standard – 22- 'Accounting for Taxes on Income' issued by ICAI.

12. Discontinuing operations (AS -24)

Bank has not discontinued any of its operation during F. Y. 2025-2026. Discontinuing operations are recognised & its accounting impact with disclosure as and when applicable are carried out as per the guidelines in accounting standard.

13. Intangible Assets (AS – 26)

An intangible asset is recognized if and only if it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise and the cost of the asset can be measured reliably. Intangible asset is measured initially at cost and stated in balance-sheet at historical cost less accumulated amortization and accumulated impairment reserve, if any.

14. Impairment of Assets (AS – 28)

The Bank, at each Balance Sheet date evaluates any impairment of assets as required by AS -28 'Impairment of Assets' issued by ICAI. Impairment loss, if any, is recognized in Profit and Loss Statement to the extent the carrying amount exceeds the estimated recoverable amount.

An impairment loss recognised for an asset in prior accounting periods should be reversed if there has been a change in the estimates of cash inflows, cash outflows or discount rates used to determine the asset's recoverable amount since the last impairment loss was recognised.

15. Provisioning and Contingent Liabilities (AS – 29)

A provision is recognised when the bank has a present obligation as a result of past event. It is probable that outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

Disclosure of a contingent liability is made when there is a possible obligation that arises from past events and the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the bank or a present obligation that arises from past events but it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent Assets are neither recognised nor disclosed in the financial statements.

16. Policy on Other Matters:

16.1 Advances –

The advances are classified in accordance with the guidelines issued by Reserve Bank of India as Standard, Sub-standard, Doubtful and Loss assets and required provision is made on such advances as per the norms issued by Reserve Bank of India from time to time whenever applicable.



General provision is made on standard assets as per RBI guidelines for accounts under respective category as under:

Category	Provision (%)
Direct Advances To Agriculture & SME Sector	0.25%
Commercial & Real Estate Loans	1.00%
Commercial & Real Estate Loans – Residential Housing	0.75%
Other Standard Advances	0.40%

Overdue interest in respect of Non – Performing Advances is accounted for as per the directives issued by Reserve Bank of India. For restructured accounts, provision is made in accordance with RBI guidelines.

16.2 REPO / Reverse REPO

Accounting for REPO / Reverse REPO transactions (transactions other than liquidity adjustment facility (LAF) with the RBI.)

- The securities sold and purchased under the REPO/Reverse REPO are accounted for as a Collateralised Borrowings/ Lending transactions and are accounted for as per RBI circular in this regard.
- Securities purchased and/ sold under REPO/Reverse REPO are transferred as in the case normal outright sale or purchase transactions and such movement of securities is reflected using the REPO/Reverse REPO account and contra entries. These entries are reversed on the date of maturity. Cost and revenues are accounted as interest expenditure / income. Balance under REPO Account is reported under borrowings and balance under Reverse REPO is shown under Money at Call and Short Notice.

16.3 Cash Flow Statements (AS - 3)

Cash and Cash Equivalents

The Cash Flow Statement discloses the cash flows during the period classified as operating, investing and financing activities in a manner which is most appropriate to the business of the Bank for each period for which financial statements are presented. Reporting of cash flows from operating activities has been made by indirect method. Cash and Cash Equivalents consists of Cash on hand, bank balances, Money at Call and Short notices and bank deposits with a maturity of 3 months or less.

Balances placed under the Standing Deposit Facility (SDF) with the Reserve Bank of India are included under “Cash and Balances with RBI.” As per RBI Circular DOR.RET.REC.16/12.01.001/2022-23 dated April 08, 2022, such balances are treated as cash for regulatory reporting purposes. Accordingly, amounts parked under SDF have been classified as part of cash balances. These balances, however, are not eligible for CRR maintenance.

Extraordinary items: The cash flows associated with extraordinary items have been appropriately classified as arising from operating, investing or financing activities and separately disclosed.

Taxes on income: Cash flows arising from taxes on income are separately disclosed & classified as cash flows from operating activities unless they can be specifically identified with financing and investing activities.

16.4 Deposit for Services

Deposits paid towards services like telephone etc. are charged as expenditure in the year in which the relevant service connection is installed.

16.5 Accounting of Goods and Service Tax

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. GST collected is accounted in GST Payable Account. Expenses are shown net off eligible Input Tax Credit (ITC). The ITC on expenses which is not allowed to be set off as per GST law, is expensed out.

In case of fixed assets, eligible ITC of GST paid to vendor is utilised against the amount of GST collected from the customers and disallowed portion of ITC is added back to the value of asset i.e. the same is capitalised.



C. Notes to Accounts and Disclosure as per RBI guideline

1. Employee Benefits

(Amount in ₹ Lakhs)

Retirement Benefit - Accounting Standard 15 (Revised)					
SR.NO.	PARTICULARS	Leave Encashment		Gratuity	
		2025-26		2025-26	2024-25
1	Discount Rate	7.45%	6.82%	7.45%	6.82%
2	Rate of increase in compensation	1.50%	1.50%	1.50%	1.50%
3	Expected Return on Plan Assets	7.45%	6.82%	7.45%	6.82%
4	Change in Present Value of Obligations (PVO) PVO at Beginning	2017.88	1903.49	4466.53	4600.80
	Interest Cost	112.63	109.68	269.69	287.57
	Current Service Cost	322.74	298.42	222.96	210.97
	Benefit Paid	-687.61	-777.10	-1024.14	-1257.68
	Acturial (gain)/ Loss on Obligations	237.08	483.39	446.38	624.86
	PVO at the End	1957.71	2017.88	4194.14	4466.53
5	Changes in Fair value of Plan Assets (FVPA) FVPA at the Beginning	1315.67	1358.65	3950.14	4163.51
	Expected Return on Plan Assets	81.31	94.20	252.08	277.85
	Adjustment to Opening Value of Planned Asset	-130.66	58.62	0.00	84.36
	Contributions	702.21	544.85	516.38	437.29
	Benefit Paid	-687.61	-777.10	-1024.14	-1257.70
	Acturial (Gain)/ Loss on Obligations	-11.29	36.46	-42.02	244.81
	FVAP at the End	1269.63	1315.68	3652.44	3950.14
6	Amount Recognised in Balance Sheet Present Value of Obligations	1957.72	2017.88	4194.14	4466.53
	Fair Value of Plan Assets	1269.63	1315.67	3652.44	3950.14
	Assets/(Liability)	-688.09	-702.21	-541.70	-516.38
7	Expenses Recognised in Profit & Loss Account Current service cost	322.74	298.42	222.96	210.97
	Interest Cost	112.63	109.68	269.69	287.57
	Expected Return on Plan Assets	-81.31	-94.20	-252.08	-277.84
	Net Acturial (Gain)/ Loss	248.38	446.93	488.40	380.05
	Expenses Recognised	602.44	760.83	728.98	600.74

The plan assets are mainly invested in the Government Securities and insurer managed funds. Hence, the expected rate of return is considered on the basis of yield on the Government Securities which are aligned with the average term of the obligation.


Assumptions

Sr. No	Particulars	Gratuity (Funded)	
		31.03.2026	31.03.2025
1	Discount Rate	7.45%	6.82%
2	Expected Return on Plan Assets	7.45%	6.82%
3	Salary Escalation Rate	1.50%	1.50%
4	Attrition Rate	1.00%	1.00%
5	Mortality Table	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate

Investment under Plan Assets are as follows :

(Amount in ₹ Lakhs)

Category of Assets	Gratuity (Funded)	
	31.03.2026	31.03.2025
Insurer Managed Funds	1,406.28	1,327.05
Term Deposit, MF, Bonds and Bank Accounts	2,275.00	1,550.62
Government Securities	1,995.00	2,263.03
Total	5,676.28	5,140.70

Amounts of Gratuity for the Current Year & Previous year are as follows :
I. Gratuity

(Amount in ₹ Lakhs)

Particular	31.03.2026	31.03.2025
Present Value of Benefit Obligation at the End of the Period	4,194.14	4,466.53
Fair Value of Plan Assets at the End of the Period	3,652.44	3,950.14
Funded Status (Surplus / (Deficit))	(541.70)	(516.38)
Acturial (Gains) / Losses on Obligations - Due to Experience	559.40	547.97
Acturial Gains / (Losses) on Plan Assets- Due to Experience	42.02	(244.82)



Part A: Business Segments

(Amount in ₹ Crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR	PREVIOUS YEAR	CURRENT YEAR	PREVIOUS YEAR
Revenue	313.45	300.29	325.86	320.26	264.31	250.52	4.37	2.64	907.99	873.70
Result	35.02	17.63	223.84	238.88	3.00	27.36	4.28	2.54	266.14	286.41
Unallocated Expenses									174.11	185.20
Operating Profit									92.03	101.22
Income Taxes									11.99	21.14
Extraordinary Profit / Loss [Provisions /write backs]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62.72	12.10
Net Profit									17.33	67.98

Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Segment Assets	5759.29	5079.89	2141.06	3771.40	2774.33	2785.49	0.21	0.16	12654.89	11636.96
Unallocated Assets									299.23	270.67
Total Assets									12954.12	11907.63
Segment Liabilities	798.93	566.87	2421.37	2123.08	9298.51	8824.16	0.00	0.00	12518.81	11514.11
Uncalled Liabilities									435.30	393.52
Total Liabilities									12954.12	11907.63

Department wise allocation of salaries across different, segments is difficult. Hence the same is included in unallocated cost.

Part B: Geographic segments – The Bank operates only in India and hence the reporting consists only of domestic segment.

3. Leases

(Amount in ₹)

No.	Particulars	31.03.2026	31.03.2025
1	Future Lease Rental Payable as at The End Of The Year		
	a) Not later than one year	10,71,63,053.25	9,92,75,343.00
	b) Later than one year and not later than five years	14,85,72,794.00	7,91,48,438.25
	c) Later than five years	89,79,666.75	33,05,101.00
2	Total of Minimum Lease Payments Recognized in the Profit and Loss Account for The Year	18,00,62,305.00	16,43,14,461.30
3	Total of Future Minimum Sub-lease Payment Expected to be Received Under Non-Cancellable Sub-Lease	NIL	NIL
4	Lease Payments Recognized in the Profit and Loss Account for The Year	18,00,62,305.00	16,43,14,461.30



4. Related Party Disclosure (AS 18)

There are no related parties which require a disclosure under AS 18, other than the Key Management Personnel.

5. Earning Per Share (AS – 20)

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
Net Profit After Taxation (Amount in ₹ Crore)	17.32	67.98
Nominal Value of Share (Per Share Rs.)	100.00	100.00
No. of Equity Shares	2,16,82,567	2,18,92,301
EPS – Basic & Diluted (Rs.)	7.99	31.05

6. Deferred Tax

(Amount in ₹ Lakh)

Particulars	31.03.2026	31.03.2025
A. Deferred Tax Assets :		
Provision for Bad and Doubtful Debts Reserve	2,335.17	4,402.94
Provision for Restructured Assets I	275.13	396.61
Excess Provision (BDDR) on Assets Sold to ARC	0.00	774.77
Provision in respect of Standard Assets	563.71	710.76
Provision for Restructured Assets II	15.36	39.49
Reserve for Restructured Accounts Under COVID-19	17.22	30.75
Subtotal (A)	3,206.59	6,355.32
B. Deffered Tax Liability :		
Difference between WDV of Fixed Assets as per Books and as per I Tax Act - (WDV as per Income Tax is less than WDV as per Books as Such will Result in DTL).	895.35	805.65
Special Reserve as per Income Tax Act	232.20	322.38
Subtotal (B)	1,127.55	1,128.03
Net Deferred Tax Assets(A-B)	2079.04	5,227.29



7. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Common Equity Tier 1 Capital (CET 1) / Paid up Share Capital and Reserves@ (net of Deductions, if any)	609.82	558.40
ii)	Additional Tier 1 Capital/ Other Tier 1 Capital	0.00	0.00
iii)	Tier 1 Capital (i + ii)	609.82	558.40
iv)	Tier 2 Capital	341.00	343.21
v)	Total Capital (Tier 1+Tier 2)	950.82	901.61
vi)	Total Risk Weighted Assets (RWAs)	6310.44	6,077.50
vii)	CET 1 Ratio (CET 1 as a Percentage of RWAs) / Paid-Up Share Capital and Reserves as Percentage of RWAs	9.66	9.19
viii)	Tier 1 Ratio (Tier 1 Capital as a Percentage of RWAs)	9.66	9.19
ix)	Tier 2 Ratio (Tier 2 Capital as a Percentage of RWAs)	5.40	5.65
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a Percentage of RWAs)	15.07	14.84
xi)	Amount of Paid-Up Equity Capital Raised During The Year	(1.42)	(4.44)
xii)	Amount of Non-Equity Tier 1 Capital Raised During The Year, of which: Perpetual Non-Cumulative Preference Shares	0.00	0.00



7. Asset Liability Management

Maturity Pattern of Certain Items of Assets and Liabilities as at 31.03.2026

Maturity Pattern of Certain Items of Assets and Liabilities as at 31.03.2020														(Amount in ₹ Crore)
	Day1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31Days to 2 Months	Over 2 Months and to 3 Months	Over 3 Months and up to 6 Months	Over 6 Months and up to 1 Year	Over 1 Year and up to 3 Years	Over 3 Year and up to 5 Years	Over 5 Years	Total		
Deposits	30.47	209.07	221.77	670.76	717.86	629.09	996.26	1,872.67	3,305.81	1,145.68	1,011.95	10,811.40		
Advances	264.38	81.03	103.09	214.01	155.81	487.43	634.44	2,199.00	1,438.13	718.67	415.19	6,711.17		
Investments	0.00	138.28	115.22	14.65	5.00	0.00	111.77	65.55	301.24	1,075.53	1,834.95	3,662.18		
Borrowings	0.00	133.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	232.00	365.34		
Foreign Currency Assets														NA
Foreign Currency Liabilities														

Asset Liability Management

Maturity Pattern of Certain Items of Assets and Liabilities as at 31.03.2025

(Amount in ₹ Crore)													
	Day1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31Days to 2 Months	Over 2 Months and to 3 Months	Over 3 Months and up to 6 Months	Over 6 Months and up to 1 Year	Over 1 Year and up to 3 Years	Over 3 Year and up to 5 Years	Over 5 Years	Total	
Deposits	20.14	121.53	75.57	193.21	175.53	144.40	351.83	833.59	2,791.58	2,432.70	2,928.57	10,068.65	
Advances	231.60	46.70	84.39	351.73	292.55	346.22	630.41	1,916.87	1,298.01	619.84	344.98	6,163.29	
Investments	0.00	0.00	0.00	8.52	35.30	70.02	35.47	130.79	462.97	479.29	2,155.82	3,378.18	
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	232.00	232.00	
Foreign Currency Assets	NA												
Foreign Currency Liabilities	NA												



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8. Investments

a) Composition of Investment Portfolio as at 31.03.2026

(Amount in ₹ Crore)

	Investments in India								Investments Outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India		Government Securities (Including Local Authorities)	Subsidiaries and/or Joint Ventures	Others	Total Investments Outside India
Held to Maturity												
Gross	2,330.11	0.00	0.00	0.00	0.00	0.00	2,330.11		0.00	0.00	0.00	2,330.11
Less: Provision for Nonperforming Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Net	2,330.11	0.00	0.00	0.00	0.00	0.00	2,330.11		0.00	0.00	0.00	2,330.11
Available for Sale												
Gross	1,304.94	0.00	6.36	273.38	0.00	0.00	1,584.68		0.00	0.00	0.00	1,584.68
Less: Provision for Depreciation and NPI	43.34	0.00	0.00	28.63	0.00	0.00	71.97		0.00	0.00	0.00	71.97
Net	1,261.60	0.00	6.36	244.75	0.00	0.00	1,512.71		0.00	0.00	0.00	1,512.71
Held for Trading												
Gross	4.94	0.00	0.00	0.00	0.00	0.00	4.94		0.00	0.00	0.00	4.94
Less: Provision for Depreciation and NPI	0.24	0.00	0.00	0.00	0.00	0.00	0.24		0.00	0.00	0.00	0.24
Net	4.70	0.00	0.00	0.00	0.00	0.00	4.70		0.00	0.00	0.00	4.70
Total Investments	3,639.99	0.00	6.36	273.38	0.00	0.00	3,919.73		0.00	0.00	0.00	3,919.73
Less: Provision for Nonperforming Investments	0.00	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	43.58	0.00	0.00	28.63	0.00	0.00	72.21		0.00	0.00	0.00	72.21
Net	3,596.41	0.00	6.36	244.75	0.00	0.00	3,847.52		0.00	0.00	0.00	3,847.52



8. Investments

a) Composition of Investment Portfolio as at 31.03.2025

(Amount in ₹ Crore)

	Investments in India								Investments Outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India		Government Securities (Including Local Authorities)	Subsidiaries and/or Joint Ventures	Others	Total Investments Outside India
Held to Maturity												
Gross	2,037.08	0.00	0.00	0.00	0.00	0.00	2,037.08		0.00	0.00	0.00	2,037.08
Less: Provision for Nonperforming Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Net	2,037.08	0.00	0.00	0.00	0.00	0.00	2,037.08		0.00	0.00	0.00	2,037.08
Available for Sale												
Gross	1,233.70	0.00	6.36	273.57	0.00	38.93	1,552.56		0.00	0.00	0.00	1,552.56
Less: Provision for Depreciation and NPI	4.40	0.00	0.00	27.99	0.00	36.93	69.32		0.00	0.00	0.00	69.32
Net	1,229.30	0.00	6.36	245.58	0.00	2.00	1,483.24		0.00	0.00	0.00	1,483.24
Held for Trading												
Gross	0.00	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	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Total Investments	3,270.78	0.00	6.36	273.57	0.00	38.93	3,589.64		0.00	0.00	0.00	3,589.64
Less: Provision for Nonperforming Investments	0.00	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	4.40	0.00	0.00	27.99	0.00	36.93	69.32		0.00	0.00	0.00	69.32
Net	3,266.38	0.00	6.36	245.58	0.00	2.00	3,520.32		0.00	0.00	0.00	3,520.32



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
i) Movement of Provisions Held Towards Depreciation on Investments		
a) Opening Balance	69.33	426.60
b) Add: Provisions Made During The Year	39.81	0.00
c) Less: Write off / Write Back of Excess Provisions During The Year	36.93	357.27
d) Closing Balance	72.21	69.33
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	74.60	37.85
b) Add: Amount Transferred During The Year	3.67	36.75
c) Less: Drawdown	0.00	0.00
d) Closing Balance	78.27	74.60
iii) Closing balance in IFR as a percentage of closing balance of investments[1] in AFS and HFT/Current category *	5.00%	5.00%

c) Sale and transfers to/from HTM category

i) There is no sale and transfers to / from HTM category in financial year 2025-26


D) Non - SLR Investments Portfolio
i) Non-performing non-SLR investments

(Amount in ₹ Crore)

Sr No.	Particulars	31.03.2026	31.03.2025
a)	Opening Balance	24.24	28.75
b)	Additions During The Year Since 1 st April	0.00	0.00
c)	Reductions During The Above Period	0.00	4.51
d)	Closing Balance	24.24	24.24
e)	Total Provisions Held	24.24	24.24

ii) Issuer composition of non-SLR investments

(Amount in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025
a)	PSUs	130.00	153.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	30.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	614.29	628.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	104.73	138.96	0.00	0.00	24.24	24.24	0.00	0.00	0.00	0.00
g)	Provision Held Towards Depreciation	28.63	27.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	879.02	920.60	0.00	0.00	24.24	24.24	0.00	0.00	0.00	0.00



e) Repo Transactions (in Face Value Terms) as on 31.03.2026

(Amount 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
i) Securities Sold Under Repo								
a) Government Securities	5.00	5.03	264.10	257.55	65.80	65.59	264.10	257.55
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
ii) Securities Purchased Under Reverse Repo								
a) Government Securities	0.00	0.00	0.00	0.00	0.00	0.00	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

e) Repo Transactions (in Face Value Terms) as on 31.03.2025

(Amount 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
i) Securities Sold Under Repo								
a) Government Securities	1.97	1.99	219.65	219.02	29.56	29.04	215.00	211.47
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
ii) Securities Purchased Under Reverse Repo								
a) Government Securities	0.00	0.00	0.00	0.00	0.00	0.00	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



9. Asset quality

a) Classification of Advances and Provisions Held as on 31.03.2026

(Amount in ₹ Crore)

	Standard	Non-Performing			Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Gross Standard Advances and NPAs					
Opening Balance	5918.52	70.27	174.50	0.00	244.77
Add: Additions During The Year					90.39
Less: Reductions During The Year*					61.48
Closing Balance	6437.49	90.47	183.21	0.00	273.68
*Reductions in Gross NPAs Due to:					6711.17
i) Upgradation					
ii) Recoveries (Excluding Recoveries From Upgraded Accounts)					25.27
iii) Technical/ Prudential Write-offs					36.21
iv) Write-Offs Other Than Those Under (iii) Above					0.00
					0.00
Provisions (Excluding Floating Provisions)					151.68
Opening Balance of Provisions Held	20.34	34.46	96.88	0.00	131.34
Add: Fresh Provisions Made During The Year **					62.33
Less: Excess Provision Reversed / Write-off Loans					57.70
Closing Balance of Provisions Held	22.40	25.24	110.73	0.00	135.97
					158.37
Net NPAs					
Opening Balance					
Add: Fresh additions during the year **					113.44
Less: Reductions during the year					69.90
Closing Balance					45.63
					137.71

** Fresh Provisions during the year include additional provision made by the bank over and above provision required as per IRACP norms.



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	Non-Performing				Total
	Standard Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Floating Provisions					
Opening Balance					
Add: Additional Provisions Made During The Year					0.00
Less: Amount Drawn Down(1) During The Year					0.00
Closing Balance of Floating Provisions					0.00
Technical Write-Offs and The Recoveries Made Thereon					
Opening Balance of Technical/ Prudential Written-Off Accounts					0.00
Add: Technical/ Prudential Write-Offs During The Year					0.00
Less: Recoveries Made from Previously Technical / Prudential Written-off Accounts During The Year					0.00
Closing Balance					0.00

Ratios in Percent	31.03.2026	31.03.2025
Gross NPA to Gross Advances	4.08%	3.97%
Net NPA to Net Advances	2.09%	1.88%
Provision Coverage Ratio	47.87%	51.48%



9. Asset quality

a) Classification of Advances and Provisions Held as on 31.03.2025

(Amount in ₹ Crore)

	Standard	Non-Performing			Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Gross Standard Advances and NPAs					
Opening Balance	5362.39	96.24	205.68	0.00	301.92
Add: Additions During The Year					69.97
Less: Reductions During The Year*					127.12
Closing Balance	5918.52	70.27	174.50	0.00	244.77
*Reductions in Gross NPAs Due to:					6163.29
i) Upgradation					18.76
ii) Recoveries (Excluding Recoveries From Upgraded Accounts)					108.36
iii) Technical/ Prudential Write-offs					0.00
iv) Write-Offs Other Than Those Under (iii) Above					0.00
Provisions (Excluding Floating Provisions)					
Opening Balance of Provisions Held	19.40	15.53	140.38	0.00	155.92
Add: Fresh Provisions Made During The Year **					43.74
Less: Excess Provision Reversed / Write-off Loans					68.32
Closing Balance of Provisions Held	20.34	34.46	96.88	0.00	131.34
					151.68
Net NPAs					
Opening Balance					146.01
Add: Fresh additions during the year **					40.49
Less: Reductions during the year					73.07
Closing Balance					113.43

** Fresh Provisions during the year include additional provision made by the bank over and above provision required as per IRACP norms.



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	Non-Performing				Total
	Standard Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Floating Provisions					
Opening Balance					
Add: Additional Provisions Made During The Year					0.00
Less: Amount Drawn Down[1] During The Year					0.00
Closing Balance of Floating Provisions					0.00
Technical Write-Offs and The Recoveries Made Thereon					
Opening Balance of Technical/ Prudential Written-Off Accounts					0.00
Add: Technical/ Prudential Write-Offs During The Year					0.00
Less: Recoveries Made from Previously Technical / Prudential Written-off Accounts During The Year					0.00
Closing Balance					0.00

Ratios in Percent	31.03.2025	31.03.2024
Gross NPA to Gross Advances	3.97%	5.33%
Net NPA to Net Advances	1.88%	2.65%
Provision Coverage Ratio	51.48%	49.68%



(Amount in ₹ Crore)

b) Sector - wise Advances and Gross NPAs

Sr. No.	Sector*	31.03.2026			31.03.2025		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in That Sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in That Sector
i) Priority Sector							
a)	Agriculture and allied activities	522.09	40.30	7.72	486.23	40.60	8.35
b)	Advances to industries sector eligible as priority sector lending	3009.06	181.00	6.02	2975.90	117.23	3.94
c)	Services	412.89	19.02	4.61	323.37	39.59	12.24
d)	Personal loans	308.27	0.44	0.14	250.05	0.99	0.40
e)	Other	20.02	0.74	3.70	17.36	0.76	4.36
	Subtotal (i)	4272.33	241.50	5.65	4052.90	199.17	4.91
ii) Non-priority Sector							
a)	Agriculture and allied activities	98.02	0.00	0.00	57.23	0.00	0.00
b)	Industry	1385.36	25.97	1.87	1155.42	37.31	3.23
c)	Services	351.20	2.12	0.60	330.53	3.30	1.00
d)	Personal loans	585.98	4.01	0.68	548.00	4.91	0.90
e)	Other	18.28	0.08	0.44	19.23	0.09	0.47
	Sub-total (ii)	2438.84	32.18	1.32	2110.39	45.60	2.16
	Total (I + ii)	6711.17	273.68	4.08	6163.29	244.77	3.97



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c) Details of accounts subjected to restructuring (Amount in ₹ Crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Standard	Number of borrowers	0	0	0	0	30	34	7	8	37	42
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	101.49	125.55	1.93	2.45	103.42	128.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	6.57	7.08	0.15	0.36	6.72	7.44
Substandard	Number of borrowers	0	2	0	0	4	3	0	1	4	6
	Gross Amount (₹ crore)	0.00	34.33	0.00	0.00	10.71	0.91	0.00	0.14	10.71	35.38
	Provision held (₹ crore)	0.00	4.73	0.00	0.00	0.54	0.05	0.00	0.01	0.54	4.79
Doubtful	Number of borrowers	4	2	1	1	1	9	0	2	6	14
	Gross Amount (₹ crore)	38.20	4.06	15.03	22.94	0.11	31.02	0.00	0.32	53.34	58.34
	Provision held (₹ crore)	4.97	0.00	0.00	0.00	0.00	1.12	0.00	0.00	4.97	1.12
Total	Number of borrowers	4	4	1	1	35	46	7	11	47	62
	Gross Amount (₹ crore)	38.20	38.39	15.03	22.94	112.31	157.48	1.93	2.91	167.47	221.72
	Provision held (₹ crore)	4.97	4.73	0.00	0.00	7.11	8.25	0.15	0.37	12.23	13.35
There are no such accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.											


d) Divergence in asset classification and provisioning as of March 2025

No any diversion found during F.Y. 2024-25.

e) Details of stressed loans transferred during the year

(to be made separately for loans classified as NPA and SMA)

(Amount in ₹ Crore)

Particulars	To ARCs	To Permitted Transferees	To Other Transferees (Please Specify)	
No: of accounts	NIL	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	NIL	NIL	NIL	NIL
Weighted Average Residual Tenure of The Loans Transferred	NIL	NIL	NIL	NIL
Net Book Value of Loans Transferred (at The Time Of Transfer)	NIL	NIL	NIL	NIL
Aggregate Consideration	NIL	NIL	NIL	NIL
Additional consideration realized in respect of accounts transferred in earlier years (CFM ARC trust SR's Re-assign to Asrec ARC)	7.75	NIL	NIL	NIL
Details of Loans Acquired During The Year				
Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)			From ARCs
Aggregate Principal Outstanding of Loans Acquired	NIL			NIL
Aggregate Consideration Paid	NIL			NIL
Weighted Average Residual Tenor of Loans Acquired	NIL			NIL

f) Non-fund based credit facilities

(Amount in ₹ Crore)

		As at March 31, 2026	As at March 31, 2026	Previous Year 31/03/2025	Previous Year 31/03/2025
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
i)	Outstanding Guarantees				
	i) In India	448.88	35.79	467.66	36.10
	ii) Outside India	0.00	0.00	2.87	0.00
ii)	Acceptances, Endorsements and other Obligations	0.00	0.00	0.00	0.00
iii)	Other NFB Credit facilities	0.00	0.00	0.00	0.00



g) Fraud Accounts

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
Number of Frauds Reported	1	2
Amount Involved In Fraud (Rs. Crore)	0.15	1.74
Amount of Provision (100%) Made For Such Frauds (Rs. Crore)	0.09	0.00
Amount of Unamortised Provision Debited From 'other Reserves' as At The End of The Year (Rs. Crore)	0.00	0.00

h) Disclosure Under Resolution Framework for Covid -19 Related Stress

For the period ended September 30, 2025

(Amount in ₹ Crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31.03.2025(A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2025
Personal Loans	2.08	0.00	0.00	0.24	1.90
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	34.54	0.00	0.00	6.82	29.49
Others	0.00	0.00	0.00	0.00	0.00
Total	36.62	0.00	0.00	7.06	31.39

i) Disclosure Under Resolution Framework for Covid -19 Related Stress

For the period ended March 31, 2026

(Amount in ₹ Crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2025(A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31.03.2026
Personal Loans	1.90	0.00	0.00	0.08	0.81
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	29.49	5.37	0.00	4.20	17.38
Others	0.00	0.00	0.00	0.00	0.00
Total	31.39	5.37	0.00	4.28	18.19



10. Exposures

a) Exposure to Real Estate Sector

(Amount in ₹ Crore)

Category	31.03.2026	31.03.2025
<i>i) Direct exposure</i>		
a) Residential Mortgages –		
Lending Fully Secured by Mortgages on Residential Property that is or will be Occupied by the Borrower or that is Rented. Individual Housing Loans Eligible for Inclusion in Priority Sector Advances shall be shown separately. Exposure would also include Non-Fund Based (NFB) Limits.		
1) Priority sector advances	510.45	359.86
2) Non Priority sector advances	431.70	454.09
Sub Total	942.15	813.95
b) Commercial Real Estate –		
Lending Secured by Mortgages on Commercial Real Estate (Office Buildings, Retail Space, Multipurpose Commercial Premises, Multifamily Residential Buildings, Multi Tenanted Commercial Premises, Industrial or Warehouse Space, Hotels, Land Acquisition, Development and Construction, etc.). Exposure would also include Non-Fund Based (NFB) Limits;	212.65	207.83
c) Investments in Mortgage-Backed Securities (MBS) and Other Securitized Exposures –		
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
<i>ii) Indirect Exposure</i>		
Fund Based and Non-Fund-Based Exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	1,154.80	1,021.78

b) Exposure to Capital Market

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	1.25	1.12



11) Disclosures Related to Project Finance for the period from 01.10.2025 to 31.03.2026

This disclosure is applicable from 1.10.2025 vide RBI MD No.RBI/DoR/2025-26/289
DoR.ACC.REC.No. 208/21.04.018/2025-26 Dated 28.11.2025

Sr. No.	Item Description	Number of Accounts	Total Outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter. (01.10.2025)	2	6.83
2	Projects under implementation accounts sanctioned during the quarters. (01.10.2025 to 31.03.2026)	4	36.33
3	Projects under implementation accounts where DCCO has been achieved during the quarter (01.10.2025 to 31.03.2026)	0	0
4	Projects under implementation accounts at the end of the quarter. (1+2-3) (31.03.2026)	6	43.16
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.	1	0.59
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	1	0.59
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0
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.	0	0
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	0	0
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	0	0
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.	0	0
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	0
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0


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

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	Rs.crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	191.05	3.09%			
(a) Consumption loans	41.34	0.67%	0.01	75%	0.00%
of which bullet repayment loans					
(b) Income generating loans	149.71	2.42%	8.97	75%	0.005%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	41.43	0.61%			NA
(c) Consumption loans	39.91	0.59%	0.01	75%	NA
of which bullet repayment loans					NA
(d) Income generating loans	1.52	0.02%	0.16	75%	NA
3. Renewals sanctioned and disbursed during the FY	177.09	2.64%	10.32	75%	NA
4. Top-up loans sanctioned and disbursed during the FY	0	0			NA
5. Loans repaid during the FY [(e)+(f)]	59.21	0.88%		NA	NA
(e) Consumption loans	57.60	0.86%	0.01	NA	NA
of which bullet repayment loans				NA	NA
(f) Income generating loans	1.61	0.02%	0.01	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	0.0041	0%		NA	NA
(g) Consumption loans	0.0041	0%		NA	NA
of which bullet repayment loans				NA	NA
(h) Income generating loans	0	0%	0.00	NA	NA
7. Loans written off during the FY [(i) + (j)]				NA	NA
(i) Consumption loans	0	0%	0.00	NA	NA
of which bullet repayment loans				NA	NA
Particulars	Loan outstanding		Average	Average	Gross NPA
(j) Income generating loans				NA	NA
8. Closing balance at the end of FY [(k) + (l)]	218.60	3.26%			
(k) Consumption loans	39.99	0.60%	0.01	75%	0.00%
of which bullet repayment loans					
(l) Income generating loans	178.61	2.66%	10.32	75%	0.00%



(b) Details of gold and silver collateral and auctions

Sr. No.	Particulars	
a	Unclaimed gold or silver collateral at the end of the financial year (in grams)	38.35
b	Number of loan accounts in which auctions were conducted	1
c	Total outstanding in loan accounts mentioned in (b)(Rs. in Lakh)	0.15
d	Gold or silver collateral acquired during the FY due to default of loans (in grams)	2.90
e	Gold or silver collateral auctioned during the FY (in grams)	2.90
f	Recovery made through auctions during the FY (Rs. in Lakh)	0.41
g	Recovery percentage:	100%
h	as % of value of gold or silver collateral	36.85%
i	as % of outstanding loan	100%

c) Risk Category - Wise Country Exposure

(Amount in ₹ Crore)

Risk Category*	Exposure (net) as at 31st March 2026 (Current Year)	Provision held as at 31st March 2026 (Current Year)	Exposure (net) as at 31st March 2025 (Previous Year)	Provision held as at 31st March 2025 (Previous Year)
Insignificant	3.14	0.01	6.79	0.02
Low	1.50	0.00	0.66	0.00
Moderately Low	0.51	0.00	0.84	0.00
Moderate	3.63	0.01	0.79	0.00
Moderately High	0.42	0.00	15.62	0.04
High	16.02	0.04	0.47	0.00
Very High	0.50	0.00	1.36	0.00
Total	25.71	0.06	26.53	0.06

* Certain borrowers of the Bank have been sanctioned Cash Credit limits. Among these, some borrowers engaged in export sales had outstanding receivables from foreign countries as of the balance sheet date. The classification of such receivables has been carried out based on the risk category applicable to the respective countries. The Export Credit Guarantee Corporation (ECGC) has assigned risk classifications to various countries, and the categorization has been done accordingly.


d) Unsecured Advances

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
Total unsecured advances of the bank	179.38	183.23
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

e. Factoring Exposures :

No factoring exposure of the Bank as at 31.03.2026

f. Unhedged Foreign Currency Exposure:

As the Bank holds AD Category - II license, the Bank does not have any unhedged foreign currency exposure as at 31.03.2026

11. Concentration of Deposits, Advances, Exposures and NPAs
a) Concentration of Deposits

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
Total Deposits of The Twenty Largest Depositors	759.88	648.95
Percentage of Deposits of Twenty Largest Depositors to Total Deposits of The Bank	7.03%	6.45%

b) Concentration of Advances

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
Total Advances to The Twenty Largest Borrowers	1,128.76	1,068.21
Percentage of Advances to Twenty Largest Borrowers to Total Advances of The Bank	15.97%	16.02%

c) Concentration of Exposures**

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
Total Exposure to The Twenty Largest Borrowers /customers	1,128.76	1,068.21
Percentage of Exposures to The Twenty Largest Borrowers / Customers to The Total Exposure of The Bank on Borrowers /customers	15.97%	16.02%

** Exposure shall be Computed as per RBI regulation.

d) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	31.03.2026	31.03.2025
Total Exposure to the Top Twenty NPA Accounts	243.18	213.99
Percentage of Exposures to the Twenty Largest NPA Exposure to Total Gross NPAs.	88.86%	87.42%



12. Transfer to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Opening Balance of Amounts Transferred to DEA Fund	42.66	39.30
ii)	Add: Amounts Transferred to DEA Fund During The Year	4.94	4.47
iii)	Less: Amounts Reimbursed by DEA Fund Towards Claims	2.68	1.11
iv)	Closing Balance of Amounts Transferred to DEA Fund	44.92	42.66

13. Disclosure of Complaints

a) Summary Information on Complaints Received by The Bank From Customers and from The Offices of Ombudsman (OBOs)

Sr. No.		Particulars	31.03.2026	31.03.2025
		Complaints Received by The Bank from its Customers		
1		Number of Complaints Pending at Beginning of The Year	7	3
2		Number of Complaints Received During The Year	35	41
3		Number of Complaints Disposed During The Year	40	37
	3.1	Of Which, Number of Complaints Rejected by The Bank	-	-
4		Number of Complaints Pending at the End of The Year	2	7
		Maintainable Complaints Received by The Bank from Office of Ombudsman		
5		Number of Maintainable Complaints Received by the Bank from Office of Ombudsman	17	16
	5.1	Of 5, Number of Complaints Resolved in Favour of the bank by Office of Ombudsman	15	13
	5.2	Of 5, Number of Complaints Resolved Through Conciliation /Mediation/Advisories Issued by Office of Ombudsman	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, (i.e. Complaints Relating to)	Number of Complaints Pending at the Beginning of The Year	Number of Complaints Received During The Year	% Increase/ Decrease in The Number of Complaints Received Over The Previous Year	Number of Complaints Pending at The End of The Year	Of 5 Number of Complaints Pending Beyond 30 Days
1	2	3	4	5	6
Current Year(01.04.2025-31.03.2026)					
Ground - 1 (ATM /Debit Cards)	0	1	Null	0	0
Ground - 3 (Int./Mob./ Electronic Banking)	1	4	66.66% (Decrease)	0	0
Ground - 8 (Loan & Advance)	2	13	44.44% (Decrease)	1	0
Ground - 4- (Account opening / difficulty in operations of accounts)	1	3	Null	1	1
Ground -10-(Cheques/ Drafts/ Bills)	0	1	Null	0	0
Ground - 16 (Others) (9,13,16,14)	3	13	13.33% (Decrease)	0	0
Total	7	35	14.63% (Decrease)	2	1
Previous Year (01.04.2024-31.03.2025)					
Ground - 1 (ATM /Debit Cards)	0	1	85.71% (Decrease)	0	0
Ground - 3 (Int./Mob./ Electronic Banking)	0	12	33.33% (Decrease)	0	0
Ground - 8 (Loan & Advance)	0	9	40% (Decrease)	0	0
Ground - 9 (Minimum Bal charges / Charges without intimation/ EMI Charges / Debit Card Charges)	0	3	300% (Increase)	0	0
Ground - 14 (Staff Behaviour)	1	1	Null	0	0
Ground 16(Others)(Ground No.12, 13, included)	2	15	34.78% (Decrease)	4	2
Total	3	41	38.80% (Decrease)	4	2

14. Disclosure of Penalties Imposed by The Reserve Bank of India

The details of penalties imposed by RBI during FY 2025-2026 :Nil



15. Other Disclosure

a) Business Ratios

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Interest Income as a Percentage to Working Funds	7.44%	7.28%
ii)	Non-Interest Income as a Percentage to Working Funds	0.46%	0.55%
iii)	Cost of Deposits	5.60%	5.42%
iv)	Net Interest Margin	2.60%	2.83%
v)	Operating Profit as a Percentage to Working Funds	0.80%	0.90%
vi)	Return on Assets	0.15%	0.61%
vii)	Business (Deposits Plus Advances) Per Employee (Rs. in Crore)	13.84	13.90
viii)	Profit Per Employee (Rs. in Crore)	0.01	0.06

Net Interest Margin (NIM)

Bank has excluded Non Performing Investments and Gross NPA from calculation of NIM.

b) Bancassurance Business

(Amount in ₹ Crore)

Sr. No.	Nature of Income	2025-26	2024-25
1	From selling Life Insurance Policies	1.73	0.92
2	From selling Non-Life Insurance Policies	1.09	1.08
3	From Pradhanmantri Insurance Schemes	0.02	0.02
	Total	2.84	2.02

c) Marketing & Distribution

Income from Mutual Fund business

(Amount in ₹ Crore)

Sr. No.	Nature of Income	2025-26	2024-25
1	Mutual Fund Income	0.33	0.27

**d) Disclosures Regarding Priority Sector Lending Certificates (PSLCs)***

Detail of Priority Sector Lending Certificates (PSLC) Purchased by the Bank as per RBI Circular

FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated 7th April, 2016 , are set out below:

(Amount in ₹ Crore)

Priority Sector Lending Certificates Purchased			
Sr. No.	Item	31.03.2026	31.03.2025
1	PSLC General	0.00	0.00
2	PSLC Agriculture	0.00	0.00
3	PSLC Small and Marginal Farmers	0.00	0.00
4	PSLC Micro Enterprises	0.00	0.00

(Amount in ₹ Crore)

Priority Sector Lending Certificates Sold			
Sr. No.	Item	31.03.2026	31.03.2025
1	PSLC General	0.00	0.00



e) Provisions and Contingencies

(Amount in ₹ Crore)

Sr. No.	Provision Debited to Profit and Loss Account	31.03.2026	31.03.2025
i)	Provisions for NPI	0.00	0.00
ii)	Provision Towards NPA	5.00	(24.00)
iii)	Provision Made Towards Income Tax	11.99	21.14
iv)	Provision Made Towards Special Reserve Income Tax Act	0.00	0.00
v)	Other Provisions and Contingencies (With Details)		
	a) Contingent Prov for Std Assets	2.06	0.94
	b) For Restructural Loan	(0.42)	0.81
	c) Covid 19 Impact	0.00	0.00
	d) Prov for FITL	(3.41)	0.00
	e) For Restructural Loan under Covid 1	(0.20)	0.22
	f) For Restructural Loan under Covid 2	(0.52)	(1.44)
	g) For Other Receivable	0.00	0.00
	h) BDDR for ARC	0.00	0.00
	i) Provisions for Depreciation on Investment	2.88	(33.12)
	j) Provision for Non Banking Asset	0.00	0.00
	k) Reversal of provision for non banking assets	0.00	0.00

f) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	Payment of DICGC Insurance Premium	12.23	11.64
ii)	Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of Facilities Granted to Directors and Their Relatives

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
i)	To Relatives of Directors (Against FDR)	0.15	0.00
ii)	To Relatives of Directors (Other)	0.00	0.00



7. Provision for Income tax.

As per the current year profit, taxable income is Rs. 47.61 Cr. The Bank has made a tax provision of Rs. 11.99 Cr as per the provisions of income tax act 1961.

8. Contingent Liability

As on 31.03.2026, there is contingent liability of Rs. 647.68 Cr (last year Rs. 686.01 Cr). Contingent liability includes Bank Guarantees issued, Letter of credit (Inland & foreign), capital contracts remaining to be executed, amounts transferred under DEAF, contingent liability for legal cases, contested liability for Income tax, Service tax & GST. Bank has given undertaking to few vendor on account of on going legal cases. Bank has given undertakings/ Deed of indemnity amounting to Rs. 61.07 Cr to the respective parties for clear legal title of property. This includes sale of non banking asset and amounts recovered by ARC trust. During current financial year, the decrease in the liability is on account of adjustment of income tax demand. For demands raised by Income Tax Department, Bank had filed appeal against the same order with CIT and in case of A Y 2008-09, Income Tax Dept. have filed an appeal with High Court, Mumbai against Bank.

9. MSME

The MSME suppliers are identified on the basis of confirmations provided by suppliers. There are no delays in payments to such MSME suppliers so identified.

10. Market Risk in Trading Book as on 31.03.2026:

The investment portfolio of the bank is subject to market risk as the value of investments may witness volatility over the period due to various factors such as global and domestic changes, economic and political issues etc. Market risk is associated with valuation of individual securities considering its other risks such as credit risks and with the entire portfolio considering the interest rate risk.

The Bank manages the market risk in the trading book on continuous basis and risk calculation is done on monthly basis.

Market value for the investments is calculated as per the RBI guidelines issued from time to time.

The Bank uses various parameters for market risk identification, assessment, and mitigation. The parameters such as Modified Duration/Convexity, Net Open Position Limits and Gap Limits are calculated and analyzed monthly.

The bank also uses Duration Management techniques for overall blending of portfolio according to perceived yield curve movement soon.

11. Long Term Subordinated Bond (LTSB)

In accordance with RBI circular no. RBI/2023-24/17 DOR.CAP.REC 11/09.18.201/2023-24 dated 20th April 2023 and the approval granted by RBI vide its letter S9290/12.01.027/2023-24 dated 20th February 2024, the Bank have raised

Date : 15/04/2026 Place : Pune

Rajesh M. Kelkar
Asst. General Manager
Accounts-MIS

Sitakant K. Mendjogi
Deputy General Manager
Accounts-MIS

Dhananjay A. Sahasrabudhe
General Manager

For Shashank Patki & Associates
Chartered Accountants
FRN No-122054W

Yashwant N. Dhavalikar
Chief General Manager

Anand V. Sohoni
Chief General Manager

(Shashank Patki)
Partner
M. No: 035151
Statutory Auditor
UDIN: 26035151ZPMYKN9271



Rs. 92.00 Crores by way of Long Term Subordinated Bonds (under Tier II) during the year. For the portfolio of LTSB's raised, during F Y 2025-26, Bank has serviced Rs. 19.15 crores towards interest on the same.

12. Additional Provision for Non Performing Advances (NPA)

During financial year, bank has made additional provision for Reserve for Non Performing Advances over and above statutory requirement as per Master Circular of RBI on Income Recognition, Asset Classification, Provisioning and Other Related Matters based on expected delinquency by the management in few borrowal accounts.

13. Disputed Tax matters:

Three Income Tax cases are pending before CIT (Appeals) and before Hon'ble High Court. Total tax demanded is Rs. 3024.62 Lakh (Ref: Previous year 's 4 cases involving amount of Rs. 6174.92 Lakh). Further, disputed TDS demands are amounting to Rs. 4.79 Lakhs. One Service tax case is pending before adjudicating officer involving amount of Rs. 388.00 Lakh for the period from 2012-13 to 2016-17. Two GST orders issued under DRC07, total amounting to Rs. 40.39 Lakh for F.Y. 2018-19 and F. Y. 2019-20 are pending.

14. Write off Advances:

During the year, the Bank has written off an amount is "Nil" (Previous year: Rs. Nil) towards bad debts.

15. Revaluation of Assets :

In line with the Bank's revaluation policy, immovable properties are revalued as on 31st March 2026 based on the valuation reports from two external independent valuers. For revaluation, the minimum value from the reports has been considered. After revaluation, the net amount transferred to Revaluation Reserve is Rs. 45.25 Crore. The Closing Balance of the Revaluation Reserve as on 31st March 2026 is Rs. 124.91 Crores.

16. During March 2026, the 10-year government security yield witnessed a sharp upward movement, rising from 6.66% to 7.03%. This increase was primarily driven by heightened geopolitical uncertainties and global macroeconomic headwinds. In particular, escalating tensions in West Asia, arising from the Iran –Israel–US conflict, significantly impacted investor sentiment and bond markets.

As a consequence of the steep rise in yields, the Bank experienced substantial mark-to- market (MTM) losses on its AFS and HFT investment portfolio. The total MTM impact was approximately INR 39.82 Crores. This represents an extraordinary and unforeseen financial impact during the period. The losses directly affected the Bank's profitability, leading to a noticeable reduction in the profit for the current financial year. Such volatility underscores the sensitivity of treasury operations to global developments. It also highlights the importance of prudent risk management and portfolio diversification in mitigating external shocks.

17. The figures of previous years have been regrouped / rearranged to confirm with the current year's presentation, wherever necessary.

CA Kisan R. Khanekar
(Director)

Amit Y. Ghaisas
(Director)

CA Kiran V. Gandhi
(Director)

Adv. Alaka V. Petkar
Vice Chairman

Ravindra B. Hejib
Chairman

Jagdish P. Kashyap
(Chief Executive Officer)



Financial Position & Budget for 2026-27

(Amount in Rs.Crores)

	Actual		Budgeted
Particulars	31/03/2025	31/03/2026	31/03/2027
	A	B	C
Share Capital	242.61	241.18	235.45
Reserves & Surplus	715.72	779.79	822.93
Total	958.33	1020.97	1058.38
Savings Deposit	2150.89	2302.20	2461.16
Current Deposits (including Matured Deposit)	719.88	713.38	842.84
Total CASA Deposit	2870.77	3015.58	3304.00
Term Deposit	7197.89	7795.82	8496.00
Total Deposit	10068.66	10811.40	11800.00
Loans & Advances	6163.29	6711.17	7500.00
Business Mix	16231.95	17522.57	19300.00
Interest Income	812.08	855.65	934.49
Interest Expenses	538.92	587.29	611.86
Total Income	962.25	963.23	993.00
Total Expenses	894.27	945.91	931.35
Operating Profit	101.22	92.02	113.12
Net Profit after Tax & Provision	67.98	17.32	61.65
CASA%	28.51%	27.89%	28.00%
Cost of Deposit %	5.42%	5.61%	5.50%
Yield on Advances%	9.28%	9.07%	9.07%
CRAR%	14.84%	15.07%	15.10%
CD Ratio	61.21%	62.07%	63.56%
Gross NPA%	3.97%	4.08%	2.93%
Net NPA%	1.88%	2.09%	1.07%
PCR%	51.48%	47.87%	55.00%



Shashank Patki & Associates

Chartered Accountants

8, Susheela, Lane No. 14, Prabhat Road, Pune-411 004.

shashank.patki@rediffmail.com Tel.-020-29985349

INDEPENDENT AUDITOR'S REPORT FOR THE YEAR 2025-26

To,
The Members,
Janata Sahakari Bank Ltd.,
1444, Shukrawar Peth,
Thorale Bajirao Road,
Pune 411002.

Opinion

We have audited the accompanying financial statements of Janata Sahakari Bank Ltd., Pune ('the Bank') as at March 31, 2026, which comprise the Balance Sheet as at March 31, 2026, and the 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 71 branches and 2 extension counters audited by us are incorporated in these financial statements.

In our opinion, subject to our comments in LFAR and our separate report, to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Multi State Co-operative Societies Act, 2002, as amended, the Multi State Co-operative Societies Rules, 2002 made thereunder, the guidelines issued by the Reserve Bank of India ("RBI") and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- in the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026;
- in the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by The Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs 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 ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002, as amended, and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the financial statements and auditors' report thereon

The Bank's management and Board of Directors are responsible for the preparation of other information. The other information comprises the information included in the Bank's Annual Report including



other explanatory information but does not include financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. When we read the Annual Report including other explanatory information, if based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Financial Statements

The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, the provisions of the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Multi State Co-operative Societies Act, 2002, as amended, the Multi State Co-operative Societies Rules, 2002 made there under, the guidelines issued by the RBI and the Central Registrar of Co-operative Societies. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies, making judgements and estimates that are reasonable and prudent, and design, implementation and maintenance of adequate internal financial controls, that 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 true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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



- i. 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.
 - ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
 - iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
 - iv. 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 communicate as per Multi-State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 and in accordance with the guidelines issued by the RBI.
2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, 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 account 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. No separate audit of the branches is required to be conducted under the Multi State Cooperative Societies Act, 2002 and therefore no other auditor's report has been received by us;
 - d. 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;
 - e. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
 - f. The profit and loss account shows a true balance of profit for the period covered by such account.

Report on Other Legal & Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Multi-state Co operative Societies Act, 2002 and the Multi-state Co-operative Societies Rules 2002,
2. We report that:

Subject to our comments hereinabove,

- 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 account 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) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) 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 except in case of AS 9 - Revenue Recognition; where in as enumerated in the Significant accounting policies 1 Revenue Recognition



– income in case of specified items is recognised on cash basis.

3. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (d) and (e) of Rule 27 (2) of the Multi State Co-operative Societies Rules, 2002:
 - a. In our opinion and according to the information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the money due to the Bank;
 - b. We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.
4. As required by Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the said Rule:
 - a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
 - b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
 - c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause (c) of Rule 27(3) of the Multi State Co-operative Societies Rules, 2002 are detailed below

Category	Principal Outstanding as at March 31,2026 (Rs. In Crores)
Doubtful loans*	183.21
Non-performing investments	24.24
Other assets**	22.46
Total	229.91

* Doubtful advances does not include the amount of sub-standard advances Rs.90.47 Crores

** Other assets include amount of Non-banking asset of Rs.21.90 Crores and other assets of Rs.0.56 Crores

- d. As per the information provided to us and to the best of our knowledge, the Bank has not given loans to the members of the Board except as stated in Note –15(g) – “Notes forming part of financial statements”.
- e. We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.
- f. To the best of our knowledge, no other matters have been specified by The Central Registrar of Co-operative Societies, which require reporting under this Rule.

Place : Pune
Date : April 15, 2026

For **Shashank Patki & Associates**
Chartered Accountants
FRN No 122054W
(**Shashank Patki**)
Partner
M.No.035151
UDIN : 26035151ZPMYKN9271



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

Statement of Proposed Amendments placed before 77th Annual General Meeting F.Y.2025-26

Sr. No.	Bye Laws Clause No.	Existing Clause of the Bye Laws	Proposed Bye Laws Clause	Bye Laws After Amendment	Reason for Amendment
1	1.2	1.2 The bank shall have a principal place of business at Pune City (State of Maharashtra) and it shall have registered/head office at 1444 Shukrawar Peth, Thorale Bajirao Road, Pune - 411 002, Maharashtra and its email addresses shall be jsbho@janatabankpune.com and jsbsecretarial@janatabankpune.com. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its Bye-Laws after following the procedures laid down in Section 11 of the Multi-State Co-op. Societies Act, 2002.	1.2 The bank shall have a principal place of business at Pune City (State of Maharashtra) and it shall have registered/head office at 1444 Shukrawar Peth, Thorale Bajirao Road, Pune - 411 002, Maharashtra and its email addresses shall be jsbho@janatabankpune.com and jsbsecretarial@janatabankpune.com. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its Bye-Laws after following the procedures laid down in Section 11 of the Multi-State Co-op. Societies Act, 2002.	1.2 The bank shall have a principal place of business at Pune City (State of Maharashtra) and it shall have registered/head office at 1444 Shukrawar Peth, Thorale Bajirao Road, Pune - 411 002, Maharashtra and its email addresses shall be jsbho@jsbpune.bank.in and jsbsecretarial@jsbpune.bank.in. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its Bye-Laws after following the procedures laid down in Section 11 of the Multi-State Co-op. Societies Act, 2002.	Bank's Head Office and Secretarial Email ID is changed pursuant to Domain Migration as per RBI Circular No.RBI/2025-26/28CO.DIT.DCD.No.S81/01-71-110/2025-26 April 22, 2025
2	2.34	2.34. "Person" means an adult Individual, Proprietor of the proprietary Concern, Firm duly registered under the Indian Partnership Act, 1932, Company incorporated or deemed to be incorporated under the Companies Act, 2013, or under any previous Company Law, Limited Liability Partnership Firm, Corporation, or any other body corporate, constituted under any law, for the time being in force, Society registered under any law for the time being in force under the Central or State Act, Local Authority, State Government, Central Government, Joint Liability Group, Self Help Groups (SHGs), Public Trust registered under any law for the time being in force for registration of such trusts;	2.34. "Person" means an adult Individual, Proprietor of the proprietary Concern, Firm duly registered under the Indian Partnership Act, 1932, Company incorporated or deemed to be incorporated under the Companies Act, 2013, or under any previous Company Law, Limited Liability Partnership Firm, Corporation, or any other body corporate, constituted under any law, for the time being in force, Society registered under any law for the time being in force under the Central or State Act, Local Authority, State Government, Central Government, Joint Liability Group, Self Help Groups (SHGs), Registered Non-Banking Finance Company (NBFC), Housing Finance Company (HFC), Public Trust registered under any law for the time being in force for registration of such trusts;	2.34. "Person" means an adult Individual, Proprietor of the proprietary Concern, Firm duly registered under the Indian Partnership Act, 1932, Company incorporated or deemed to be incorporated under the Companies Act, 2013, or under any previous Company Law, Limited Liability Partnership Firm, Corporation, or any other body corporate, constituted under any law, for the time being in force, Society registered under any law for the time being in force under the Central or State Act, Local Authority, State Government, Central Government, Joint Liability Group, Self Help Groups (SHGs), Registered Non-Banking Finance Company (NBFC), Housing Finance Company (HFC), Public Trust registered under any law for the time being in force for registration of such trusts;	The Scope of term Person is widened considering the operational needs.
3	3.29	3.29 - To grant loan to Co-operative Societies.	3.29 - To grant loan to Co-operative Societies; Housing Finance Companies (HFCs) and Non Banking Finance Companies (NBFCs).	3.29 - To grant loan to Co-operative Societies; Housing Finance Companies (HFCs) and Non Banking Finance Companies (NBFCs).	As per Master Direction issued by RBI on 'Priority Sector Lending, Targets and Classification' issued dated 24.03.2025.



Sr. No.	Bye Laws Clause No.	Existing Clause of the Bye Laws	Proposed Bye Laws Clause	Bye Laws After Amendment	Reason for Amendment
4	4(ii)(e)	4(ii)(e) - Any Government Company as defined in the Companies Act, 2013	4(ii)(e) 4.2.2.5 - Any Government Company as defined in the Companies Act, 2013 Section 617 of the Companies Act, 1956 (1 of 1956) .	4.2.2.5 - Any Government Company as defined in Section 617 of the Companies Act, 1956 (1 of 1956).	As per order of CRCS dated 06.03.2026 definition of Government Company is reframed and serial number change.
5	4.15.4	4.15.4 - Every person admitted as Member shall be entitled to receive a share certificate gratis stating the number of shares and their distinctive numbers. The share certificate shall be signed by the Chairman, or any Director by Board and the Managing Director/CEO/ or any officer duly authorised to do so. The share certificate shall bear the Bank's seal;	4.15.4 - Every person admitted as Member shall be entitled to receive a physical or digital share certificate gratis stating the number of shares and their distinctive numbers. The share certificate shall be signed by the Chairman, or any Director duly authorised by Board and the Managing Director/CEO/ or any officer duly authorised to do so. The share certificate shall bear the Bank's seal;	4.15.4 - Every person admitted as Member shall be entitled to receive a physical or digital share certificate gratis stating the number of shares and their distinctive numbers. The share certificate shall be signed by the Chairman, or any Director duly authorised by Board and the Managing Director/CEO/ or any officer duly authorised to do so. The share certificate shall bear the Bank's seal;	To facilitate issue of share certificate in electronic form.
6	31(D)(1)	31(D)(1) No member of the bank shall be eligible for being chosen as, or for being, a member of the Board, if such member –	31(D)(1) 9.9.3. No member of the bank shall be eligible for being chosen as, or for being, a member of the Board, if such member –	9.9.3. No member of the bank shall be eligible for being chosen as, or for being, a member of the Board, if such member –	Only Serial Number Change
7	31(D)(1)(a)	31(D)(1)(a) Has been adjudged by a competent court to be insolvent or of unsound mind.	31(D)(1)(a) 9.9.3.1. Has been adjudged by a competent court to be insolvent or of unsound mind.	9.9.3.1. Has been adjudged by a competent court to be insolvent or of unsound mind.	Only Serial Number Change
8	31(D)(1)(b)	31(D)(1)(b) Is concerned or participates in the profits of any contract with the Bank.	31(D)(1)(b) 9.9.3.2. Is concerned or participates in the profits of any contract with the Bank.	9.9.3.2. Is concerned or participates in the profits of any contract with the Bank.	Only Serial Number Change
9	31(D)(1)(c)	31(D)(1)(c) Has been convicted for an offence involving moral turpitude.	31(D)(1)(c) 9.9.3.3. Has been convicted for an offence involving moral turpitude.	9.9.3.3. Has been convicted for an offence involving moral turpitude.	Only Serial Number Change
10	31(D)(1)(d)	31(D)(1)(d) Holds any office or place of profit under the Bank.	31(D)(1)(d) 9.9.3.4. Holds any office or place of profit under the Bank.	9.9.3.4. Holds any office or place of profit under the Bank.	Only Serial Number Change
11	31(D)(1)(e)	31(D)(1)(e) Has been a member of the bank for less than twelve months immediately preceding the date of Such election or appointment.	31(D)(1)(e) 9.9.3.5. Has been a member of the bank for less than twelve months immediately preceding the date of Such election or appointment.	9.9.3.5. Has been a member of the bank for less than twelve months immediately preceding the date of Such election or appointment.	Only Serial Number Change
12	31(D)(1)(f)	31(D)(1)(f) Has interest in any business of the kind carried on by the bank of which he is a Member?	31(D)(1)(f) 9.9.3.6. Has interest in any business of the kind carried on by the bank of which he is a Member?	9.9.3.6. Has interest in any business of the kind carried on by the bank of which he is a Member?	Only Serial Number Change



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

Sr. No.	Bye Laws Clause No.	Existing Clause of the Bye Laws	Proposed Bye Laws Clause	Bye Laws After Amendment	Reason for Amendment
13	31(D)(1)(g)	31(D)(1)(g) Has taken loan or goods on credit from the Bank of which he is a member, or is otherwise Indebted to such Bank and after the receipt of a notice of default Issued to him by such Bank, Has defaulted –	31(D)(1)(g) 9.9.3.7. Has taken loan or goods on credit from the Bank of which he is a member, or is otherwise Indebted to such Bank and after the receipt of a notice of default Issued to him by such Bank, Has defaulted –	9.9.3.7. Has taken loan or goods on credit from the Bank of which he is a member, or is otherwise Indebted to such Bank and after the receipt of a notice of default Issued to him by such Bank, Has defaulted –	Only Serial Number Change
14	31(D)(1)(g)(i)	31(D)(1)(g)(i) In repayment of such loan or debt or in payment of the price of the goods taken on credit, as the case may be, within the date fixed for such repayment or payment, which in no case shall exceed six months, within the date so extended, or	31(D)(1)(g)(i) 9.9.3.7. (i) In repayment of such loan or debt or in payment of the price of the goods taken on credit, as the case may be, within the date fixed for such repayment or payment, which in no case shall exceed six months, within the date so extended, or	9.9.3.7. (i) In repayment of such loan or debt or in payment of the price of the goods taken on credit, as the case may be, within the date fixed for such repayment or payment, which in no case shall exceed six months, within the date so extended, or	Only Serial Number Change
15	31(D)(1)(g)(ii)	31(D)(1)(g)(ii) When such loan or debt or the price of goods taken on credit is to be paid in installments, in payment of any installments, and the amount in default or any part thereof has remained unpaid on the expiry of six months from the date of such default.	31(D)(1)(g)(ii) 9.9.3.7. (ii) When such loan or debt or the price of goods taken on credit is to be paid in installments, in payment of any installments, and the amount in default or any part thereof has remained unpaid on the expiry of six months from the date of such default.	9.9.3.7. (ii) When such loan or debt or the price of goods taken on credit is to be paid in installments, in payment of any installments, and the amount in default or any part thereof has remained unpaid on the expiry of six months from the date of such default.	Only Serial Number Change
16	31(D)(1)(h)	31(D)(1)(h) Is a person against whom any amount due under a decree, decision, award or order is Pending Recovery under any Act?	31(D)(1)(h) 9.9.3.8. Is a person against whom any amount due under a decree, decision, award or order is Pending Recovery under any Act?	9.9.3.8. Is a person against whom any amount due under a decree, decision, award or order is Pending Recovery under any Act?	Only Serial Number Change
17	31(D)(1)(i)	31(D)(1)(i) Is retained or employed as a legal practitioner on behalf of or against the Bank or on behalf of or against any other Multi-State Co-operative Society. Provided that a member of the board who has ceased to hold office as such under this clause shall not be eligible for a period of one year from the date on which he ceased to hold office, for re-election as a member of the board of the Bank of which he was a member or for the election to the board of any other Multi-State Co-operative Society. Explanation – For the purpose of this clause “legal practice” has the same Meaning as in Clause- (1) of Sub-Section (1) of Section 2 of the Advocates Act, 1961 (25 of 1961).	31(D)(1)(i) 9.9.3.9. Is retained or employed as a legal practitioner on behalf of or against the Bank or on behalf of or against any other Multi-State Co-operative Society. Provided that a member of the board who has ceased to hold office as such under this clause shall not be eligible for a period of one year from the date on which he ceased to hold office, for re-election as a member of the board of the Bank of which he was a member or for the election to the board of any other Multi-State Co-operative Society. Explanation – For the purpose of this clause “legal practice” has the same Meaning as in Clause- (1) of Sub-Section (1) of Section 2 of the Advocates Act, 1961 (25 of 1961).	9.9.3.9. Is retained or employed as a legal practitioner on behalf of or against the Bank or on behalf of or against any other Multi-State Co-operative Society. Provided that a member of the board who has ceased to hold office as such under this clause shall not be eligible for a period of one year from the date on which he ceased to hold office, for re-election as a member of the board of the Bank of which he was a member or for the election to the board of any other Multi-State Co-operative Society. Explanation – For the purpose of this clause “legal practice” has the same Meaning as in Clause- (1) of Sub-Section (1) of Section 2 of the Advocates Act, 1961 (25 of 1961).	Only Serial Number Change



Sr. No.	Bye Laws Clause No.	Existing Clause of the Bye Laws	Proposed Bye Laws Clause	Bye Laws After Amendment	Reason for Amendment
18	31(D)(1)(j)	31(D)(1)(j) Has been convicted for any offence under this Act.	31(D)(1)(j) 9.9.3.10. Has been convicted for any offence under this Act.	9.9.3.10. Has been convicted for any offence under this Act.	Only Serial Number Change
19	31(D)(1)(k)	31(D)(1)(k) Is disqualified for being a member under Section 29 of the Act.	31(D)(1)(k) 9.9.3.11. Is disqualified for being a member under Section 29 of the Act.	9.9.3.11. Is disqualified for being a member under Section 29 of the Act.	Only Serial Number Change
20	31(D)(1)(l)	31(D)(1)(l) Has been expelled as a member under Section 30 of the Act.	31(D)(1)(l) 9.9.3.12. Has been expelled as a member under Section 30 of the Act.	9.9.3.12. Has been expelled as a member under Section 30 of the Act.	Only Serial Number Change
21	31(D)(1)(m)	31(D)(1)(m) Absents himself from three consecutive board meetings and such absence has not been condoned to by the Board.	31(D)(1)(m) 9.9.3.13. Absents himself from three consecutive board meetings and such absence has not been condoned to by the Board.	9.9.3.13. Absents himself from three consecutive board meetings and such absence has not been condoned to by the Board.	Only Serial Number Change
22	31(D)(1)(n)	31(D)(1)(n) Absents himself from consecutive three general body meetings and such absence has not been condoned to by the members in the general body.	31(D)(1)(n) 9.9.3.14. Absents himself from consecutive three general body meetings and such absence has not been condoned to by the members in the general body.	9.9.3.14. Absents himself from consecutive three general body meetings and such absence has not been condoned to by the members in the general body.	Only Serial Number Change
23	31(D)(2)	31(D)(2) A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five Years, if the Board fails –	31(D)(2) 9.9.3.15. A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five Years, if the Board fails –	9.9.3.15. A person shall not be eligible for being elected as a member of the Board of a Bank for a period of five Years, if the Board fails –	Only Serial Number Change
24	31(D)(2)(a)	31(D)(2)(a) To conduct elections of the Board under Section 45 of the Act or	31(D)(2)(a) 9.9.3.15.1. To conduct elections of the Board under Section 45 of the Act or	9.9.3.15.1. To conduct elections of the Board under Section 45 of the Act or	Only Serial Number Change
25	31(D)(2)(b)	31(D)(2)(b) To call the annual general meeting under Section 39 of the Act or	31(D)(2)(b) 9.9.3.15.2. To call the annual general meeting under Section 39 of the Act or	9.9.3.15.2. To call the annual general meeting under Section 39 of the Act or	Only Serial Number Change
26	31(D)(2)(c)	31(D)(2)(c) To prepare the financial statement and present the same in the Annual General Meeting.	31(D)(2)(c) 9.9.3.15.3. To prepare the financial statement and present the same in the Annual General Meeting.	9.9.3.15.3. To prepare the financial statement and present the same in the Annual General Meeting.	Only Serial Number Change
27	31(D)(3)	31(D)(3) No Director or candidate for election to the Board of Directors of the Bank at the time of nomination shall draw or have drawn loan from this Bank. However, he is entitled to avail secured loans against Pledge of Fixed Deposit, Government Securities, Gold Ornaments and Unit Trust of India and Life Insurance Policies.	31(D)(3) 9.9.3.16 No Director or candidate for election to the Board of Directors of the Bank at the time of nomination shall draw or have drawn loan from this Bank. However, he is entitled to avail secured loans against Pledge of Fixed Deposit, Government Securities, Gold Ornaments and Unit Trust of India and Life Insurance Policies standing in their own name.	9.9.3.16 No Director or candidate for election to the Board of Directors of the Bank at the time of nomination shall draw or have drawn loan from this Bank. However, he is entitled to avail secured loans against Pledge of Fixed Deposit, Government Securities, and Life Insurance Policies standing in their own name.	Serial Number change together with as per Clause No.(A) 12 of RBI Circular RBI/DOR/2025-26/280DOR.CRE.REC.199 /07-02-005/2025-26 November 28, 2025.



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

Sr. No.	Bye Laws Clause No.	Existing Clause of the Bye Laws	Proposed Bye Laws Clause	Bye Laws After Amendment	Reason for Amendment
28	31(D)(4)	31(D)(4) No Directors shall stand as surety or guarantee in this bank for any borrower and no candidate for election for Directorship should be a guarantor or a surety in this Bank on the date of nomination.	31(D)(4) 9.9.3.17. No Directors shall stand as surety or guarantee in this bank for any borrower and no candidate for election for Directorship should be a guarantor or a surety in this Bank on the date of nomination.	9.9.3.17. No Directors shall stand as surety or guarantee in this bank for any borrower and no candidate for election for Directorship should be a guarantor or a surety in this Bank on the date of nomination.	Only Serial Number Change
29	31(D)(5)	31(D)(5) An elected member of the Board of the Bank removed by the General Body who has acted adversely to the interests of the Bank, may on the basis of a report of the Central Registrar or otherwise be removed from the Board upon a resolution of the General Body passed at its meeting by a majority of not less than two third of the members present and voting at the meeting. Provided that the member concerned shall not be removed unless he has been given a reasonable opportunity of making a representation in the matter.	31(D)(5) 9.9.3.18. An elected member of the Board of the Bank removed by the General Body who has acted adversely to the interests of the Bank, may on the basis of a report of the Central Registrar or otherwise be removed from the Board upon a resolution of the General Body passed at its meeting by a majority of not less than two third of the members present and voting at the meeting. Provided that the member concerned shall not be removed unless he has been given a reasonable opportunity of making a representation in the matter.	9.9.3.18. An elected member of the Board of the Bank removed by the General Body who has acted adversely to the interests of the Bank, may on the basis of a report of the Central Registrar or otherwise be removed from the Board upon a resolution of the General Body passed at its meeting by a majority of not less than two third of the members present and voting at the meeting. Provided that the member concerned shall not be removed unless he has been given a reasonable opportunity of making a representation in the matter.	Only Serial Number Change
30	31(D)(6)	31(D)(6) A member of the bank shall not be eligible to be elected as the Chairman and Vice chairman of a Bank if such member is a Minister in the Central Government or a State Government or No Member of a Board shall be eligible to be elected as the Chairman / Vice Chairman / Vice chairman of a Bank, after he has held the office, as such during two consecutive terms, whether full or part, provided that a member who has ceased to hold the office of the Chairman / Vice chairman continuously for one full term shall again be eligible for election to the office as such.	31(D)(6) 9.9.3.19. A member of the bank shall not be eligible to be elected as the Chairman and Vice chairman of a Bank if such member is a Minister in the Central Government or a State Government or No Member of a Board shall be eligible to be elected as the Chairman / Vice chairman of a Bank, after he has held the office, as such during two consecutive terms, whether full or part, provided that a member who has ceased to hold the office of the Chairman / Vice chairman continuously for one full term shall again be eligible for election to the office as such.	9.9.3.19. A member of the bank shall not be eligible to be elected as the Chairman and Vice chairman of a Bank if such member is a Minister in the Central Government or a State Government or No Member of a Board shall be eligible to be elected as the Chairman / Vice chairman of a Bank, after he has held the office, as such during two consecutive terms, whether full or part, provided that a member who has ceased to hold the office of the Chairman / Vice chairman continuously for one full term shall again be eligible for election to the office as such.	Only Serial Number Change
31	31(D)(7)	31(D)(7) No person shall be eligible to hold, at the same time, office of a Chairman / Vice chairman on the Board of more than two Multi state Co-operative Societies.	31(D)(7) 9.9.3.20. No person shall be eligible to hold, at the same time, office of a Chairman / Vice chairman on the Board of more than two Multi state Co-operative Societies.	9.9.3.20. No person shall be eligible to hold, at the same time, office of a Chairman / Vice chairman on the Board of more than two Multi state Co-operative Societies.	Only Serial Number Change
32	4.11.3	4.11.3. Upon fulfilment of either of the above conditions, the notice of expulsion shall be issued by CEO in consultation with Board	4.11.3. Upon fulfilment of either of the above conditions, the notice of expulsion shall be issued by CEO in consultation with Board.	4.11.3. Upon fulfilment of the above condition, the notice of expulsion shall be issued by CEO in consultation with Board.	Grammatical changes made as per non approval of clause No.4.11.2 by CRCS order dated 06.03.2026,
33	12.12	New Clause Added	The Bank can sanction a loan to a person against the security of fixed deposit held in own name without insisting for membership or nominal membership.	The Bank can sanction a loan to a person against the security of fixed deposit held in own name without insisting for membership or nominal membership.	As per Master Direction issued by RBI and Sec.68 of MSCS Act, 2002 requirement.



B.O.D., B.O.M. and Committee Meeting Attendance 01/04/2025 to 31/03/2026																									
Name	Present		Out of Present		Audit Sub. Committee	Special Committee of Board for Monitoring & Follow-up Cases of Frauds Aberrance		Loan, monitoring, Legal Reco. & Investments	Executive Committee	Staff Committee		NPA Review Committee	I.T. Strategy Committee		Risk Mgt. Committee	NPA Recovery Committee	NRC	Present	Out of Present	Withl Defaulter Review Committee					
	BOD	BOM																							
Mr. Ravindra Balwant Hejib	25	26	-	-	-	2	2	11	12	11	12	12	12	-	-	14	14	4	4	-	-	1	1	3	3
Adv. Mrs. Alaka Vijay Petkar	25	26	24	25	-	-	2	12	12	12	12	12	12	-	-	14	14	4	4	-	-	1	1	3	3
CA Mr. Madhav Ramkrishna Mate	26	26	-	-	13	13	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-
Mr. Prabhakar Trimbak Paranjape	26	26	-	-	-	-	2	12	12	-	-	-	-	-	-	4	4	-	4	-	-	-	-	-	-
Mr. Makarand Moreswar Abhyankar	26	26	-	-	13	13	-	-	-	11	12	11	12	12	12	13	14	4	4	-	-	-	-	-	-
CA Mr. Kisan Raghu Khanekar	25	26	-	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CA Mr. Kiran Vasudeo Gandhi	24	26	-	-	13	13	-	-	-	-	-	12	12	-	-	-	-	4	4	-	-	-	-	-	-
CA Mr. Mandar Sadasshiv Lele	25	26	24	25	-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Anit Yashwant Ghaisas	23	26	-	-	-	-	2	11	12	11	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-
Mr. Mandar Shriram Phatak	25	26	-	-	10	13	2	2	-	10	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mrs. Padmaja Shridhar Kulkarni	26	26	-	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Shriang Dattatray Paraspalki	13	26	14	25	5	13	-	-	-	4	12	3	7	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Milind Madhukar Limaye	25	26	-	-	-	-	-	11	12	-	-	12	12	-	-	-	-	7	7	-	-	-	-	-	-
Mr. Kanifnath Rohidas Bhagat	24	26	-	-	-	-	-	-	-	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Shrikant Sarjerao Potnis	25	26	-	-	-	-	-	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Raghuraj Balaprasad Baheji	22	26	-	-	-	-	-	10	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Prabhakar Dashirath Kamble	26	26	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Jagdish Punushottam Kashyap	24	26	22	25	-	-	2	11	12	11	12	12	12	12	14	14	-	-	7	7	-	-	3	3	3
Dr. Mr. Eknath Balu Khedkar	-	-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adv. Mrs. Madhu Dinesh Hukmani	-	-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mr. Pranod Prabhakar Gosavi	-	-	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

मुख्य कार्यालय - १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे ४११ ००२.				
अ. क्र.	शाखा क्र.	शाखा	संपर्क	ATM
१	९९	मुख्य कार्यालय १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे ४११ ००२.	फोन ०२०-२४४५३२५८/५९	
२	९९	सातारा रोड कार्यालय स. नं.६९१अ/१अ/२अ, राव नर्सिंग होम शेजारी, पुणे सातारा रोड, बिबवेवाडी, पुणे ४११०३७	फोन ०२०-२४४०४४४४/४४००	ATM सेवा उपलब्ध
३	९५	एन.एस.डी.एल. १७३२, सदाशिव पेठ, विष्णू अपार्टमेंट, टिळक रोड, पुणे ४११ ०३०.	फोन ०२०-२४४३१०१५/१६ मो. नं. ९५०३०५८९९३	
४	१	बाजीराव रोड १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे ४११ ००२.	फोन ०२०-२४४५३२५८/५९/२४४५३४३० मो. नं. ९८६०७९६४६५	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
५	२	शिवाजीनगर पुणे व्यंकटेश व्हिला, प्लॉट. क्र. ९, स.न. १२०४/९, घोले रोड, शिवाजीनगर, पुणे ४११ ००५.	फोन ०२०-२५५३५५३२ मो. नं. ९९७०८००३४०	ATM व ई-सेवा उपलब्ध
६	३	भवानी पेठ १२ नीता सेंटर, भवानी पेठ, पालखी विठोबा चौक, पुणे ४११ ०४२.	फोन ०२०-२६३८६७०८ मो. नं. ९८६००९८३३३	
७	४	भोर झोन क्र.१, हाऊस क्र.४३७७, मंगळवार पेठ, जनता बँक बिल्डिंग, राजवाड्या जवळ, भोर जि. पुणे ४१२ २०६.	फोन ०२११३-२२२५५४ मो. नं. ९८६०७९६४५३	ATM सेवा उपलब्ध
८	५	तळेगाव दाभाडे ९८१ बुधवार पेठ, तेली आळी, तळेगाव दाभाडे, ता. मावळ, जि. पुणे ४१० ५०६.	फोन ०२११४-२२२४९० मो. नं. ९९६०९३४५६१	
९	६	घोडनदी प्लॉट क्र.३८ सी टी एस क्र.१९६९/१, रेव्हेन्यू कॉलनी, शिरूर, ता. शिरूर, जि. पुणे ४१२ २१०.	फोन ०२१३८-२२२१३१ मो. नं. ९९७०८००३३९	ATM सेवा उपलब्ध
१०	७	कर्वे रोड आबासाहेब गरवारे कॉलेज कंपाउंड, कर्वे रस्ता, पुणे ४११ ००४	मो. नं. ९९७०३००३६२	ATM सेवा उपलब्ध
११	८	फर्ग्युसन कॉलेज रोड ऑफिस क्र ३, तळ मजला, सणस मेमरीज, सीटीएस क्र ९२७, फर्ग्युसन कॉलेज रोड, शिवाजीनगर, पुणे ४११ ००५.	फोन २०-२५६५२४०९/२९९९०९२२ मो. नं. ९९६०८०२३२३	ATM सेवा उपलब्ध
१२	९	चिंचवड गाव शॉप क्र. ९ ते १४, शांतीबन को.ऑप. हाउसिंग सो. लि., वाल्हेकरवाडी कॉर्नर, चिंचवड गांव, पुणे ४११ ०३३.	फोन ०२०-२७३५२५३६ मो. नं. ९९६०९६६६३९ / ९६०७९४२२१५	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
१३	१०	तळेगाव स्टेशन सि टी एस क्र. २४०९/४ स.नं.५२८/२-१, शाम स्मृती, धोत्रे चेंबर्स, तळेगाव स्टेशन एस टी डेपो समोर, तळेगाव दाभाडे, ता. मावळ, जि. पुणे ४१० ५०७.	फोन ०२११४-२२२२५३/२२९५४१ मो. नं. ९९६०९३४५६२	ATM सेवा उपलब्ध



अ. क्र.	शाखा क्र.	शाखा	संपर्क	ATM
१४	११	चिंचवड स्टेशन स. क्र. २०२, बहीरवाडे प्लाझा, निरामय हॉस्पिटल रोड, चिंचवड स्टेशन, पुणे ४११ ०१९.	फोन ०२०-२७४७२४३६ मो. नं. ९६६५०२६४७६	
१५	१२	जुन्नर सी टी स. नं. ५२०३, गुंजाळ कमर्शियल कॉम्प्लेक्स, बोडके नगर, एस टी स्टॅण्ड जवळ, ता. जुन्नर जि. पुणे ४१०५०२.	फोन ०२१३२-२२२०८६ मो. नं. ९८६०७९६४५२	ATM सेवा उपलब्ध
१६	१३	लातूर सी एस. क्र. ६३९८-१, लक्ष्मी नारायण प्लाझा, चैनसुख रोड, सुभाष चौक, लातूर ४१३ ५१२.	फोन ०२३८२-२४०७७८ / ७९ मो. नं. ९८६०७९६४६९	ATM/Cash Deposit Machine सेवा उपलब्ध
१७	१४	टिळक रोड १७३२, सदाशिव पेठ, विष्णू अपार्टमेंट, टिळक रोड, पुणे ४११ ०३०.	फोन ०२०-२४४७११६५ / २४४७५३५४ मो. नं. ९९६०९६६६४२	ATM व ई-सेवा उपलब्ध
१८	१५	शनिवार नारायण पेठ ३४५, शनिवार पेठ, न्यू इंग्लिश स्कूल जवळ, रमणबाग प्रशाला कंपाउंड, पुणे ४११ ०३०.	फोन ०२०-२४४५९९३७ / २४४५९२३९ मो. नं. ८६००९९६१२९	ATM सेवा उपलब्ध
१९	१६	छत्रपती संभाजीनगर गोमटेश मार्केट जवळ, औषधी भवन समोर, दलालवाडी, गुलमंडी रोड, छ. संभाजीनगर ४३१ ००१.	फोन ०२४०-२३३४०९३ मो. नं. ९८६०७९६४६६	ATM सेवा उपलब्ध
२०	१७	दादर (पश्चिम) शॉप नं.बी १/२/३ आणि एस ६, तळमजला, बी विंग, दयानिवास को-ऑप. हौसिंग सोसायटी लि. १३७ एस के, बोले रोड, दादर (प.), मुंबई ४०० ०२८.	फोन ०२२-२४२२६२१९/२४३८१२५० मो. नं. ९८६०७९६४६३	ATM सेवा उपलब्ध
२१	१८	फोर्ट प्लॉट नं. ११ व १२ सी टी एस नं. १९००, १९०१ जन्मभूमी भवन, जन्मभूमी मार्ग, फोर्ट, मुंबई ४०० ००१.	फोन ०२२-२२०२४२८४ / ८५ / ८७ मो. नं. ९८६००९८३३१	ATM सेवा उपलब्ध
२२	१९	अंबाजोगाई घर क्र. ६-६४९, गुरुवार पेठ, अंबाजोगाई, जि. बीड ४१३ ५१७.	फोन ०२४४६-२४७०७१ मो. नं. ९९७०८००३७८	ATM/Cash Deposit Machine
२३	२०	विलेपार्ले (पूर्व) श्रीकुंज प्रिमायसेस, को-ऑप. सोसायटी, हनुमान मंदिर रोड, विलेपार्ले (पु.), मुंबई ४०० ०५७.	फोन ०२२-२६११४०३६ / २६११५५७७ मो. नं. ८६००१०६६९२/९९७०८००३७६	ATM व ई-सेवा उपलब्ध
२४	२१	गिरगांव १३६, डेक्कन चेंबर, जे.एस. रोड, मॅजिस्टिक शॉपिंग सेंटर समोर, गिरगांव, मुंबई ४०० ००४.	फोन ०२२-२३८६९३९७/२३८१४७५३ मो. नं. ९९६०६०६१२८/९६०७९७८०३२	ATM सेवा उपलब्ध
२५	२२	रत्नागिरी १९७३, श्रीराम आळी, रत्नागिरी, ४१५ ६१२.	फोन ०२३५२-२२२३९३ मो. नं. ९८६०७९६४६८/९६०७९२९७४६	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
२६	२३	शिवाजीनगर रत्नागिरी १६८ अ, 'यशोदीप', मारुती मंदिर, रत्नागिरी ४१५ ६१२	फोन ०२३५२-२२६६२१/२२२६२१ मो. नं. ९८६००१११०४	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
२७	२४	साखरपा घर क्र. १७१(२), इंद्रा कॉम्प्लेक्स, गणेश मंदिरा समोर, बाजारपेठ, एस टी स्टॅण्ड समोर, साखरपा, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ८०१	मो. नं. ९४२२६६२३२४	ATM/Cash Deposit Machine



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

अ. क्र.	शाखा क्र.	शाखा	संपर्क	ATM
२८	२५	देवरुख सर्वे नं. ३२/३८ए १ए, सीटीएस नं.६६३, जागुष्टे कॉम्प्लेक्स, स्टेट बँक रोड, देवरुख, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ८०४.	मो. नं. ८६००९९६१३२	ATM सेवा उपलब्ध
२९	२६	माखजन सर्वे नं. ३ ए/१ए/१ए, सी टी एस नं.२१७, एस टी स्टॅण्ड जवळ, मु.पो. माखजन, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ६०८.	मो. नं. ९७६७१६२५२६	ATM सेवा उपलब्ध
३०	२७	संगमेश्वर जनता बँक बिल्डिंग, नावडी, ता.संगमेश्वर जि. रत्नागिरी ४१५ ६११	मो. नं. ८६००९९६१३४	ATM सेवा उपलब्ध
३१	२८	पावस स.नं.६० हिस्सा क्र.१३/१६, महाकाली पॅलेस, पहिला मजला, स्वामी स्वरूपानंद मंदिर रोड, पावस, जि. रत्नागिरी ४१५ ६१६	मो. नं. ९९६०६०६१२७	ATM/Cash Deposit Machine सेवा उपलब्ध
३२	२९	कोल्हापूर श्रीपद्मलक्ष्मी, ७४२ ई वार्ड, शाहूपुरी ३ री गल्ली, सुभाष फोटो स्टुडीओ शेजारी, कोल्हापूर ४१६००१.	फोन ०२३१-२६४१९९० मो. नं. ९८६०७९६४६७ / ९५०३०५३२५९	ATM व ई-सेवा उपलब्ध
३३	३०	मार्केट यार्ड जनता बँक बिल्डिंग, ४७५/ ४७६, गुलटेकडी, मार्केट यार्ड, पुणे ४११ ०३७.	फोन ०२० २४२७१५३३ / २४२७२५४९ मो. नं. ९५०३०३००५५ / ९१६८६१०२४९	
३४	३१	कर्वेनगर स. नं. १६७ / ए-२, प्लॉट नं. १९/२०, अभिषेक कॉम्प्लेक्स, हॅपी कॉलनी, कोथरुड, पुणे ४११ ०३८.	मो. नं. ९५०३०५८९९४	ATM सेवा उपलब्ध
३५	३२	इंदापूर घर क्र. ६४६, वॉर्ड क्र. २४, बाजारपेठ, मेन रोड, इंदापूर, जि. पुणे ४१३ १०६.	फोन ०२१११-२२३३१८ मो. नं. ९९७०८००३३८	ATM सेवा उपलब्ध
३६	३३	ओतूर घर क्र. ३५४/१, पांढऱ्या मारुती मंदिरसमोर, मु.पो.ओतूर, ता.जुन्नर जि. पुणे ४१२ ४०९.	फोन-०२१३२-२६४१३३ मो. नं. ९८६०७९६४७०	ATM/Cash Deposit Machine सेवा उपलब्ध
३७	३४	पिंपरी प्लॉट नं.बी.जी.पी. १३१, पिंपरी इंडस्ट्रीयल एरिया, वटुमहल, ध्यानचंद हॉकी स्टेडीयम चौक, नेहरूनगर, पिंपरी, पुणे ४११ ०१८.	फोन ०२०-२७१२४७२५ मो. नं. ९७३००७५२६४	ATM सेवा उपलब्ध
३८	३५	चिपळूण स. नं. १४७ हिस्सा नं. १, सकसेस चेंबर्स, एस टी स्टॅण्डजवळ, भोगाळे, चिपळूण, जि. रत्नागिरी ४१५ ६०५.	फोन ०२३५५-२५४३७८ मो. नं. ९८६००९८३३२	ATM सेवा उपलब्ध
३९	३६	सहकारनगर प्लॉट क्र. ६६, मधुमालती, दशभुजा गणपती रोड, तुळशीबागवाले कॉलनी, सहकारनगर, पुणे ४११ ००९.	फोन ०२०-२४२२०३७३ मो. नं. ९५०३१५२०६९	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
४०	३७	सिंहगड रोड स.नं. २६/२०/१ ए, हिंणखे खुर्द, जोशी वडेवाले जवळ, सिंहगड रोड, पुणे ४११ ०५१.	फोन ०२०-२४३५२०५३ / २४३४००५३ मो. नं. ८६००२२६४३२ / ८६००११०६९७	ATM/Cash Deposit Machine सेवा उपलब्ध



अ. क्र.	शाखा क्र.	शाखा	संपर्क	ATM
४१	३९	खेडब्रह्मा सी.टी.एस.नं. ३६९/५, नगर पालिका प्रां. नं. ८/३/११६, सरदार पटेल चौक, खेडब्रह्मा जि.साबरकांठा, गुजरात ३८३ २५५.	फोन ०२७७५-२२००२२ मो. नं. ९४२८५१३७७१	ATM सेवा उपलब्ध
४२	४०	बाणेर स. नं. १८२/१/१, बाणेर रोड, अटारिया बिल्डिंग, हॉटेल शिवसागर जवळ, बाणेर, पुणे ४११ ०४५.	मो. नं. ८६०००६८७९५	ATM/Cash Deposit Machine सेवा उपलब्ध
४३	४१	पौड रोड प्लॉट नं.१/बी, सर्वे क्र. ११९/१, अनंतकृपा को-ऑप. हौसिंग सोसायटी, पौड रोड, पुणे ४११ ०३८.	फोन ०२०-२५४४०४६५ मो. नं. ८६०००६७७३१ / ७३९१०५६४९३	ATM/Cash Deposit Machine सेवा उपलब्ध
४४	४२	घाटकोपर (पूर्व) बिल्डिंग क्र.१, शॉप क्र.६, नालंदा सोसायटी, पटेल चौक, जवाहर रोड, घाटकोपर(पूर्व), मुंबई ४०० ०७७.	मो. नं. ७७५५९१२२०१	ATM सेवा उपलब्ध
४५	४३	धनकवडी स.नं.२९, प्लॉट नं.२२, हिस्सा क्र.१,२,३,४,५ कला निकेतन हौसिंग सोसायटी, कलानगर, धनकवडी, पुणे ४११ ०४३.	फोन ०२०-२४३७००५७ मो. नं. ७७५५९१४२०१	ATM/Cash Deposit Machine सेवा उपलब्ध
४६	४४	चंदननगर स. नं.४६, पार्ट नं. १ए/ए.बी./१, प्लॉट नं.२ गोविंदनगर को-ऑप. सोसायटी, एच नं.३/४१८ बी मु. पोस्ट खराडी, चंदननगर, पुणे ४११ ०१४.	फोन ०२०-२७०१९००९ मो. नं. ७७५५९१३२०१ / ७३९१०६७७६०	ATM/Cash Deposit Machine सेवा उपलब्ध
४७	४५	जालना रोड (छत्रपती संभाजीनगर) सी टी एस नं. १२४९८, ग्राउंड फ्लोअर, बग्गा चेंबर्स ४/१६/२६/पी, जालना रोड, आकाशवाणी केंद्रा समोर, छत्रपती संभाजीनगर ४३१ ००१.	फोन ०२४०-२३६४५४५ मो. नं. ७७५५९१५२०१	ATM सेवा उपलब्ध
४८	४६	बोरीवली (पश्चिम) सी टी एस ५५९, नंद नंदन भवन, सोडावाला लेन, बोरीवली(पश्चिम), मुंबई ४०० ०९२.	मो. नं. ७७५५९१०२०१	ATM सेवा उपलब्ध
४९	४७	कात्रज सर्वे. नं.२२/३/२५/१, अरिहंत कॉम्प्लेक्स, कोंढवा रोड, कात्रज, ता. हवेली, जि. पुणे ४११ ०४६.	फोन ०२०-२६९६३१११ मो. नं. ८६००३३२०५९	ATM सेवा उपलब्ध
५०	४८	नाशिक प्लॉट नं.१५३, अल्फा स्केअर, डिसुझा कॉलनी, कॉलेज रोड, मॉडेल कॉलनी चौक, नाशिक ४२२ ००५.	फोन ०२५३-२९७०३७५ मो. नं. ८६००८६३९१४	ATM सेवा उपलब्ध
५१	४९	उदगीर घर क्र.५,३,१६ आणि ५,३,२१ नांदेड बिंदर रोड, उमा चौक, उदगीर, ता. उदगीर जि. लातूर ४१३ ५१७.	फोन ०२३८५-२५६३५६ मो. नं. ७२९९००३०४९	ATM/Cash Deposit Machine सेवा उपलब्ध
५२	५०	जालना सीटीएस नं. १०६३६/१, गांधी चेंबर्स, डी सी पेट्रोल पंप जवळ, सरोजिनी देवी रोड, जालना ४३१ २०३.	मो. नं. ७२९९००३०५०	ATM/Cash Deposit Machine सेवा उपलब्ध
५३	५१	मुलुंड (पश्चिम) गाळा क्र ६ तळमजला कुलदीप इच्छया कॉ ऑप सोसायटी, सी टी एस क्र ९३६-१, २ ९३७ १-१२ सर्वे क्र १०००, नेताजी सुभाषचंद्र रोड, मुलुंड(पश्चिम) मुंबई ४०० ०८०.	फोन ०२२-२५६९४९८८ मो. नं. ७२९९००३०५१	ATM सेवा उपलब्ध



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६

अ. क्र.	शाखा क्र.	शाखा	संपर्क	ATM
५४	५२	गांधीनगर घर क्र.१४२/६/८, गाळा क्र.ए/४, सूर्य कॉम्प्लेक्स, मेन रोड गांधीनगर, निगडेवाडी कॉर्नर, उचगांव ग्रामपंचायत, ता. करवीर, जि. कोल्हापूर ४१६ ००५.	फोन ०२३१-२६११५९९ मो. नं.७२१९००३०५२	ATM/Cash Deposit Machine सेवा उपलब्ध
५५	५३	लांजा सद्गुरु कॉम्प्लेक्स, सी विंग, मुंबई-गोवा हायवे, लांजा बाजार पेठ, पोस्ट लांजा, जि.रत्नागिरी ४१६ ७०१.	फोन ०२३५१-२३०४०५ मो. नं. ७२१९००३०५३	ATM/Cash Deposit Machine सेवा उपलब्ध
५६	५४	वारजे माळवाडी स्पंदन, शॉप क्र.१०, माई मंगेशकर हॉस्पिटल समोर, पॉप्युलरनगर, पुणे-मुंबई बायपास रोड, वारजे माळवाडी, पुणे ४११ ०५८.	फोन ०२०-२५२३२७३७ मो. नं.७२१९००३०५४	ATM/Cash Deposit Machine सेवा उपलब्ध
५७	५५	मोशी श्री समर्थ कृपा, सेक्टर - ४, प्लॉट नं.२८७/ एस, संतनगर, प्राधिकरण मोशी, पुणे-नाशिक हायवे, मोशी, पुणे ४१२ १०५	फोन ०२०-२७२३६१६६ मो. नं.९१६८६१०२३४	ATM सेवा उपलब्ध
५८	५६	ठाणे (पश्चिम) शॉप क्र.२, लोकमान्य को - ऑप. हाउसिंग सोसायटी, टिका नं.१२, सीटीएस नं.११०/ए/३, वीर सावरकर मार्ग, राम मारुती रस्त्याजवळ, ठाणे(पश्चिम) ४०० ६१५.	फोन ०२२ - २५४१०८२९ मो. नं. ९१६८६१०२२६	ATM सेवा उपलब्ध
५९	५७	सोलापूर टाईम स्केअर बिल्डिंग ९७/१, तळमजला, मोरारजी पेठ, प्रभात चित्र मंदिराजवळ, जि. सोलापूर ४१३ ००१.	फोन ०२१७-२६२५५९९ मो. नं. ७२१९००३०५५	ATM/Cash Deposit Machine सेवा उपलब्ध
६०	५८	गोरेगाव (पश्चिम) शॉप नं.१,२,३ आणि ४ हेम-कुंज सी.एच.एस. लि., प्लॉट नं.७६/६०, रोड नं.१, जवाहरनगर, गोरेगाव (पश्चिम), मुंबई - ४००१०४	फोन ०२२-२८७३७९४५ मो. नं. ९१६८६१०२३२	ATM/Cash Deposit Machine सेवा उपलब्ध
६१	५९	पेण प्लॉट नं. ५२ जुना सर्वे.नं.३६/२, एम.एस.ई.बी. ऑफिस जवळ,वीर सावरकर मार्ग, ता.पेण, अंतोरा रोड मु.पो. पेण, जि.रायगड ४०२ १०७.	फोन ०२१४३-२५३२५९ मो. नं. ९१६८६१०२३३	ATM/Cash Deposit Machine सेवा उपलब्ध
६२	६०	अहिल्यानगर स. नं.११(जुना स.नं.८), प्लॉट नं.५, टेलिग्राफ कॉलोनी, भिस्तबाग रोड, जय बालाजी सुपर मार्केट समोर, सावेडी, अहिल्यानगर ४१४ ००३	फोन ०२४१-२५५०२३१ मो. नं.९१६८६१०२३१	ATM सेवा उपलब्ध
६३	६१	इचलकरंजी ५/३६, नारायण पेठ, शाहू कॉर्नर जवळ, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४३५०५९ मो. नं.९१६८६१०२४१	ATM सेवा उपलब्ध
६४	६२	सांगली १०३०, सिटी पॅलेस, एस टी स्टॅण्ड रोड, शिवाजी चौक, सांगली ४१६ ४१६.	फोन ०२३३-२३२१०९३ मो. नं.९१६८६१०२४५	ATM सेवा उपलब्ध



अ. क्र.	शाखा क्र.	शाखा	संपर्क	ATM
६५	६३	कराड स. क्र. २९/२, शनिवार पेठ, एस टी स्टॅण्ड समोर, मु.पो. कऱ्हाड, ता. कऱ्हाड, जि. सातारा ४१५ ११०.	फोन ०२१६४-२२०५५६ मो. नं. ९१६८६१०२४६	ATM सेवा उपलब्ध
६६	६४	गडहिंगलज सी टी एस ३७४/३७५/३७६, मुल्ला चेंबर, मेन रोड, गडहिंगलज ४१६ ५०२.	फोन ०२३२७-२२४४६४ मो. नं. ९१६८६१०२४४	
६७	६५	जवाहरनगर वॉर्ड नं.२१, हिस्सा क्र. ११३८, संजय महादेव कांबळे बिल्डिंग, डेक्कन मिलसमोर, स्टेशन रोड, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४४०३८२ मो. नं. ९१६८६१०२४२	
६८	६६	जयसिंगपूर गल्ली क्र.९, हिस्सा क्र. ११६८, शिरोळे रोड, कुंभोजकर बिल्डिंग, राम मंदिरजवळ, जयसिंगपूर ४१६ १०१.	फोन ०२३२२-२२६०९१ मो. नं. ९१६८६१०२४३	
६९	६७	हडपसर शॉप क्र. ८, ९, अमर छाया को.ऑप. हाउसिंग सो. लि., हॉटेल अतिथीजवळ, गाडीतळ, हडपसर, पुणे ४११ ०२८.	फोन ०२०-२६९९३२५८ मो. नं. ९१६८६१०२३८	ATM सेवा उपलब्ध
७०	६८	कांदिवली (पश्चिम) शॉप नं.१, वीणा रॉयल व्हिला, सी टी एस नं.४५५ ए आणि बी, लालचंद भाटिया नगर, शंकर लेन, कांदिवली (पश्चिम), मुंबई ४०० ०६७.	फोन मो. नं. ९१६८६१०२३५	ATM/Cash Deposit Machine सेवा उपलब्ध
७१	६९	सुस पाषाण रोड स.नं.१४८, हिस्सा क्र.१/ए/१, सी टी स. नं. १३५३, पुर्वा हार्ट्स बिल्डिंग ए, सुस-पाषाण रोड, पुणे ४११ ०२१.	फोन मो. नं. ८४११८८२७५७	ATM/Cash Deposit Machine सेवा उपलब्ध
७२	७०	नऱ्हे आंबेगाव शॉप नं. १ व २, ए विंग, रेनेसान्स, स.नं.४३/१/१/२, दत्तनगर आंबेगाव रोड, हेमी रेसिडेन्सी समोर, पुणे ४११ ०४६.	फोन ०२०-२९८४०१७९ मो. नं. ७५०७५२३४१९	ATM सेवा उपलब्ध
७३	७१	बिबवेवाडी स.नं.६४५/१/१ व ६४५/२, रासकर पॅलेस, बिबवेवाडी, ता. हवेली, जि. पुणे ४११ ०३७	फोन ०२०-२४२८३७०० मो. नं. ९६०७९५९०३६	ATM सेवा उपलब्ध
७४	९२	कडवई २५३ श्री गुरु स्पर्शी, कडवई बाजार पेठ, पोस्ट कडवई, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ६०९.	मो. नं. ८६००९९६१३५	ATM/Cash Deposit Machine सेवा उपलब्ध
७५	९१	कसबा संगमेश्वर (विस्तारीत कक्ष) भालचंद्र निवास, घर क्र.२३५बी१, सर्वे क्र.१०५, हिस्सा क्र.७, गाव कसबा संगमेश्वर, तालुका संगमेश्वर, जिल्हा रत्नागिरी ४१५६११	मो. नं. ९५६१३२०७८१	
७६	९७	इचलकरंजी (विस्तारीत कक्ष) वॉर्ड नं.१६, हिस्सा क्र.१५२७/१०, अण्णा रामगोंडा पाटील शाळेसमोर, भाजी मार्केट, इचलकरंजी ४१६ ११५.	मो. नं. ९१६८६१०२४७	ATM सेवा उपलब्ध

ऑफसाईट एटीएम सुविधा डॉ. हेडगेवार हॉस्पिटल संभाजीनगर, महर्षी कर्वे स्त्री शिक्षण संस्था-कर्वेनगर,
राव नर्सिंग होम शेजारी, पुणे सातारा रोड, बिबवेवाडी, पुणे येथे उपलब्ध.



जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युलड बँक)

७७ वा वार्षिक अहवाल
सन २०२५-२०२६



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GOVERNMENT GUARANTEE COVER

100%
COVER FOR
MSME BORROWERS

90%
COVER FOR
NON MSME BORROWERS

ECLGS EMERGENCY CREDIT LINE GUARANTEE SCHEME

EMPOWERING BUSINESSES.
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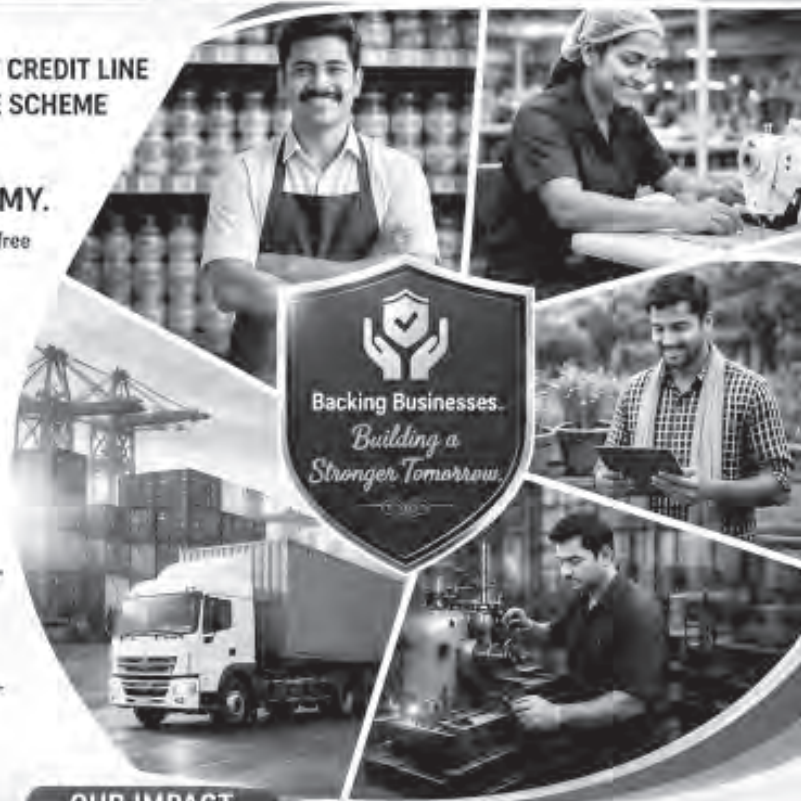
Under the ECLGS, we extend timely and collateral-free credit backed by Government guarantee to help businesses overcome challenges and grow with confidence.

GOVERNMENT GUARANTEE
Credit guarantee up to 100% for MSME and 90% for Non MSME borrowers.

ENHANCED ACCESS TO CREDIT
Easy and timely loan assistance.

NO COLLATERAL REQUIRED
Unsecured loans for eligible borrowers.

DRIVING GROWTH & EMPLOYMENT
Supporting businesses, livelihoods and economic progress.



Backing Businesses.
Building a
Stronger Tomorrow.

OUR IMPACT

Supporting
MSMEs and
Key Sectors

Creating
Employment
Opportunities

Strengthening
Businesses &
Communities

Contributing to
Economic
Recovery

Through ECLGS, we reaffirm our commitment to
EMPOWER BUSINESSES, ENABLE GROWTH and BUILD A RESILIENT TOMORROW.

YOUR TRUST

OUR COMMITMENT

SHARED PROGRESS

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77th Annual Report
Year 2025-2026

नोट्स/Notes



‘गोखले इन्स्टिट्यूट ऑफ पॉलिटीक्स अँड इकॉनॉमिक्स’ यांनी आयोजित केलेल्या को-ऑप. डिजिटल समिट २०२० मध्ये बँकेचे संचालक श्री. अमित घैसास यांनी सहभाग घेतला, त्याप्रसंगी आरबीआय चेअर प्रोफेसर व फॉर्मर ईडी डॉ. रवी नारायण मिश्रा यांचे कडून मोमेंटो स्विकारताना



जागतिक महिला दिनानिमित्त बँकेच्या महिला कर्मचाऱ्यांसाठी POSH (Prevention of Sexual Harassment) विषयावर मार्गदर्शन सत्र आयोजित करण्यात आले होते. याप्रसंगी बँकेच्या संचालिका मा. सौ. पद्मजाताई कुलकर्णी यांचे उपस्थितीत Opash Socio-Commercials Pvt. Ltd.च्या सदस्यांनी POSH 2013 कायद्याबाबत मार्गदर्शन केले.

जनता बँकेच्या ग्राहक केंद्रीत ठेव, कर्ज व विविध उपयोगी सेवा



- रिकरिंग डिपॉझिट
- अल्प मुदत
- मासिक व्याज
- त्रैमासिक व्याज,
- पुनर्गुंतवणूक ठेव योजना



- बचत ठेव
- सुकुमार बचत ठेव
- चिरंजीव बचत ठेव
- पिंग्मी ठेव
- NSDL / CDSL
DMAT Services



- करंट अकाऊंट
- स्वधन डिपॉझिट
- डिलक्स करंट अकाऊंट
- एस्क्रो रेरा अकाऊंट



- जनता गृहकर्ज योजना
- जनता वाहन कर्ज योजना
(चारचाकी व दुचाकी)
- सोने तारण कर्ज योजना
- जनता एज्युफ्लेक्स कर्ज योजना
- MSME कर्ज योजना

कर्ज योजना...

- Cash Credit
- Loan Against Existing Property
- Plant & Machinery Loan
- Commercial Vehicle Loan
- PMEGP
- Suvidha Loan
- Solar Loan

कॅशलेस व्यवहारांसाठी ...

- Using Online Internet Banking
- Platinum Debit Card
- E-Commerce
- Statement on E-mail
- IMPS • QR Code
- Bharat Connect- Bill Payment System

इन्शुरन्स सुविधा

- लाईफ इन्शुरन्स आणि हेल्थ इन्शुरन्स
- पर्सनल अॅक्सिडेंट इन्शुरन्स
- वाहन, प्रॉपर्टी आणि मशिनरी इन्शुरन्स
- म्युच्युअल फंड

सामाजिक सुरक्षा योजना

- अटल पेन्शन योजना
- प्रधानमंत्री सुरक्षा विमा योजना
- प्रधानमंत्री जीवन ज्योती विमा योजना

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☎ : (020)-24453258, 24453259 🌐 : jsbho@jsblpune.bank.in ✉ : www.jsblpune.bank.in

- सायबर फ्रॉड बाबत नॅशनल हेल्पलाईन 1930 • विविध प्रॉडक्ट प्रमोशनसाठी बँक ग्राहकांसाठी 1409299128 या क्रमांकावरून संपर्क साधेल.
- ग्राहक सेवा संबंधित माहितीसाठी बँक ग्राहकांसाठी 1600304977 या क्रमांकावरून संपर्क साधेल.
- ट्रॅन्झॅक्शन मॉनिटरिंग बाबत बँक 1600118258 या आयव्हीआर क्रमांकावरून संपर्क साधेल. • ग्राहकांसाठी टोल फ्री सुविधा 18002333258