अभ्युदय बँक
अभ्युदय को-ऑप. बँक लि.
(मल्टी - स्टेट शेड्युल्ड बँक)

ABHYUDAYA BANK
ABHYUDAYA CO-OP. BANK LTD.
(MULTI-STATE SCHEDULED BANK)

६३ वा वार्षिक अहवाल

63rd Annual Report
(2025-26)

प्रगतीकडून उत्कर्षाकडे

विश्वास, पारदर्शकता, समर्पण आणि सहकार्यातून उत्कर्षाकडे वाटचाल!

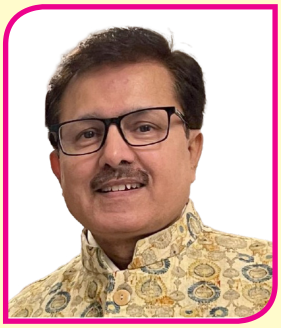
लाखो ठेवीदार, भागधारक व ग्राहकांच्या विश्वासाला पात्र ठरलेली बँक.

Administrator Committee
प्रशासक मंडळ

Satya Prakash Pathak
Administrator
सत्य प्रकाश पाठक
प्रशासक

Venkatesh Hegde
Advisor
वेंकटेश हेगडे
सल्लागार

Suhas Gokhale
Advisor
सुहास गोखले
सल्लागार



Devendra Kumar
Advisor
देवेंद्र कुमार
सल्लागार

Senior Management Committee
वरिष्ठ व्यवस्थापक मंडळ

Barun Raj G. Upadhyay
Chief Executive Officer
बरुण राज जी. उपाध्याय
मुख्य कार्यकारी अधिकारी

Ramesh S. Singh
Chief General Manager
रमेश एस. सिंग
मुख्य महाव्यवस्थापक
(दि. २२ डिसेबर २०२५ पासून)

Rajesh B. Paralkar
General Manager
राजेश बी. परळकर
महाव्यवस्थापक

Tushar R. Salastekar
General Manager
तुषार आर. साळस्तेकर
महाव्यवस्थापक
(दि. ३० एप्रिल २०२६ पर्यत)

Satish N. Talreja
General Manager
सतिश एन. तलरेजा
महाव्यवस्थापक
(दि. ०१ सप्टेंबर २०२५ पासून)

Pradeep M. Mandke
General Manager
प्रदिप एम. मांडके
महाव्यवस्थापक

Administration

Shri. Barun Raj G. Upadhyay
Chief Executive Officer

Shri. Ramesh S. Singh
Chief General Manager
(From 22nd December, 2025)

General Managers

Shri. Rajesh B. Paralkar
(Finance & MIS)

Shri. Tushar R. Salastekar
(Business Development & Operations)
(Upto 30th April, 2026)

Shri. Satish N. Talreja
(Legal & Recovery)

Shri. Pradeep M. Mandke
(I.T. & Compliance)

Deputy General Managers

Shri. Madhusudan J. Rajpurkar
(Chief Compliance Officer)

Shri. Milind S. Ruikar
(Chief Risk Officer)

Shri. Dnyaneshwar M. Mondkar
(Information Technology)

Shri. Manbeer Singh
(Credit)

Shri. Suresh G. Sawant
(Treasury & Forex)

Smt. Priti P. Sawant
(Legal & Recovery)

Shri. Vijay D. Elave
(Business Development)

Shri. Ravindra K. Gupta
Development (Premises & Estate) & Vigilance (CVO)

Shri. Biswarup Thakur
(Pune Zone)

Shri. Anand M. Kinare
(Human Resources Management)

Shri. Vikas Kumar R. Sharma
(Business Development)

Smt. Jyoti J. Duraphe
(Legal & Recovery)

प्रशासकांचे मनोगत

प्रिय सभासद,

दिनांक ३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षासाठी अभ्युदय को-ऑपरेटिव्ह बँक लिमिटेडचा वार्षिक अहवाल सादर करताना मला अत्यंत आनंद होत आहे.

आर्थिक वर्ष २०२५-२६ हे बँकेसाठी लक्षणीय प्रगती आणि बळकटी करण्याचे वर्ष ठरले. या वर्षात साध्य झालेले परिणाम हे आपले कर्मचारी, ग्राहक, सभासद आणि सर्व संबंधितांच्या सामूहिक कटिबद्धतेचे, चिकाटीचे आणि कठोर परिश्रमांचे द्योतक आहेत. या सर्वांनीच आव्हानात्मक काळात बँकेला खंबीर साथ दिली आणि तिच्या नव्या उभारणीसाठीच्या प्रवासात मोलाचे योगदान दिले आहे.

भारतीय रिझर्व्ह बँकेने जेव्हा २४ नोव्हेंबर २०२३ रोजी संचालक मंडळ बरखास्त करून प्रशासकाची नियुक्ती केली, तेव्हा वाढती तणावा खालील कर्ज खाती, मोठ्या प्रमाणातील संचिततोटा,कमकुवत भांडवली स्थिती आणि विविध कार्यकारी आव्हाने अशा कठीण परिस्थितीतून बँक जात होती. आर्थिक स्थैर्य पुनर्स्थापित करणे, प्रशासकीय मानके बळकट करणे आणि भागधारकांचा विश्वास पुन्हा संपादन करणे ही आमची सर्वोच्च प्राधान्ये ठरली. बँक, सहा दशकांहून अधिक काळापासून, सहकाराच्या सशक्त मूल्यांसह आणि सर्वसमावेशक बँकिंगच्या बांधिलकीसह, आपल्या सभासद, ग्राहक आणि समुदायांना सेवा देत आहे.

गेल्या अडीच वर्षात बँकेने, मालमत्ता गुणवत्ता सुधारणे, ग्राहकांच्या निष्ठेचा सन्मान,प्रभावी खर्च नियंत्रण, अंतर्गत नियंत्रण बळकट करणे, अनुपालन मानके उंचावणे, परिचालन कार्यक्षमता सुधारणे आणि संपूर्ण संस्थेमध्ये उत्तरदायित्वाची संस्कृती दृढ करणे यांसारख्या अनेक लक्षित सुधारणात्मक उपाययोजना हाती घेतल्या. अवघ्या अडीच वर्षांच्या या अल्प कालावधीत बँकेच्या कामगिरीमध्ये या प्रयत्नांचे परिणाम स्पष्टपणे दिसून येत आहेत, हे सांगताना मला आनंद होत आहे.

सातत्यपूर्ण सुधारणेचा प्रवास

अहवाल वर्षात प्रमुख आर्थिक निकषांमध्ये लक्षणीय सुधारणा दिसून आली. बँकेने गेल्या वर्षीच्या३४.८७ कोटी रुपयांच्या तुलनेत १७६% वाढ साध्य करत आर्थिक वर्ष २०२५-२६ मध्ये ९६.३३ कोटी रुपयांचा कर-पूर्व नफा नोंदवला आहे. बँकेने१०.११ कोटी रुपये निव्वळ नफा नोंदवला आहे.आर्थिक वर्ष २०२४-२५ मध्ये तो५.२२ कोटी रुपये होता.

ही कामगिरी बँकेच्या प्रभावी वसुली उपाययोजना, विवेकपूर्ण आर्थिक व्यवस्थापन, खर्चात कपात करण्यावर दिलेला भर आणि परिचालनात्मक कार्यक्षमता सुधारण्यासाठी सातत्याने केलेले प्रयत्न यांचे फलित आहे.

बँकेच्या उल्लेखनीय कामगिरींपैकी एक म्हणजे मालमत्तेच्या गुणवत्तेत झालेली सातत्यपूर्ण सुधारणा होय. वर्षभरात सकल अनुत्पादक मालमत्तेत घट होऊन ती ९४९.०१ कोटी रुपयांवरून ८४२.४२ कोटी रुपयांवर आली आहे, तर निव्वळ अनुत्पादक मालमत्ता २५३.२५ कोटी रुपयांवरून १८२.१६ कोटी रुपयांवर आली आहे.

बँकेचा प्रोव्हिजन कव्हरेज रेशोसुधारून ७८.२०% झाला आहे. यावरून जोखीम व्यवस्थापनाच्या दृष्टीने बँकेने अवलंबलेला विवेकपूर्ण आणि सावध दृष्टिकोन तसेच ताळेबंद अधिक बळकट करण्यासाठी केलेले प्रयत्न स्पष्टपणे दिसून येतात.

बळकट भांडवली स्थिती आणि निव्वळ संपत्ती

अहवाल वर्षात बँकेच्या भांडवली स्थितीतही लक्षणीय सुधारणा झाली आहे.भांडवल पर्याप्तता गुणोत्तर (सीआरएआर) ३१ मार्च २०२५ रोजीच्या ३.६२% वरून ३१ मार्च २०२६ रोजी ६.४६% पर्यंत वाढले आहे. यावरून बँकेची आर्थिक स्थिती अधिक सक्षम झाली असून भांडवली पाया अधिक मजबूत झाल्याचे दिसून येते.

बँकेच्या निव्वळ संपत्तीच्या स्थितीत झालेली सुधारणा तितकीच महत्त्वपूर्ण आहे. दिनांक ३१ मार्च २०२४ रोजी २३३.५४ कोटी रुपये इतकी नकारात्मक असलेली निव्वळ संपत्ती ३१ मार्च २०२५ रोजी सुधारून १५७.८७ कोटी रुपये झाली आणि ३१ मार्च २०२६ रोजी आणखी सुधारत ती २९.२१ कोटी रुपये इतकी राहिली. मला हा विश्वास आहे की, माझा हा संदेश आपल्यापर्यंत पोहोचेपर्यंत, बँकेने सकारात्मक निव्वळ संपत्तीचा टप्पा गाठलेला असेल. बँकेच्या पुनरुज्जीवनाच्या प्रवासातील हा एक महत्त्वपूर्ण मैलाचा दगड ठरेल.

अभ्युदय को-ऑप. बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

आर्थिक आकडेवारी पलीकडे

आर्थिक कामगिरी महत्त्वाची असतेच पण एखाद्या बँकिंग संस्थेचे पुनरुज्जीवन केवळ नफा आणि गुणोत्तरांवरून मोजता येत नाही. सुशासन, अनुपालन, जोखीम व्यवस्थापन, ग्राहकांचा विश्वास आणि परिचालन शिस्त हेदेखील तितकेच महत्त्वाचे आहेत.

वर्षभरात बँक नियामक अपेक्षांनुसार अनुपालन संरचना सातत्याने अधिक बळकट करत आली आहे. जोखीम व्यवस्थापन पद्धती अधिक सक्षम करण्यावर, केवायसी आणि एएमएल अनुपालन यंत्रणा अधिक काटेकोर करण्यावर आणि शाखा आणि विभागांमधील देखरेख प्रणाली आणि अंतर्गत नियंत्रणे अधिक भक्कम करण्यावर विशेष भर देण्यात आला.

परिचालन क्षमता, ग्राहक सेवा आणि प्रक्रियांचे प्रमाणीकरण यात सुधारणा करण्यासाठी अनेक पुढाकार घेण्यात आले.कामाच्या प्रक्रियेत सुसूत्रता आणणे, उत्तरदायित्व वाढवणे आणि संपूर्ण संस्थेमध्ये अनुपालन व पारदर्शकतेची संस्कृती रुजवणे, यासाठी सातत्याने प्रयत्न केले गेले.

बँकेने पत-प्रक्रियेचे विवेकी व्यवस्थापन आणि कर्ज-मूल्यांकन प्रक्रिया बळकट करण्यासोबतच,तणावा खालील मालमत्तेवर देखरेख आणि वसुली यांवरही विशेष भर दिला. बँकेचा ताळेबंद अधिक सक्षम करण्यात आणि भविष्यातील जोखीम कमी करण्यात ही पावले महत्त्वपूर्ण ठरली.

पाठबळ आणि विश्वासाची पुनर्बांधणी

कोणतीही सहकारी बँक, तिचे ग्राहक, सभासद आणि ठेवीदार यांनी ठेवलेल्या विश्वासाच्या पायावर उभी असते. पदभार स्वीकारल्यापासून, हा विश्वास जपणे आणि तो अधिक दृढ करणे हे आमच्या प्रमुख उद्दिष्टांपैकी एक राहिले आहे.

भूतकाळात आव्हानांचा सामना करावा लागून ही बँकेच्या पाठीशी आपल्या विशाल ग्राहकवर्गाचा भरवसा आणि पाठबळ कायम राहिले, हे नमूद करताना मला आनंद वाटत आहे. आपले ठेवीदार आणि सदस्यांनी दर्शविलेला अढळ विश्वास, परिवर्तनाच्या या संपूर्ण प्रवासात आमच्यासाठी बळ आणि उभारी देणारी शिदोरी ठरला.

आत्ता पर्यंत साध्य प्रगतीतून हे दिसून येते की अभ्युदय को-ऑपरेटिव्ह बँकेचा पाया भक्कम आहे. बँकेकडे समर्पित कर्मचारी वर्ग, निष्ठावान ग्राहकवर्ग आणि संकटांवर मात करण्याची क्षमता असलेली कणखर सहकारी भावना आहे.

भाडे, वीज यंत्रणा, सुरक्षा व्यवस्था, कुरिअर शुल्क आणि छपाई यांसारख्या खर्चात कपात करून खर्च कमी करण्याच्या उपाययोजनांमुळे, तसेच एनपीए आणि Security Receipt वसुलीसाठी केलेल्या कठोर प्रयत्नांमुळे, आधी केलेल्या प्रोव्हिजन्स अर्थात तरतुदी परत घेता आल्या. परिणामी खर्च ते उत्पन्न गुणोत्तर (CIR) सुधारून ते ३१ मार्च २०२५ रोजीच्या ७८.००% वरून ३१ मार्च २०२६ रोजी ७४.४५% वर आले.

भावी वाटचाल

आत्ता पर्यंत साध्य प्रगतीबाबत आम्हाला समाधान असले तरी हा प्रवास अद्याप पूर्ण झालेला नाही, याची आम्हाला जाणीव आहे.

येत्या वर्षांसाठी आमची प्राधान्ये

- सकारात्मक निव्वळ संपत्ती स्थिती साध्य करणे आणि ती टिकवून ठेवणे;
- भांडवल पर्याप्तता आणि आर्थिक लवचिकता बळकट करणे;
- तणावाखालील मालमत्ता कमी करण्याकडे सातत्याने लक्ष पुरवणे आणि गुणवत्तापूर्ण मालमत्ता सुधारणे;
- रिटेल, एमएसएमई आणि प्राधान्य क्षेत्रातील कर्ज पुरवठ्यावर लक्ष केंद्रित करून दर्जेदार कर्ज वितरणाचा विस्तार करणे;
- डिजिटल परिवर्तन आणि ग्राहक केंद्रित उपक्रमांना गती;
- प्रशासन, अनुपालन आणि जोखीम व्यवस्थापन चौकट बळकट करणे;
- संपूर्ण बँकेत सेवा गुणवत्ता आणि परिचालन कार्यक्षमता यात वाढ करणे;
- मागील वर्षांमधील संचित तोटा भरून काढून बळकट आर्थिक आरोग्य पुन्हा साध्य करणे;

गेल्या दोन वर्षात साध्य झालेली प्रगती, वृद्धी आणि विकासाच्या पुढील टप्प्यासाठी भक्कम पाया पुरवेल, असा विश्वास मला आहे.

कृतज्ञता

परिवर्तनाच्या या काळात भारतीय रिझर्व्ह बँकेने दिलेल्या मार्गदर्शनाबद्दल आणि पाठबळाबद्दल मी त्यांचे मनापासून आभार मानतो.

तसेच आमचे हितसंबंधी, ग्राहक, सभासद, ठेवीदार, कर्मचारी, लेखापरीक्षक आणि नियामक यांच्यासह सर्व भागधारकांच्या निरंतर विश्वास, सहकार्य आणि प्रोत्साहनासाठी मी त्यांचा ऋणी आहे.

आर्थिक वर्ष २०२५-२६ मधील ही कामगिरी म्हणजे आपल्या सर्वांच्या सामूहिक प्रयत्नांचे आणि सामायिक कटिबद्धतेचे फळ आहे. दृढनिश्चय, शिस्त आणि सांघिक कार्य यांच्या बळावर आव्हानांचे रूपांतर संधींमध्ये करता येऊ शकते, हे आपण सर्वांनी मिळून सिद्ध केले आहे.

मला पूर्ण विश्वास आहे की,पुढील वाटचाल करताना अभ्युदय को-ऑपरेटिव्ह बँक आपली आर्थिक स्थिती अधिक बळकट करत राहील, भागधारकांसाठी मूल्यवृद्धी करेल आणि देशातील अग्रगण्य नागरी सहकारी बँकांमध्ये आपले स्थान पुन्हा प्राप्त करेल.

धन्यवाद.

आपला,

सत्य प्रकाश पाठक
प्रशासक
अभ्युदय को-ऑप. बँक लि.

ADMINISTRATOR'S SPEECH

Dear shareholders,

It gives me immense pleasure to present the Annual Report of Abhyudaya Co-operative Bank Ltd. for the financial year ended 31st March 2026.

The financial year 2025-26 marked a period of significant progress and consolidation for the Bank. The results achieved during the year stand testimony to the collective commitment, perseverance and hard work of our employees, customers, members and all stakeholders who stood firmly with the institution during a challenging phase and contributed to its revival journey.

When the Reserve Bank of India superseded the Board of Directors and appointed an Administrator on 24th November 2023, the Bank was passing through a difficult period marked by stress in the loan portfolio, substantial accumulated losses, weak capital position and various operational challenges. Restoring financial stability, strengthening governance standards and rebuilding stakeholder confidence became our foremost priorities. For more than six decades, the Bank has been serving its members, customers and communities with a strong co-operative ethos and a commitment to inclusive banking.

Over the last two and a half years, the Bank has undertaken a series of focused corrective measures aimed at improving asset quality, rewarding customer loyalty, effective cost control, strengthening internal controls, enhancing compliance standards, improving operational efficiency and reinforcing a culture of accountability across the organisation. I am pleased to state that the results of these efforts are now clearly visible in the Bank's performance in a short span of two and a half years.

A Journey of Steady Recovery

The year under review witnessed a substantial improvement across key financial parameters. The Bank reported a Profit Before Tax of ₹ 96.33 crore during FY 2025-26 as against ₹ 34.87 crore in the previous year, registering a growth of over 176%. The Bank also recorded a Net Profit of ₹ 10.11 Crore, compared with ₹ 5.22 Crore during FY 2024-25.

This performance reflects the effectiveness of the Bank's recovery initiatives, prudent financial management, focused cost optimisation and continuous efforts to improve operational productivity.

One of the most notable achievements has been the sustained improvement in asset quality. Gross Non-Performing Assets declined from ₹ 949.01 crore to ₹ 842.42 crore, while Net NPAs reduced from ₹ 253.25 Crore to ₹ 182.16 crore during the year.

The Bank's Provision Coverage Ratio improved to 78.20%, reflecting a prudent and conservative approach towards risk management and strengthening of the balance sheet.

Stronger Capital Position and Net Worth

The year under review also witnessed a notable strengthening of the Bank's capital position. The Capital to Risk-Weighted Assets Ratio (CRAR) improved from 3.62% as on 31st March 2025 to 6.46% as on 31st March 2026, reflecting enhanced financial resilience and a stronger capital base.

Equally significant has been the improvement in the Bank's net worth position. The negative net worth, which stood at ₹ 233.54 Crore as on 31st March 2024, improved to ₹ 157.87 Crore as on 31st March 2025 and further to ₹ 29.21 Crore as on 31st March 2026. I am confident that by the time my message reaches you, the Bank would have achieved a positive net worth, marking a major milestone in its revival journey.

Beyond Financial Numbers

While financial performance remains important, the revival of a banking institution cannot be measured solely through profits and ratios. Equally important are governance, compliance, risk management, customer confidence and operational discipline.

During the year, the Bank continued to strengthen its compliance framework in line with regulatory expectations. Significant emphasis was placed on enhancing risk management practices, strengthening KYC and AML compliance mechanisms, improving monitoring systems and reinforcing internal controls across branches and departments.

Several initiatives were pursued to improve operational efficiency, customer service and process standardisation. Continuous efforts were made to streamline workflows, enhance accountability and foster a culture of compliance and transparency throughout the organisation.

The Bank also intensified its focus on recovery and monitoring of stressed assets, while ensuring prudent credit administration and strengthening credit appraisal processes. These initiatives have played a crucial role in improving the quality of the Bank's balance sheet and mitigating future risks.

Rebuilding Trust and Confidence

The foundation of any Co-operative Bank lies in the trust reposed by its customers, members and depositors. One of our primary objectives since assuming charge has been to preserve and strengthen this trust.

I am pleased to note that despite the challenges faced by the institution in the past, the Bank continues to enjoy the confidence and support of its vast customer base. The unwavering faith shown by our depositors and members has been a source of strength and encouragement throughout this transformation journey.

The progress achieved so far demonstrates that Abhyudaya Co-operative Bank possesses strong fundamentals, a committed workforce, a loyal customer franchise and a resilient co-operative spirit capable of overcoming adversity.

Due to efforts taken for reducing the cost by curtailing the expenditure such as Rent, Electricity Network, Watch & Ward, Courier charges, Printing and also rigorous efforts for recovery of NPAs and Security Receipts, there was reversal of provisions which resulted into improvement in Cost Income Ratio (CIR) from 78.00% as on 31st March 2025 to 74.45% as on 31st March, 2026.

The Road Ahead

While we take satisfaction in the progress achieved, we remain conscious that the journey is not yet complete.

Our priorities for the coming years

- Achieving and sustaining a positive net worth position;
- Further strengthening capital adequacy and financial resilience;
- Continuing the reduction of stressed assets and improving asset quality;
- Expanding quality advances with focus on Retail, MSME and Priority Sector lending;
- Accelerating digital transformation and customer centric initiatives;
- Strengthening governance, compliance & risk management frameworks; &
- Enhancing operational efficiency and service excellence across the Bank.
- Achieving robust financial health by wiping out accumulated losses of earlier years

I am confident that, the progress achieved over the last two years provides a strong foundation for the next phase of growth and development.

Acknowledgement

I place on record my sincere gratitude to the Reserve Bank of India for its guidance and support during this transformational phase.

I also express my heartfelt appreciation to all our stakeholders including customers, members, depositors, employees, auditors and regulators for their continued trust, cooperation and encouragement.

The achievements of FY 2025-26 are the result of collective effort and shared commitment. Together, we have demonstrated that challenges can be transformed into opportunities through determination, discipline and teamwork.

As we move forward, I am confident that Abhyudaya Co-operative Bank will continue to strengthen its financial position, enhance stakeholder value and progressively reclaim its place among the leading Urban Co-operative Banks in the country.

With Warm Regards,

Satya Prakash Pathak
Administrator
Abhyudaya Co-operative Bank Ltd.

वार्षिक सर्वसाधारण सभेची सूचना (फक्त सभासदांकरिता)

सर्व सभासदांना सूचना देण्यात येते की अभ्युदय को-ऑप बँक लिमिटेडची ६३वी वार्षिक सर्वसाधारण सभा गुरुवार दिनांक २४ सप्टेंबर, २०२६ रोजी सकाळी १०:०० वाजता, यशवंत नाटयमंदिर, मनमाला टँक रोड, माटुंगा, मुंबई - ४०० ०१६ येथे घेण्यात येणार आहे.

सभेपुढील कामकाजाचे विषय खालीलप्रमाणे आहेत.

१. दिनांक २६सप्टेंबर २०२५ रोजी झालेल्या ६२ व्या वार्षिक सर्वसाधारण सभेच्या इतिवृत्ताचे वाचन व तो कायम करणे.

२. दिनांक ३१ मार्च २०२६ वर्ष अखेरचा लेखापरिक्षित ताळेबंद व नफातोटा पत्रक, प्रशासक मंडळाचा अहवाल व वैधानिक लेखा परीक्षकांचा अहवाल स्वीकृत करणे.

३. २०२५ - २६ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षण अहवालावर (LFAR) विचार करणे.

४. २०२६-२७ या आर्थिक वर्षासाठी रिझर्व्ह बँकेच्या मंजूरीस अधीन राहून वैधानिक लेखापरिक्षकांची नियुक्ती करण्याचे आणि त्यांचा मेहनताना ठरविण्याचे अधिकार प्रशासक मंडळास देणे.

५. ६३ व्या वर्षिक सर्वसाधारण सभेस उपस्थित राहू न शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.

६. अध्यक्षांच्या परवानगीने येणारे इतर विषय.

मा. प्रशासक समितीच्या आदेशानुसार

स्थळ : मुंबई
दिनांक : ०४/०९/२०२६

बरुण आर. जी. उपाध्याय
मुख्य कार्यकारी अधिकारी

टीप:

१. सभेच्या नियोजित वेळेपासून अर्ध्या तासात आवश्यक ती गणसंख्या नसेल तर सभा उपविधी क्रमांक ३१ (iii) नुसार तहकूब करण्यात येईल व अशी तहकूब केलेली सभा त्याच दिवशी त्याच ठिकाणी १०:३० वाजता घेण्यात येईल व त्या सभेमध्ये कामकाजाचे दिलेले विषय हाताळण्यात येतील. त्या सभेस गणसंख्येचे बंधन राहणार नाही.

२. सभासदांना वार्षिक जमाखर्च / ताळेबंद पत्रकासंबंधी कोणत्याही प्रकारची माहिती हवी असल्यास त्यांनी तसे मुख्य कार्यकारी अधिकारी यांना के. के. टॉवर, जी. डी. आंबेकर मार्ग, परेल व्हिलेज, मुंबई - ४०० ०१२ येथे दिनांक १८ सप्टेंबर २०२६ पर्यंत लेखी कळवावे, जेणेकरुन आवश्यक माहिती उपलब्ध करुन देता येईल.

३. वार्षिक सर्वसाधारण सभेला उपस्थित राहणाऱ्या सदस्यांनी ओळखीचा पुरावा म्हणून मूळ सदस्यत्व ओळखपत्र किंवा खालीलपैकी कोणतेही एक अधिकृत मूळ दस्तऐवज (OVD) - आधार कार्ड, पॅन कार्ड, पासपोर्ट, वाहन चालविण्याचा परवाना, मतदार ओळखपत्र, नरेगा जॉब कार्ड त्याची प्रत सोबत बाळगणे आवश्यक आहे.

४. ज्या सभासदांनी अजूनही सदस्यत्वाचे ओळखपत्र प्राप्त केले नसेल त्यांनी आपले दोन आयकार्ड आकाराचे फोटो (३से.मी. x २ से.मी.) शेअर डिपार्टमेटमध्ये जमा करुन आपले ओळखपत्र प्राप्त करुन घ्यावे.

५. वार्षिक अहवालाची प्रत बँकेच्या अधिकृत वेबसाइट वर उपलब्ध आहे.

Notice of Annual General Meeting (Only for Members)

Notice is hereby given that the Sixty Third Annual General Meeting of the Members (Shareholders) of Abhyudaya Co-op. Bank Ltd., will be held on Thursday, 24th September, 2026 at 10 a.m. at Yashwant Natya Mandir, Manmala Tank Road, Matunga, Mumbai - 400016 to transact the following business :

1. To read & confirm the minutes of the 62nd Annual General Meeting held on 26th September 2025.
2. To consider and adopt the Audited Statement of Accounts, the report of the Administrator's Committee and the report of Statutory Auditors for the year ended 31.03.2026.
3. To consider the Statutory Audit Report (LFAR) for the Financial Year 2025-2026.
4. To appoint Statutory Auditor for the financial year 2026-27 (subject to RBI approval) and authorise the Administrator's Committee to fix their remuneration.
5. To grant leave of absence to the members of the Bank who are unable to attend this 63rd Annual General Meeting.
6. Any other matter with the permission of the Chair.

By order of Administrator's Committee

Place: Mumbai
Dated: 04.09.2026

Barun R. G. Upadhyay
Chief Executive Officer

Note:

1) If there is no quorum within half an hour after the appointed time, the meeting shall stand adjourned to 10.30 a.m. on the same day and same venue and the agenda of the meeting shall be transacted irrespective of the quorum in terms of Bye-law No. 31(iii).
2) If any shareholder desires to have any information in connection with the statement of accounts, he/she is requested to write to the Chief Executive Officer at his office at K. K. Tower, G. D. Ambekar Marg, Parel Village, Mumbai – 400 012 on or before 18th September, 2026, so that necessary information can be made available.
3) Members attending the AGM must carry with them original Membership Identity card or any one of the original Officially Valid Documents (OVDs) as proof of identity - Aadhar Card, PAN Card, Passport, Driving License, Voter ID,NREGA Job Card alongwith copy of the same.
4) If any member has not collected the Membership Identity Card, he/she is requested to collect the same from Share Department by submitting two Identity Card Size (3 cm x 2 cm) photographs .
5) The copy of Annual Report is available on Bank's website.

प्रशासकीय समितीचा अहवाल
(२०२५-२०२६)

मा. सभासद बंधू-भगिनींनो,

आपल्या बँकेची प्रशासकीय समिती, ३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षातील कामगिरीचा आढवा आणि ३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षाचे लेखापरिक्षित नफातोटा पत्रक व ताळेबंद सादर करत आहे.

१) **बँकेच्या आर्थिक कामगिरीचा आढावा:** ३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षाची व मागील दोन आर्थिक वर्षांची तुलनात्मक आकडेवारी खालीलप्रमाणे आहे :-

(₹ कोटींमध्ये)

	३१.०३.२०२४	३१.०३.२०२५	३१.०३.२०२६
भागभांडवल	२३५.३५	२४६.२१	२५८.६२
राखीव निधी आणि तरतुदी	२,२२३.६९	२,२३४.१९	२,११७.०७
ठेवी	९,११८.४०	९,३२७.३६	९,३६६.६२
कर्जे	५,५९०.८६	४,८६५.३१	४,३२४.२४
गुंतवणूक व मुदत ठेवी	३,९२५.३६	४,९८६.९१	५,६३५.३१
CASA ठेवींचे प्रमाण	४२.४०%	४२.८७%	४६.२०%
खर्चाचे उत्पन्नाशी प्रमाण	८३.११%	७८.००%	७४.४५%
Gross एनपीए	१,१४०.४६	९४९.०१	८४२.४२
निव्वळ एनपीए	४७८.२३	२५३.२५	१८२.१६
प्रोव्हिजन कव्हरेज रेशो	५७.०८%	७३.१४%	७८.२०%
परिचालन नफा (Operating)	३९.८४	६४.९९	३३.८९
करपूर्व निव्वळ नफा	-३३६.३९	३४.८७	९६.३३
वजा : DTA/DTL	-११२.२४	२९.६५	८६.२२
आर्थिक वर्षातील निव्वळ नफा (कर पश्चात)	-२२४.१५	५.२२	१०.११
ताळेबंदातील संचित तोटा	३७१.५०	३४६.५२	३१६.६६

टीप : बँकेच्या ठेवींमध्ये गेल्या आर्थिक वर्षात ₹३९.२६ कोटींची (०.४२%) वाढ झाली आहे. मोठ्या रकमेच्या कॉर्पोरेट कर्जांना नियामक (RBI) नियमांमध्ये आणण्याच्या व्यवस्थापनाच्या जाणीवपूर्वक निर्णयामुळेव ₹१९०.०५ कोटींच्या एनपीए वसुलीमुळे कर्जांमध्ये ₹५४१.०७ कोटींनी घट झाली आहे.

बँकेच्या राखीव निधी आणि तरतुदींध्ये आर्थिक वर्ष २०२५-२६ मध्ये रु. ११७.१२ कोटींची घट तरतुदी रिव्हर्स केल्या मुळे झाली आहे. परंतु त्यामुळे निव्वळ नफ्यात वाढ झाली आहे.

२) **सभासद:** बँकेच्या भागधारकांच्या संख्येत २०२५-२६ या आर्थिक वर्षात वाढ होऊन ती २,६०,१४६वरून २,६६,२४४ वर पोहोचली. या वर्षात ६,१४९ नवीन सभासद स्वीकृत करण्यात आले आणि ५१ सदस्यांच्या निधनामुळे त्यांची सदस्यत्यांच्या कायदेशीर वारसांकडे हस्तांतरित करण्यात आली. सक्रिय सभासद संख्या ९८,१३७ आहे. बँकेच्या नाममात्र कर्जदार सभासदांची संख्या ३१.०३.२०२६ रोजी १६,११४ आहे.

३) **भागभांडवल, राखीव निधी आणि तरतुदी:** बँकेच्या ३१.०३.२०२५ रोजी असलेल्या ₹२४६.२१ कोटींच्या भांडवलात वाढ होऊन ते ३१.०३.२०२६ रोजी ₹२५८.६२ कोटी इतके झाले. गेल्या वर्षीच्या तुलनेत यात ५.०४% वाढ नोंदवण्यात आली. तसेच बँकेने चालू वर्षात गुंतवणुकीवरील घसाऱ्यापोटी (AFS) ₹३.५१ कोटींची तरतूद केली आहे. मागील वर्षी ती ₹२.३२ कोटी होती. तसेच, रिझर्व्ह बँकेच्या नियमानुसार बँकेकडे बुडीत व संशयित कर्जांसाठी पुरेशी तरतूद असल्याने, बुडीत व संशयित कर्जांपोटी कोणतीही अतिरिक्त तरतूद करणे यावर्षी आवश्यक ठरले नाही.

४) **उपलब्ध निधीची गुंतवणूक:** बँकेच्या गुंतवणूक आणि इतर बँकेतील मुदत ठेवी ३१.०३.२०२५ रोजी ₹४,९८६.९१ कोटी होत्या. त्यात वाढ होऊन त्या ३१.०३.२०२६ रोजी ₹५,६३५.३१ कोटी झाल्या. या गुंतवणुकीत प्रामुख्याने केंद्र आणि राज्य सरकारच्या ₹३,२२२.७७ कोटी रुपये रोख्यांमधील गुंतवणूक, इतर बँकांमधील ₹१,६८१.०० कोटी रुपयांच्या मुदत ठेवी, भारतीय रिझर्व्ह बँकेच्या S.D.F. मधील ₹९८.०० कोटी, Security Receipt ₹५३९.८४ कोटी आणि इतर गुंतवणुकीची एकूण रक्कम ₹ ९३.७०कोटी इत्यादींचा समावेश आहे.

५) **लाभांश:** रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वांनुसार तोटा बँकेच्या ताळेबंदात संचित तोटा असल्यामुळे प्रशासकीय समिती २०२५-२६ या अर्थिक वर्षासाठी भागधारक आणि पीएनसीपीएस धारक यांना लाभांश वितरित करण्याची शिफारस करू शकत नाही. परंतु प्रशासकांच्या समितीने विविध धोरणात्मक निर्णय घेतल्यामुळे पुढील काही वर्षांत बँकेचा नफा सुधारण्याबाबत प्रशासकीय समितीला विश्वास आहे.

६) **डीआयसीजीसीकडे विमा हप्ता भरणा:** बँकेने डीआयसीजीसी अर्थात ठेव विमा आणि पत हमी महामंडळाकडे सप्टेंबर २०२६ पर्यंतच्या कालावधीसाठी (डीआयसीजीसी कायदा, १९६१ च्या कलम १५ अंतर्गत) ठेवींवरील अग्रीम विमा हप्त्यापोटी ३० मे २०२६ रोजी ₹६,६५,५३,३०८.८७ जमा केले. हा भरणा देयतेनुसार नियमितपणे दर सहा महिन्यांनी केला जातो.

७) **ठेवी आणि कर्जांवरील व्याजदरांमध्ये सुधारणा:**

i) बँकिंग क्षेत्रातील व्याजदरांची परिस्थिती, सम-स्तरावरील बँकांचे एकूण कल आणि आपल्या बँकेकडील पुरेशी तरलता स्थिती यांचा विचार करून, बँकेने २३.०४.२०२५ आणि २५.०८.२०२५ रोजी मुदत ठेवींवरील व्याजदरात सुधारणा केली आहे. त्याचप्रमाणे, ०१.०५.२०२५ आणि २५.०८.२०२५ रोजी बचत खात्यांवरील व्याजदरातही बदल केले आहेत.

ii) प्राधान्य क्षेत्रातील कर्ज क्षेत्राला चालना देण्याकरिता आणि प्राधान्य क्षेत्र पतपुरवठा चौकटीअंतर्गत सूक्ष्म, लघु आणि मध्यम उद्योगांसाठीच्या (एमएसएमई) कर्ज प्रोत्साहनाकरिता, आर्थिक शिस्तीचे पालन करणाऱ्या कर्जदारांसाठी त्यांच्या क्रेडिट रेटिंग आणि सिबिल स्कोअर आधारे व्याजदरात बदल करण्यात आली आहे.

प्रशासकीय समिती कर्जांची मंजुरी करताना रिटेल कर्जांवर लक्ष केंद्रित करत आहे आणि कर्जखाते एनपीएमध्ये रूपांतरित होऊन होणारे कोणतेही नुकसान टाळण्यासाठी कर्ज प्रस्तावाची सखोल छाननी करत आहे. यामुळे बँकेच्या कर्ज मालमत्तेची गुणवत्ता सुधारत आहे. तसेच, जोखिमेचे विकेंद्रीकरण होण्यासाठी बँक रिटेल कर्जांवर लक्ष केंद्रित करत आहे. आर्थिक वर्ष २०२५-२६ मध्ये बँकेच्या रिटेल कर्जाचे एकूण कर्जाशी प्रमाण ६६.७६% वरून ७२.३०% वर पोहोचले आहे.

८) **डेव्हल्पमेंट (प्रीमायसेस अँड इस्टेट) डिपार्टमेंट :**

हा विभाग आपल्या मालकीच्या (६३) आणि भाडेतत्वावर (६७) घेतलेल्या अशा एकूण १०६ शाखा व विभागांच्या जागांच्या व्यवस्थापनाचे काम पाहतो. हा विभाग संबंधित विविध धोरणेदेखील आखतो. शाखांचे स्थलांतर / विलीनीकरण तसेच विक्रेते / पुरवठादारांचा पॅनेलवर समावेश ही या विभागाची अन्य महत्वाची कार्यक्षेत्रे आहेत. गुणवत्ता, खर्चातील किफायतशीरता, वेळेची बचत आणि विहित कार्यपध्दती आणि प्रक्रिया यांचे अनुपालन, सांभाळण्याची जबाबदारी या विभागावर असते.

आर्थिक वर्ष २०२६ मधील ठळक बाबी :

१) भाडेतत्वावरील जागांचा खर्च कमी व्हावा, यासाठी जागाभाडयात कपात आणि त्यांचे स्थलांतर, विलीनीकरण असे मार्ग अवलंबण्यात आले.

२) शाखांचे स्थलांतर (डोंबिवली पश्चिम, दादर आणि मंगळुरु), विलीनीकरण (सम्राट नगर - नांदेड) आणि कळंबोली येथील एक भाडयाची जागा परत स्वत:च्या मालकीच्या जागेत स्थलांतर करण्यात आले.

३) पुनर्विकासांतर्गत असलेल्या शाखा :- कांजूरमार्ग शाखा ताप्तुरती भाडेतत्वावरील जागेत आणि वरळी बीडीडी एटीएम स्वत:च्या मालकीच्या जागेत स्थलांतरित करण्यात आली.

४) कुरिअर शुल्क, स्टेशनरी साहित्य, एएमसी खर्च, वीज खर्च इत्यादींमध्ये कपात करुन महसुली खर्चावर नियंत्रण ठेवण्यासाठी उपाय करण्यात आले.

५) मालकीच्या मालमत्तांचे मूल्यांकन - मालकीच्या ६३ जागांचे मूल्यांकन यशस्वीरित्या पूर्ण करण्यात आले.

६) नवे उपक्रम : वीजवापराबाबतचे ऑडिट, GeM पोर्टलवर नोंदणी, विक्रेते / एएमसी पुरवठादारांचा पॅनेलवर समावेश आणि जागा भाडेतत्त्वार घेण्यासाठी खुली निविदा प्रक्रिया, यासारखे नवे उपक्रम यशस्वीरीत्या राबवण्यात आले असून, त्यांची अंमलबजावणी समाधानकारकपणे सुरु आहे.

एकूणच विभाग पारदर्शकता, खुलेपणा आणि गुणवत्ता जोपासत खर्चात योग्य ती बचत या तत्त्वांवर काम करत आपली जबाबदारी पार पाडत आहे.

९) **वैधानिक लेखापरीक्षण:** बहु-राज्य सहकारी संस्था कायदा २००२ च्या तरतुदींनुसार, २६ सप्टेंबर २०२५ रोजी झालेल्या वार्षिक सर्वसाधारण सभेत प्रशासकांच्या समितीला वैधानिक लेखापरीक्षकांची नियुक्ती करण्याचे अधिकार देण्यात आले. प्रशासक समितीच्या१७ जुलै २०२५रोजी झालेल्या बैठकीत, मे.जैन त्रिपाठी अँड कंपनी, चार्टर्ड अकाउंटंट्स, २०४ - बी, रुबी अपार्टमेंट, सर एम. व्ही. मार्ग, अंधेरी (पूर्व), मुंबई - ४०००६९ यांची २०२५-२६ या आर्थिक वर्षासाठी बँकेचे वैधानिक लेखापरीक्षक म्हणून नियुक्ती करण्यास मान्यता देण्यात आली.ही नियुक्ती भारतीय रिझर्व्ह बँक तसेच सीआरसीएसच्या कार्यालयाने मंजूर केली. मे. जैन त्रिपाठी अँड कंपनी यांनी २०२५-२६ या आर्थिक वर्षासाठी बँकेचे वैधानिक लेखापरीक्षण केले. बँकेच्या कामकाजात आणखी सुधारणा घडवून आणण्यासाठी लेखापरीक्षकांनी केलेल्या मौल्यवान सूचनांसाठी आम्ही त्यांचे आभारी आहोत.

१०) **भारतीय रिझर्व्ह बँकेतर्फे परीक्षण:** बँकिंग नियमन कायदा १९४९ च्या कलम ३५ अंतर्गत भारतीय रिझर्व्ह बँकेने ४२ वे वैधानिक परीक्षण १ एप्रिल २०२४ ते ३१ मार्च २०२५ या कालावधीसाठी केले. अनुपालन अहवाल ४ नोव्हेंबर २०२५ रोजी भारतीय रिझर्व्ह बँकेला सादर करण्यात आला. परीक्षण अहवालानुसार आपल्या बँकेने रिझर्व्ह बँकेच्या कोणत्याही मार्गदर्शक तत्त्वांचे/निर्देशांचे उल्लंघन केलेले नाही.

भारतीय रिझर्व्ह बँकेने, बँकिंग नियमन कायदा १९४९ च्या कलम ३५ अंतर्गत ४३ वे वैधानिक परीक्षण१ एप्रिल २०२५ ते ३१ मार्च २०२६ या कालावधीसाठी केले आणि ५ ऑगस्ट २०२६ रोजी त्याची पूर्तता झाली. त्यासंदर्भातील अहवाल अद्याप प्राप्त होणे आहे.

११) i) **समवर्ती लेखापरीक्षण आणि अंतर्गत हिशोब तपासणी:** आर्थिक वर्ष२०२५-२६ या आर्थिक वर्षात, बँकेने सर्व १०६ शाखा आणि सर्व ३२ विभागांचे समवर्ती लेखापरीक्षण केले. ४३ शाखांचे समवर्ती लेखापरीक्षण बाह्य पात्र लेखापरीक्षकांद्वारे केले गेले आणि ६४ शाखांचे समवर्ती लेखापरीक्षण, अंतर्गत तपासणी विभागाद्वारे केले गेले. सर्व मुख्य कार्यालय विभाग समवर्ती लेखापरीक्षणाच्या अंतर्गत समाविष्ट होते. ₹१.०० कोटी आणि त्याहून अधिक खेळत्या भांडवल सुविधांचा लाभ घेणाऱ्या मोठ्या कर्जदारांच्या स्टॉक आणि पुस्तकी येण्यांची लेखापरीक्षणे व्यावसायिक सनदी लेखापालांकडून करून घेण्यातआली.

निर्धारित जोखमींवर आधारित अंतर्गत लेखापरीक्षण (RBIA): भारतीय रिझर्व्ह बँकेच्या आरबीआयए संबंधी मार्गदर्शक सूचना आणि बँकेने मंजूर केलेल्या जोखीम आधारित धोरणानुसार ८६ शाखा आणि २३ विभागांचे निर्धारित जोखमींवर आधारित अंतर्गत लेखापरीक्षण करण्यात आले. परिमाण आणि परिणाम यांच्या दृष्टीने जोखमीच्या पातळ्या ठरवून त्यांच्या आधारे शाखा आणि विभाग यांच्या लेखापरीक्षणाच्या वारंवारतेचे निकष निश्चित केले गेले. शाखा आणि विभाग यांचे जोखीम आधारित लेखापरीक्षण करण्यासाठी आरबीआयए नियमांनुसार आपले ऑडिट सॉफ्टवेअर अद्ययावत करण्यात आले आहे.

ii) **माहिती सुरक्षा प्रणालीचे परीक्षण:** माहिती प्रणाली सुरक्षा सुनिश्चित करण्यासाठी, बँकेने सर्व्हर आणि नेटवर्क डिव्हाइसेस सारख्या महत्त्वाच्या माहिती तंत्रज्ञान पायाभूत सुविधांचे मूल्यमापन (VA-व्हल्नरेबिलिटी असेसमेंट) आणि भेद्यता परीक्षण (PT-पेनिट्रेशन टेस्टिंग) करण्यासाठी, तसेच UIDAI निर्दिष्ट माहिती सुरक्षा मूल्यांकन करण्यासाठी बाह्य CISA प्रमाणित आणि CERT-In च्या पॅनलवरील नोंदणीकृत माहिती प्रणाली ऑडिट फर्म्स (IS Audit Firms) नियुक्त केल्या होत्या.आर्थिक वर्ष २०२५-२६ साठी, IDBRT च्या आवश्यकतांनुसार RA लेखापरीक्षण, वाशी येथील कार्यालयातील ११ विभागांची बेसलाइन सुरक्षा तपासणी आणि ४० शाखांचे IS लेखापरीक्षण हे अंतर्गत IS लेखापरीक्षण पथकाद्वारे करण्यात आले. तसेच ६ महत्त्वपूर्ण विभागांचे IS लेखापरीक्षण बँकेने नियुक्त केलेल्या बाह्य CISA-प्रमाणित IS लेखापरीक्षकांकडून करण्यात आले.

iii) **दक्षता विभाग (Vigilance):** हया विभागाने आर्थिक वर्ष २०२५-२६ मध्ये, प्रतिबंधात्मक. संनिरीक्षण आणि दंडात्मक उपायांद्वारे विविध जोखीम निवारण प्रयत्नांमध्ये योगदान दिले. या कामगिरीची ठळक वैशिष्ट्ये पुढीलप्रमाणे;

- सीव्हीसी अर्थात केंद्रीय दक्षता आयोगाच्या मार्गदर्शक तत्त्वांनुसार 'दक्षता जागृती सप्ताहाचे' आयोजन.
- सर्व १०६ शाखा आणि ६ विभागांना/सीसीडी पूर्वसूचना न देता भेटी (११३) देण्यात आल्या. ऑडीट पुर्तता पातळीत लक्षणीय सुधारणा झाली आहे.
- जोखीम क्षेत्रे/अनियमितता/ऑडीट मधील त्रुटी यांचा अधिक व्यापक आढावा घेण्यासाठी अचानक भेटीच्या स्वरूपात बदल करण्यात आले.
- क्विकमॉर्टॅलिटी केसेससह सर्व ४६ प्रकरणांचा तपास वेळेत पूर्ण करण्यात आला.
- प्रतिबंधात्मक दक्षता समितीच्या बैठकीचे नियमित आयोजन करण्यात आले.
- रिझर्व्ह बँकेकडून बँकेच्या एफएनव्हीसी अर्थात बनावट नोटा दक्षता समितीची तपासणी यशस्वीरित्या पूर्ण झाली आणि सर्व कामकाज व नोंदी समाधानकारक आढळल्या.
- फसवणूक आणि अनियमिततां मधून मिळालेले धडे जागरूकता निर्माण करण्यासाठी आणि पुनरावृत्ती टाळण्यासाठी शाखा/विभागांसोबत शेयर करण्यात आले.

१२) **लेखा विभाग:** हा विभाग बँकेचे फायनान्शियल अंतिम स्वरूपात तयार करणे, प्रमुख गुणोत्तरांचे विश्लेषण, डीईए अर्थात ठेवीदार शिक्षण आणि जागरूकता निधीच्या कामकाजाचे व्यवस्थापन, इत्यादी प्रकारची कामे करतो.

भारतीय रिझर्व्ह बँकेकडे विवरणपत्र तसेच प्राप्ती कर, जीएसटी इत्यादींच्या प्राधिकृत अधिकाऱ्यांकडे विवरणपत्रे दाखल करण्याचे काम लेखा विभाग करतो. त्याचप्रमाणे बँकेला लागू असलेल्या सर्व लेखाविषयक परिमाणांचे पालन करणे, खातेदारांच्या वतीने ई-पेमेंट प्रणालीद्वारे कर अदा करणे आणि केंद्रीय प्रणालीद्वारे सर्व विक्रेत्यांच्या आणि सेवा पुरवठादारांच्या बिलांच्या रकमा अदा करणे, ही कामे लेखा विभागाद्वारे केली जातात.

याद्वारे विहित वैधानिक विवरणपत्रे सादर करण्यात कुठलीही कसूर ठेवली जात नाही. निष्क्रिय खाती आणि दावा न केलेल्या ठेवींसाठीची आरबीआय पेआउट योजना यशस्वीरित्या राबविण्यात आली आहे. यामुळे केवायसी प्रक्रिया अद्ययावत करून निष्क्रिय खात्यांची संख्या लक्षणीयरित्या कमी करण्यात यश आले आहे. तसेच दावा न केलेल्या ठेवींचे दावे देखील त्वरित निकाली काढण्यात आले.

१३) **दिव्यांग/अक्षम ग्राहकांना विशेष सेवासुविधा:** बँकेची कार्यप्रणाली दिव्यांग, ज्येष्ठ नागरिक, आजारी आणि आणि अक्षम व्यक्तींना उत्तम ग्राहक सेवा प्रदान करण्याकडे केंद्रित आहेत. या वर्गातील ग्राहकांच्या विशिष्ट गरजा लक्षात घेऊन त्या पूर्ण करण्याकडे विशेष लक्ष दिले जाते. दिव्यांग व्यक्तींसाठी सोयीच्या पायाभूत सुविधा निर्माण करण्याची काळजी घेतली जाते जेणेकरून ते उभे राहू शकतील, व्हीलचेअरसह किंवा त्याशिवाय हालचाल करू शकतील किंवा त्यांचे बँकिंग व्यवहार चालू असताना बसू शकतील. ज्येष्ठ नागरिक आणि दिव्यांग व्यक्तींच्या व्यवहारांना प्राधान्य दिले जाते. शक्य असेल तिथे 'मे आय हेल्प यू' काउंटर व्यतिरिक्त त्यांच्यासाठी एक स्वतंत्र काउंटर / सिंगल विंडो सुविधा राखून ठेवली जाते. कर्मचाऱ्यांना दिव्यांग आणि ज्येष्ठ नागरिकांच्या गरजांबद्दल संवेदनशील केले जाते. दृष्टिदोष असणाऱ्या ग्राहकांना त्या सर्व सेवा आणि हक्क उपलब्ध आहेत, जे इतर ग्राहकांना उपलब्ध आहेत. त्यांनी निवडलेल्या व्यक्तीसोबत किंवा त्यांच्या मदतीने संयुक्तपणे कर्ज / इतर कोणतीही सुविधा ते घेऊ शकतात. दृष्टिहीन व्यक्ती तिच्या वतीने खाते चालवण्यासाठी मुखत्यार नेमू शकते. दृष्टिहीन व्यक्तींना कर्ज/सेवा/सुविधा देण्याचे निकष इतर ग्राहकांसारखेच आहेत. अशा ग्राहकांना सेवा अटी आणि शर्ती वाचून दाखवणे आणि आवेदन /पावती इत्यादी भरणे, यासाठी मदत केली जाते. कोणतीही सेवा देण्यापूर्वी त्यांना त्यांचे हक्क आणि दायित्वे याची माहिती दिली जाते. दृष्टिहीन ग्राहकांना रोख रक्कम काढणे, धनादेश पुस्तिका जारी करणे, धनादेशाद्वारे थर्ड पार्टी पेमेंट आणि लॉकर, अशा सुविधा देखील उपलब्ध आहेत.

ग्राहकाच्या घरी सेवा:बँक ७० वर्षांपेक्षा जास्त वयाचे ज्येष्ठ नागरिक, दृष्टिहीन व्यक्ती, दिव्यांग किंवा दुर्बल व्यक्ती (वैद्यकीय दृष्ट्या प्रमाणित दिर्घकाळ आजार किंवा अपंगत्व असलेले) यांना शक्यतो त्यांच्या मागणीनूसार घरी सेवा पुरवण्याचा प्रयत्न करते.

व्हीलचेअर वापरकर्त्यांसाठी सुलभता: बँक, व्हीलचेअर वापरकर्त्यांच्या सोयीसाठी शक्य असेल तिथे, शाखा आणि एटीएमच्या प्रवेशद्वारावर रॅम्प प्रदान करण्याचा प्रयत्न करते.

१४) **समाशोधन विभाग:** बँकेचा मुंबईतला केंद्रीय समाशोधन विभाग वर्षभरात CTS अंतर्गत धनादेश प्रक्रिया, NACH व्यवहार, NACH च्या आधार पेमेंट बेस्ड सिस्टम (APBS) द्वारे थेट लाभ हस्तांतरण (DBT) हाताळतो.

याव्यतिरिक्त आपल्या बँकेने कंटीन्यूअस क्लियरिंग अर्थात निरंतर समाशोधनाच्या पहिल्या टप्प्याची ४ ऑक्टोबर २०२५ पासून यशस्वी अंमलबजावणी केली असून यामुळे भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वांनुसार CTS अंतर्गत सादर होणाऱ्या धनादेशांचे त्याच दिवशी पोस्टिंग (बँकेच्या खातेवहीत नोंदणी) व निधी उपलब्ध होणे शक्य झाले आहे. परिणामी ग्राहकसेवा आणि कार्यक्षमतेत सुधारणा झाली आहे. खातेधारकांच्या हिताचे संरक्षण करण्यासाठी, पॉझिटिव्ह पे सिस्टम (PPS) अनिवार्य करण्यात आली असून त्या अंतर्गत ग्राहकांना ₹५.०० लाख आणि त्याहून अधिक रकमेचे चेक जारी करताना बँकेला लेखी स्वरूपात किंवा नोंदणीकृत मेल किंवा मोबाईलद्वारे पूर्वसूचना देणे बंधनकारक आहे. आपली बँक 'एक राष्ट्र एक ग्रिड' अंतर्गत राष्ट्रीय ग्रिड म्हणून ओळखल्या जाणाऱ्या सीटीएस क्लिअरिंग अंतर्गत सहभागी होत आहे. जून २०२३ पासून सीटीएस क्लिअरिंग प्रक्रियन, बँके अंतर्गत सुरू केले आहे.

१५) **कोषागार विभाग:** बँकेचा कोषागार विभाग दैनंदिन तरलता आवश्यकता व्यवस्थापना सारखे महत्त्वपूर्ण कार्य करतो. बँकेच्या निधीचे व्यवस्थापन, बँकेची वैधानिक तरलता आणि रोकड धारणा यासंबधीची गुणोत्तरे यांसारखी महत्त्वाची कार्येही हा विभाग करतो. याव्यतिरिक्त परकीय चलन विनिमयाचे व्यवहार हाताळणे आणि परकीय चलन विषयक सेवा पुरवणाऱ्या शाखांना आवश्यक सहकार्य करणे, ही कार्ये देखील कोषागार विभाग पार पाडतो.

आंतरराष्ट्रीय स्थितीचा परिणाम: दहा वर्षांच्या बेंचमार्क रोख्यांवरील उत्पन्न दरात ४६ बेसिस पॉइंट्सची वाढ होऊन तो ३१ मार्च २०२५ रोजीच्या ६.५८% वरून ३१ मार्च २०२६ रोजी ७.०४% झाला. भारत-अमेरिका व्यापार करारास विलंब, पश्चिम आशियातील भू-राजकीय तणाव, डॉलरच्या तुलनेत रुपयाची घसरण, कच्च्या तेलाच्या वाढत्या किमती, अमेरिकेत रोख्यांवर वाढते परतावा दर, इत्यादी विविध कारणांमुळे ही वाढ झाली. परिणामी, सरकारी रोख्यांच्या मूल्यात झालेल्या घसरणीपोटी आपल्या बँकेला ₹३.५१ कोटींची तरतूद करावी लागली. मार्च २०२६ अखेर डॉलरच्या तुलनेत रुपयाच्या विनिमय दरात मोठी अस्थिरता दिसून आली. मार्च २०२६ च्या अखेरीस तो ₹९४.८३ वर बंद होण्यापूर्वी, त्याने ₹९५.२२ चा नीचांक आणि ₹८३.७५ चा उच्चांक गाठला होता.

आपल्या बँकेची एकूण गुंतवणूक ३१ मार्च, २०२५ रोजीच्या ४९८६.९१ कोटी रुपयांवरून वाढून ३१ मार्च २०२५ रोजी ₹५६३५.३१ कोटी झाली. त्यापैकी सरकारी रोख्यांमधील गुंतवणूक ₹३२२२.७७ कोटी आहे आणि यात १३.००% वाढ झाली आहे.

कोषागार विभागाने व्याज उत्पन्न वाढवण्यावर लक्ष केंद्रित केले. या आर्थिक वर्षात गुंतवणुकीवरील सरासरी परतावा (आरओआय) ६.८८% होता आणि निव्वळ व्याज उत्पन्न (एनआयआय) ७.०८% इतके होते.

१६) **परकीय चलन विनिमय विभाग:** परकीय चलन व्यवहार स्वतंत्ररित्या करण्यासंबंधी आपल्या बँकेस भारतीय रिझर्व्ह बँकेकडून ऑथोराईज्ड डिलर कॅटेगरी-१ चा परवाना प्राप्त झाला आहे. या व्यवहारांमध्ये आयात, निर्यात, इनवर्ड अँड आऊटवर्ड रेमिटन्स, अनिवासी ठेवी, विदेशी मुद्रा खाती यांचा समावेश आहे.

आपली बँक परदेशातील बँकांमध्ये अमेरिकी डॉलर,युरो आणि जपानी येन परकीय चलन खाती राखते. ग्राहकांना विदेशी विनिमयाची सेवा त्वरित आणि चोखरित्या देता यावी यासाठी बँकेच्या दादर, वाशी आणि पिंपरी या 'बी' श्रेणीधारक शाखा कार्यरत आहेत.या नियुक्त शाखा सर्व प्रकारचे परकीय चलन व्यवहार स्वतंत्रपणे हाताळण्यासाठी आवश्यक सुविधांनी सुसज्ज आहेत जेणेकरून त्या, ही सेवा आवश्यक असलेल्या ग्राहकांना जलद सेवा देऊ शकतील.

आपली बँक परकीय चलन आणि व्यापार वित्त उत्पादनांची एक व्यापक श्रेणी प्रदान करते. यात रुपया आणि परकीय चलन निर्यात पत (प्री-शिपमेंट आणि पोस्ट-शिपमेंट), आयात पतपत्रे, फॉरवर्ड कॉन्ट्रॅक्ट्स, इनवर्ड अँड आऊटवर्ड रेमिटन्स सुविधा यांचा समावेश आहे. बँकेच्या कॉरेस्पॉन्डंट बँकिंग नेटवर्कद्वारे इतर मोठ्या प्रमाणावर व्यापार होणाया चलनांमधील रेमिटन्सची सुविधा देखील उपलब्ध आहे. भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वांनुसार, आपली बँक संबंधित चलनांसाठी लागू असलेले पर्यायी संदर्भ दर (ARRs) पाळते.

१७) **नियोजन आणि विपणन विभाग:** अहवाल वर्षात, बँकेने ग्राहकांशी संवाद वाढवणे, प्रमुख उत्पादनांचा प्रचार करणे आणि बँकेचा ब्रँड अधिक बळकट करणे या उद्देशाने अनेक उपक्रम राबवले. ग्राहकांची सुरक्षा आणि आर्थिक साक्षरता यांबाबतच्या आपल्या वचनबद्धतेनुसार सुरक्षित डिजिटल बँकिंग पद्धतींसंदर्भात ग्राहक जागरूकतेसाठी माहितीपर बॅनर, फलक ठळकपणे लक्षात येतील अशा पद्धतीने लावण्यात आले. या व्यतिरिक्त रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वांनुसार डिजिटल जागरूकता मोहिमांचे आयोजन करून

डिजिटल साक्षरता वृद्धिंगत करण्यासाठी बँक निरतंर प्रयत्न करत असते. डिजिटल पेमेंट प्रणालींच्या सुरक्षित वापराबाबत ग्राहकांना सातत्याने सचेत ठेवण्यासाठी महत्त्वाचे संदेश देणारे पोस्टर्स आणि बॅनर्स बँकेच्या शाखांमध्ये वितरित करण्यात आले, तसेच बँकेच्या संकेतस्थळावर आणि एटीएमच्या स्क्रीनवरही ते प्रदर्शित करण्यात आले.

१८) **इतर संस्थांची उत्पादने/ सेवांचे वितरण:**

i) बँकेच्या ग्राहकांना संपूर्ण वित्तीय सेवा पुरवण्यासाठी विपणन विभाग सक्रिय आहे. या विभागाकडून दिल्या जाणाऱ्या सेवा खालीलप्रमाणे :

विमाविषयकसेवा - बँकेने अहवाल वर्षात ग्राहकांना गुंतवणुकीचे आणि संपत्ती निर्मितीचे अधिक पर्याय उपलब्ध करून देण्यासाठी १७ जुलै २०२५ रोजी म्युच्युअल फंड वितरण सेवा नव्याने सुरू केल्या. सर्वांगीण आर्थिक पर्याय उपलब्ध करून देण्याचे आपले ध्येय 'थर्ड-पार्टी प्रॉडक्ट्स' विभागाने या काळातही अविरतपणे पुढे चालू ठेवले.

एलआयसी ऑफ इंडिया, एचडीएफसी लाईफ इन्शुरन्स कंपनी लिमिटेड, एसबीआय लाईफ इन्शुरन्स कंपनी, द न्यू इंडिया अॅश्युरन्स कंपनी लिमिटेड, बजाज अलायन्झ जनरल इन्शुरन्स कंपनी लिमिटेड आणि केअर हेल्थ इन्शुरन्स लिमिटेड, यांच्यासोबत असलेली भागीदारी विस्तारत बँक आपल्या शाखांच्या जाळ्याद्वारे या कंपन्यांच्या सर्व प्रकारच्या सामान्य, जीवन आणि आरोग्य विमा पॉलिसींची सुविधा ग्राहकांना उपलब्ध करून देते.

ग्राहकांना त्यांच्या गरजेनुसार व्यापक विमा संरक्षणाची माहिती देण्यासाठी, विमा लॉगिन दिवसांचे आयोजन करण्यात आले.

आर्थिक वर्ष २०२५-२६ मध्येसुद्धा प्रधानमंत्री जीवन ज्योती विमा योजना (PMJJBY) आणि प्रधानमंत्री सुरक्षा विमा योजना (PMSBY) यांबद्दल सक्रिय प्रचार आणि जागरूकता कार्य, बँकेने आपल्या शाखांच्या माध्यमातून सुरू ठेवले आहे. अहवाल वर्षात, या योजनांअंतर्गत ८२,०३३ हून अधिक ग्राहकांची नोंदणी करण्यात आली.

पीएमजेजेबीवाय आणि पीएमएसबीवाय अंतर्गत प्रत्येकी २ लाख रुपयांचे अनुक्रमे १४ आणि ४ दावे विमा कंपन्यांकडून मंजूर करून घेण्यात आले. NPCI द्वारे आपल्या प्लॅटिनम रुपे डेबिट कार्डधारकांना अपघाती मृत्यू / कायमस्वरूपी अपंगत्व यांसाठी प्रत्येकी ₹२ लाख रुपयांचे सुरक्षा कवच उपलब्ध आहे.

ii) **पॅन कार्ड सेवा:** बँक यूटीआय इन्फ्रास्ट्रक्चर टेक्नॉलॉजी सर्व्हिसेस लिमिटेड (यूटीआयआयटीएसएल) द्वारे पॅन कार्ड सेवा देते. ही पॅन कार्ड सेवा एक मूल्यवर्धन सेवा आहे आणि २० शाखांमार्फत दिली जाते. ही सेवा ग्राहकांना त्यांच्या केवायसी आवश्यकतांचे पालन करण्यास मदत करते.

१९) **माहिती तंत्रज्ञान विभाग:** आर्थिक वर्ष २०२५-२६ मध्ये, बँकेच्या माहिती तंत्रज्ञान विभागाने ग्राहक सेवा, सुरक्षा, अनुपालन आणि परिचालन कार्यक्षमता यात अधिकाधिक सुधारणा करण्यावर लक्ष केंद्रित करणारे अनेक उपक्रम हाती घेतले.

आपल्या बँकेने आपले अधिकृत संकेतस्थळ abhyudayabank.co.in वरून abhyudaya.bank.in या डोमेनवर स्थलांतरित केले आहे. डिजिटल पेमेंट सेवा अधिक चांगल्या करण्यासाठी बँकेने आपली यूपीआय स्विच प्रणाली मे.फिनाकसकडे हस्तांतरित केली आहे. अधिक सुरक्षित आणि सुलभ बँकिंग सुविधा पुरवण्यासाठी प्रत्येक महिन्याच्या पहिल्या बुधवारी ग्राहक जनजागृती कार्यक्रम आयोजित करण्यात आले.बँकेने एसएमएस (SMS) शुल्काची रचना प्रत्यक्ष वापराच्या आधारावर सुसूत्र केली आहे. बँकेने ग्राहक सेवा सुधारण्यासाठी कंटीन्यूअस क्लिअरिंग तसेच मोबाइल बँकिंगमध्ये बेनिफिशिअरी अकाउंट नेम लुकअप (BANL) कार्यान्वित केले आहे.

बँकेने RTGS/NEFT व्यवहारांसाठी SFMS आणि कर्जविषयक अहवालांसाठी NESL यांसारख्या महत्त्वाच्या प्रणाली अद्ययावत केल्या. तसेच, भविष्यातील तंत्रज्ञान विषयक सुधारणा आणि व्यवसायाच्या योग्य वाढीला चालना देण्यासाठी खर्चात कपात करण्याचे उपक्रमही हाती घेण्यात आले. याव्यतिरिक्त आपली बँक, आपली सध्या वापरत असलेल्या बँकिंग प्लॅटफॉर्म अद्ययावत करण्यासाठी आणि अधिक चांगल्या डिजिटल बँकिंग सेवा पुरवण्यासाठी, नागरी सहकारी बँकांसाठी राष्ट्रीय स्तरावरील सर्वोच्च संस्था असलेल्या राष्ट्रीय नागरी सहकारी वित्त आणि विकास महामंडळ लिमिटेड सोबत कोअर बँकिंग ट्रान्सफॉर्मेशन प्रकल्पासाठी चर्चा करत आहे. तसेच, ग्राहकांना डिजिटल पद्धतीने रिटेल कर्ज देण्याची आणि ते मंजूर करण्याची सुविधा उपलब्ध करून देण्यासाठी 'लोन ओरिजिनेशन सिस्टम' सुरू करण्याबाबतही आपली या संस्थेसोबत चर्चा सुरू आहे. या सर्व उपाययोजनांमुळे बँकेच्या कामकाजाची कार्यक्षमता आणि ग्राहक सेवेचा दर्जा सुधारण्यास मदत होणार आहे.

सुरक्षिततेच्या दृष्टिकोनातून, सायबर सुरक्षा, डेटा लॉस प्रिव्हेंशन आणि सिक्युरिटी ऑपरेशन्स सेंटर इत्यादी उपाययोजना लागू करण्यात आल्या. व्यवसाय सातत्य आणि कार्यात्मक लवचिकता सुनिश्चित करण्यासाठी, वर्षादरम्यान दोनदा डिझास्टर रिकव्हरी अर्थात सायबर हल्ला किंवा नैसर्गिक आपत्ती यांसारख्या विघातक घटनेनंतर आयटी प्रणाली, डेटा आणि महत्त्वपूर्ण व्यावसायिक कामकाज पूर्ववत करण्याचा सराव दोन वेळा यशस्वीरित्या पार पाडण्यात आला.

डायल १९३० च्या माध्यमातून फसवणूक प्रतिबंध यंत्रणा स्थापित करण्यात आल्या. फ्रॉड रिस्क मॅनेजमेंट सर्व्हिसेस विभागाची २४X७X३६५ दिवस सेवा उपलब्ध करून देत त्याची कार्यक्षमता अधिक बळकट करण्यात आली आहे. I4C मार्गदर्शक तत्त्वांची अंमलबजावणी करण्यासाठी आवश्यक कार्यवाही सुरू करण्यात आली आहे. नियामक मार्गदर्शक तत्त्वांनुसार १६०० क्रमांकाची दूरध्वनी सेवा सुरू करण्याची कार्यवाही करण्यात आली आहे. तसेच, भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वांनुसार नियामक अहवाल सादरीकरण (ADF) अधिक सक्षम करण्यासाठी कार्यवाही सुरू करण्यात आली आहे. या सर्व उपाययोजनांमुळे आपल्या बँकेने विविध नियामक मार्गदर्शक तत्त्वांचे अनुपालन सुनिश्चित केले आहे.

हे सर्व उपक्रम बँकेच्या आयटी व्हिजन २०२६ शी सुसंगत आहेत. यामध्ये उत्कृष्ट ग्राहक अनुभव, अधिक मजबूत सायबर सुरक्षा सक्षमता, नियामक अनुपालन, स्वयंचलीकरण, परिचालन कार्यक्षमता आणि तंत्रज्ञानाचे आधुनिकीकरण यांवर भर देण्यात आला आहे.

२०) **केंद्रीकृत माहिती नोंदणी कक्ष(सीडीईसी) :** हा विभाग शाखांमध्ये नवीन उघडलेल्या सर्व खात्यांचे डेटा दुरुस्ती/सुधारणा करण्याचे काम करतो आणि त्यांच्या व्यवस्थापन प्रणालीमध्ये वैधानिक आवश्यकतेनुसार स्कॅन केलेले कागदपत्रे मंजूर करतो. यामुळे लागणारा कालावधी कमी होण्यात आणि डेटा अपडेट करण्यास मदत मिळते, तसेच विविध अहवाल तयार करताना आणि वेळेवर CKYC क्रमांक मिळविण्यासाठी डेटा मायनिंगसाठी उपयुक्त ठरते. ग्राहकाभिमुखतेवर अधिकाधिक भर देत ऑक्टोबर २०२४ मध्ये बँकेने ग्राहक आधारित दस्तऐवज व्यवस्थापन प्रणाली iSolve-IDMS सॉफ्टवेअर कार्यान्वित केले. ते दस्तऐवजांच्या अचूक स्कॅनिंगसाठी उपयुक्त आहे. या व्यतिरिक्त सर्व शाखांना खातेनिहाय व्यक्तिगत धनादेश पुस्तके पुरवणे आणि ग्राहक क्रमांकाचे एकीकरण (१ व्यक्ती १ ग्राहक क्रमांक) याचे हा कक्ष व्यवस्थापन करतो.

२१) **केंद्रीय केवायसी (CKYC) :** वैयक्तिक आणि व्यावसयिक केंद्रीय केवायसी क्रमांक हा एकमेवाद्वितीय ओळख क्रमांक असून CERSAI द्वारे तो ग्राहकाला दिला जातो. आपल्या बँकेने भारतीय रिझर्व्ह बँकेच्या सूचनांनुसार२०१७ पासून बँकेत CKYCR मार्गदर्शक तत्त्वे अमलात आणली आहेत. ऑक्टोबर २०२४ मध्ये, आपल्या बँकेने iFlow-CKYC सॉफ्टवेअर स्वीकृत केले असून नवीन/जुन्या ग्राहकांसाठी त्यांच्या ग्राहक-आधारित दस्तऐवज व्यवस्थापन प्रणालीच्या मदतीने CKYC मिळविण्यासाठी ही स्वयंचलित प्रणाली आहे. जवळजवळ ११.०४ लाख वैयक्तिक आणि कायदेशीर ग्राहकांचा (नवीन तसेच जुने) CKYC क्रमांक आतापर्यंत प्राप्त केला गेला आहे.

२२) i) **आपला ग्राहक ओळखा (KYC) :** बँकेकडे केवायसी अर्थात 'आपला ग्राहक ओळखा' धोरण असून प्रशासकांच्या समितीने त्याला मान्यता दिली आहे.सदर धोरण राबविल्याने बँक केवळ बोनाफाईड ग्राहकांचेच व्यवहार हाताळत आहे, हे सुनिश्चित होते.

ii) **मनी लॉंड्रिंग विरोधी उपाय(एएमएल) :** बँकेतल्या खात्यांचा मनी लॉंड्रिंगसाठी वापर होऊ नये, याची बँक कसोशीने काळजी घेते. या दृष्टीने संशयास्पद पार्श्वभूमी असलेल्या व्यक्तीकडून आपल्या बँकेत खाते उघडले जाऊ नये, याची खबरदारी घेतली जाते. याकरिता इतर उपाय योजनांसमवेत, नवीन खाती उघडण्यास इच्छुक अर्जदारांची नावे विविध यंत्रणांद्वारे प्रसारित केलेल्या नकारात्मक व्यक्तींच्या अथवा संस्थांच्या याद्यांमध्ये तर समाविष्ट नाहीत ना, हे तपासले जाते. अशा प्रकारच्या याद्यांमध्ये UN/OFAC/UAPA दहशतवाद्यांची यादी इत्यादींचा समावेश आहे. बँकेच्या AML सॉफ्टवेअरद्वारे हे सुलभ होते. बँकेच्या प्रत्येक ग्राहकाचे जोखीम प्रवर्गीकरण (रिस्क प्रोफाइल) हे ग्राहकासंबंधीच्या एकूण दिलेल्या माहितीनुसार सुनिश्चित केले जाते व वेळोवेळी अद्ययावत केले जाते.

बँकेने घोषणापत्र आधारित ऑनलाईन री-केवायसी अपडेटची तरतूद देखील उपलब्ध करून दिली आहे. केवायसी करणे राहिले असल्यास ग्राहक(वैयक्तिक) केवायसी आणि प्रोफाइल तपशील अद्ययावत करण्यासाठी बँकेच्या https://www.abhyudaya.bank.in संकेतस्थळाला भेट देऊ शकतात.आर्थिकवर्ष २०२५-२६ दरम्यान, केंद्रीकृत केवायसी आणि एएमएल विभागाने सर्व १०६ शाखा आणि मुख्य कार्यालय विभागांमध्ये प्रभावी व्यवहार देखरेख सुनिश्चित केली. त्याचसोबत FINGate २.० पोर्टलचा वापर करून नियोजित वेळेत सुधारित CSV नमुन्यात विविध वैधानिक अहवाल FIU-IND (वित्तीय गुप्तवार्ता एकक-भारत), नवी दिल्लीकडे सादर केले. अशा प्रकारे पीएमएलए २००२ च्या तरतुदींचे पालन होत आहे.

२३) **जोखीम व्यवस्थापन:** जोखीम व्यवस्थापन विभाग उत्पादने, सेवा, उपक्रम, प्रक्रिया आणि प्रणालींमध्ये अंतर्भूत असलेल्या जोखमी ओळखून त्याचे व्यवस्थापन करत असतो. अशा प्रकारच्या संभाव्य जोखिमींवर प्रभावी नियंत्रण ठेवण्यासाठी, बँकेने प्रशासकीय मंडळाने मंजूर केलेली धोरणे लागू केली आहेत. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार मुख्य जोखीम अधिकारी (CRO) नियुक्त केले आहेत आणि जोखीम व्यवस्थापन समित्या स्थापन केल्या आहेत

जोखीम व्यवस्थापन विभाग नियमितपणे कर्जे, बाजारपेठ, तरलता, परिचालन, व्याजदर आणि सायबर जोखीम यांवर देखरेख ठेवत असतो. १ कोटी रुपये आणि त्याहून अधिक मूल्याच्या कर्ज प्रस्तावांसाठी जोखीम मूल्यांकन अहवाल तयार केले जातात. कर्ज पोर्टफोलिओवर वेळोवेळी स्ट्रेस टेस्टिंग केली जाते. या विभागाने भारतीय रिझर्व्ह बँकेच्या निर्देशांनुसार एक्सपोजर मर्यादा, कॉन्सन्ट्रेशन रिस्कयांसारखे कामगिरीचे विविध मापदंड निश्चित केले आहेत. बँकेतील या मापदंडांच्या एका विशिष्ट कालावधीतील पातळीच्या आधारावर, जोखीम क्षमता आणि जोखीम सहन करण्याची क्षमता ठरविले जाते आणि त्यावर देखरेख ठेवली जाते.

२४) **व्यवस्थापन माहिती प्रणाली(एमआयएस):** एमआयएस अर्थात व्यवस्थापन माहिती प्रणाली विभाग, भारतीय रिझर्व्ह बँक आणि इतर प्राधिकारी संस्थांकडे वैधानिक आणि नियामक विवरणपत्रे वेळेवर आणि अचूकरित्या सादर करण्याच्या प्रक्रियेत महत्त्वपूर्ण भूमिका बजावतो.निर्णय प्रक्रियेसाठी वरिष्ठ अधिकारी आणि व्यवस्थापनाला आवश्यक असलेली विविध आकडेवारी, माहिती यांचे संकलन, प्रक्रिया, जतन, अहवाल याद्वारे पुरवले जातात.हा विभाग शाखा व इतर विभागांच्या समन्वयाने डेटाची वैधता आणि तो अचूक करण्यावर भर देतो. तसेच रिपोर्टींग सिस्टिम्सच्या विकास आणि सुधारणेसाठी आवश्यक साहाय्य पुरवतो. डेटाची गुणवत्ता, रिपोर्टींग अचूकता आणि नियामक आवश्यकतांसह अनुपालन यांसाठी अहवाल वर्षात शाखांमधल्या अधिकाऱ्यांसाठी प्रशिक्षण सत्रे आयोजित करण्यात आली.

२५) **सध्या उत्पादक दर्जा ठरविण्याचा कर्जखात्यांची अनुत्पादक होण्याच्या दिशेने संभाव्य घसरण रोखणे, अनुत्पादक असलेल्या कर्जखात्यांमध्ये वसुली आणि घट याकरिता आर्थिक वर्ष २०२५-२६ साठी कृती आराखडा :** बँकेने अनुत्पादक कर्जांच्या वसुलीसाठी विविध कायदेशीर उपाययोजना हाती घेतल्या आहेत जसे की, SARFAESI कायद्याच्या तरतुदींनुसार कारवाया, बहुराज्यीय सहकारी कायद्याच्या कलम ८४ किंवा बँका आणि वित्तीय संस्थांची थकीत कर्ज वसुली कायदा १९९३च्या कलम १९अंतर्गत वसुली प्रकरणे दाखल करणे, एनपीए संबंधी तात्काळ तोडगा काढण्यासाठी कॉर्पोरेट कर्जदारांविरुद्ध नादानी दिवाळखोरी संहिता अंतर्गत NCLT कर्ज करणे. अनुत्पादक कर्जांच्या वसुलीसाठी कृती योजनेचा आढावा आणि अनुत्पादक कर्जे कमी करण्यासाठी लक्ष्यप्राप्ती याविषयी दर महिन्याला प्रशासकीय समितीची बैठक होते आणि प्रलंबित खटले, SARFAESI कारवाई आणि निवाडे अंमलबजावणी, समापन याचिका इत्यादींचा देखील नियमित आढावा घेतला जातो. एसएमए खाती आणि एनपीए खात्यांमध्ये पाठपुरावा आणि वसुलीसाठी मुख्य कार्यालयात अतिरिक्त कर्मचारी उपलब्ध करून पुनर्प्राप्ती कार्य दलाला बळकटी देण्यात आली आहे.

वरील सर्व उपाय योजनांसह Gross एनपीए ३१.०३.२०२५रोजी असलेल्या ₹९४९.०१ कोटींवरून ३१.०३.२०२६ रोजी ₹८४२.४२ कोटींपर्यंत कमी झाले आहे. कर्ज गुणवत्ता सुधारण्यासाठी आणि एनपीए कमी करण्यासाठी केलेल्या उपाय योजनांमुळे आर्थिक वर्ष २०२५-२६ मध्ये एनपीएमध्ये ₹१०६.५९ कोटींची घट झाली आहे आणि निव्वळ एनपीए ३१.०३.२०२५ रोजीच्या ६.०७% वरून ३१.०३.२०२६ रोजी ४.९७% पर्यंत कमी झाली आहे.

Gross एनपीए तसेच निव्वळ एनपीए ३१.०३.२०२७ पर्यंत लक्षणीयरित्या कमी होईल, असा आम्हाला विश्वास आहे.

वरील सर्व उपाययोजनांसह, विशेषत: एनपीए रोखण्यासाठीच्या उपाययोजनांमुळे बँकेने आर्थिक वर्ष २०२५-२६ मध्ये नवीन घसरण गेल्या वर्षीच्या १३३.६१ कोटी रुपयांच्या तुलनेत १२९.९२ कोटी रुपयांपर्यंत मर्यादित ठेवली आहे. मागील वर्षाच्या तुलनेत बँकेच्या प्रोव्हिजन कव्हरेज रेशो (PCR) ७३.१५% वरुन ७८.२०% इतका सुधारला आहे.

२६) **आर्थिक वर्ष २०२६-२७ साठी करावयास लागणाऱ्या तरतुदींविषयी आणि बँकेचा नफा सुधारण्यासाठी प्रस्ताव:** आर्थिक वर्ष २०२५-२६ च्या अखेरीस कडे ६५८.१६ कोटी रुपयांच्या आवश्यक तरतुदीच्या तुलनेत ६५८.७८ कोटी रुपयांची BDDR तरतूद उपलब्ध आहे. आर्थिक वर्ष २०२६-२७ मध्ये, एनपीए खात्यांमधील वसुलीसाठी तसेच अनुत्पादक मालमत्तेत नवी भर पडू नये यासाठी सर्वतोपरी प्रयत्न केले जातील. आर्थिक वर्ष २०२६-२७ मध्ये बँकेच्या एकूण तसेच निव्वळ अनुत्पादक मालमत्तेत घट व्हावी, यासाठी बँकेचा प्रयत्न असेल जेणे करून आर्थिक वर्ष २०२६-२७ मध्ये BDDR अर्थात बुडीत आणि संशयित कर्जापोटी कोणतीही नव्याने तरतूद करण्याची आवश्यकता भासणार नाही आणि असलेल्या तरतूदीतून काही परताना घेता येईल.

२७) **अनुत्पादित कर्जांची एकरकमी परतफेड आणि तडजोड योजना:** आर्थिक वर्ष २०२५-२६ साठी बँकेने अंमलबजावणी केलेली अनुत्पादक कर्जांसाठीची एकरकमी परतफेड योजना (OTS) ही रिझर्व्ह बँकेने वेळोवेळी जारी केलेल्या मार्गदर्शक तत्त्वांवर आधारित होती. बँकेने २०२५-२६ या आर्थिक वर्षात तडजोड योजना देखील (CSS) सुरू ठेवली आणि धोरणानुसार पात्र प्रकरणांचा या योजने अंतर्गत विचार/निर्णय केला जात आहे. आर्थिक वर्ष २०२५-२६ मध्ये बँकेने ओटीएस/सीएसएस अंतर्गत ११६ प्रस्तावांना मंजुरी दिली. या योजनांतर्गत बंद करण्यात आलेल्या एनपीए खात्यांमधून बँकेने २९.३२ कोटी रुपयांची वसुली केली.

२८) **प्रुडेंशियल राईट ऑफ:** बँकेने आर्थिक वर्ष २०२५-२६ मध्ये वसुलीचे सर्व अधिकार अबाधित ठेवून २०.९९ कोटी रुपये रकमेची २४ खाती फक्त Book of Accounts मधून निर्लेखित केली. आर्थिक वर्ष २०२५-२६ मध्ये बँकेने निर्लेखित खात्यांमधून १.५२ कोटी रुपये वसूल केले. आर्थिक वर्ष २०२६-२७ मध्ये निर्लेखित खात्यांमधून अधिकाधिक रक्कम वसूल करण्यावर लक्ष केंद्रित केले जाईल जे बँकेच्या नफ्यात थेट भर घालेल. या कर्जातून वसूली होण्यासाठी सुरु असलेली कार्यवाही यापुढेही निरंतर सुरु राहील.

२९) **अनुत्पादक STRESS खात्यांची मालमत्ता पुनर्बांधणी कंपन्यांना विक्री:** भारतीय रिझर्व्ह बँकेने, बहुराज्यीय सहकारी बँकांसाठी वित्तीय मालमत्ता पुनर्बांधणी कंपन्यांना(एआरसी) विक्री करण्याविषयी घालून दिलेल्या मार्गदर्शक तत्त्वांनुसार आपल्या बँकेने तणावग्रस्त कर्जांच्या अभिहस्तांतरणा संबंधी धोरण पूर्वीच बनवले आहे. बँकेने २०२५-२६ या आर्थिक वर्षात वित्तीय मालमत्ता पुनर्बांधणी कंपन्यांना कुठलीही अनुत्पादित मालमत्ता विकलेली नाही. दिनांक ३१.०३.२०२६ नुसार बँके कडे ₹५३९.८४ कोटींच्या कर्ज विकलेल्या Security Receipt आहेत, ज्यांच्यासाठी वैधानिक आवश्यकतेनुसार ₹४९५.९६ कोटींची तरतूद केली. आर्थिक वर्ष २०२५-२६ मध्ये ₹१२८.६० कोटींच्या Security Receipt बँकेला वठवून मिळाल्या आणि मे.पुडेंट एआरसी लिमिटेड यांच्या२.०८ कोटी रुपयांच्या Security Receipt निर्लेखित करण्यात आल्या.संबंधितमालमत्ता पुनर्बांधणी कंपन्यांच्या (एआरसी) उच्च व्यवस्थापना सोबत आढावा व नियमित बैठका घेऊन, Security Receipt लवकर परतफेड व्हावी, यासाठी बँक पाठपुरावा करत आहे.

३०) **मनुष्यबळ व्यवस्थापन आणि कर्मचारी प्रशिक्षण महाविद्यालय :** आर्थिक वर्ष २०२५-२६ दरम्यान, वाशी येथील कर्मचारी प्रशिक्षण महाविद्यालयाने एकूण ३७ वेगवेगळ्या विषयांवर प्रशिक्षण कार्यक्रम आयोजित केले. यामध्ये वाशी येथील कर्मचारी प्रशिक्षण महाविद्यालयात वर्ग कक्षात आयोजित केलेले २९ आणि ऑनलाइन ८ प्रशिक्षण कार्यक्रम समाविष्ट आहेत. यामध्ये कर्जे आणि अग्रीम राशी,टीडीएस आणि जीएसटी, पत कार्यशाळा, सायबर सुरक्षा, कार्यसंस्कृती उभारणीत भाषेची भूमिका, सक्रिय सुरक्षा नेतृत्व, सुरक्षा प्रशिक्षण, केवायसी/एएमएल/एफएनसीव्ही,लेखापरीक्षणात आढळणाऱ्या सामान्य त्रुटी, किरकोळ कर्ज उत्पादने,प्राधान्य क्षेत्रातील कर्जपुरवठा, सीकेवायसी आणि ओव्हीडी मधील त्रुटी, कार्यस्थळी लैंगिक छळ प्रतिबंध जागरूकता कार्यक्रम (POSH), रोकड व्यवस्थापन, फॉरेक्स अँड सिक्युरिटी, अनुत्पादित मालमत्तेची वसुली, इत्यादींचा समावेश होता. कर्मचारी वृंदातले २०४१ जण यात सहभागी झाले.

बँकेने, 'सुरक्षा उपाय, अग्निशमन, आणि प्रथमोपचार' यावर प्रत्यक्ष कार्यस्थळी प्रशिक्षण आयोजित केले आणि गोरेगाव मधल्या एस. आर.पी.एफ इथं सुरक्षा रक्षकांसाठी विशेष प्रशिक्षण कार्यक्रम आयोजित केला.

आपल्या बँकेने आर्थिक वर्ष २०२५-२६ दरम्यान विविध संस्थांनी आयोजित केलेल्या बाह्य प्रशिक्षण कार्यक्रमांसाठी ४६ अधिकारी आणि वरिष्ठ अधिकाऱ्यांना नामनिर्देशित केले. या संस्थांमध्ये इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स (आयआयबीएफ), भारतीय रिझर्व्ह बँक- कृषी बँकिंगचे महाविद्यालय (पुणे), भारतीय उद्योग महासंघ, फॉरेन एक्स्चेंज डीलर्स असोसिएशन ऑफ इंडिया (एफईडीएआय), नॅशनल इन्स्टिट्यूट ऑफ बँक मॅनेजमेंट, बृहन्मुंबई नागरी सहकारी बँक असोसिएशन लि., फायनान्शियल इन्क्लूजन अँड डेव्हलपमेंट डिपार्टमेंट, महाराष्ट्र अर्बन को-ऑप बँक्स फेडरेशन, नॅशनल फेडरेशन ऑफ अर्बन को-ऑप बँक्स अँड क्रेडिट सोसायटिज लि., महाराष्ट्र राज्य सहकारी बँक लि., रिझर्व्ह बँकेचा परकीय चलन विभाग इत्यादींचा समावेश होता.

बँकेने, देयके जलद करण्यासाठी आणि कार्यक्षमता वाढवण्यासाठी कंटिन्यूअस क्लिअरिंग ऑफ चेक्स सिस्टिम्स यासंदर्भात ४ विशेष प्रशिक्षण कार्यक्रम आयोजित केले.

कर्ज वसुली प्रक्रिया अधिक बळकट करण्यासाठी 'धोरणात्मक व्यावहारिक एनपीए वसुली कार्यशाळा' ही एक दिवसाची कार्यशाळा आयोजित करण्यात आली होती. तसेच, नव्याने पदोन्नती मिळालेल्या व्यवस्थापकांसाठी शाखा व्यवस्थापक ओळख कार्यक्रम आयोजित करण्यात आला होता.

आपल्या बँकेने मनुष्यबळ भक्कम करण्यासाठी चीफ रिस्क ऑफीसर सह उच्च श्रेणीतल्या अधिकाऱ्यांची भरती केली आहे आणि व्यवस्थापक व वरील श्रेणीसाठी नियमित/ जलद गती पदोन्नती प्रक्रिया राबवली.

३१) **श्रद्धांजली :** अहवाल वर्षात दु:खद निधन झालेल्या विविध क्षेत्रातील मान्यवर व्यक्ती, बँकेचे सभासद, बँकेचे कर्मचारी आणि निवृत्त कर्मचारी आणि अभ्युदय बँक परिवारातील इतर सदस्य यांना प्रशासकांची समिती भावपूर्ण श्रद्धांजली वाहत आहे.

३२) **आभार** : बँकेला वेळोवेळी मार्गदर्शन केल्याबद्दल व सहकार्य केल्याबद्दल प्रशासकांची समिती, भारतीय रिझर्व्ह बँकेचे गव्हर्नर, डेप्युटी गव्हर्नर, कार्यकारी संचालक, मुख्य महाव्यवस्थापक, महाव्यवस्थापक, अन्य अधिकारी वर्ग, कर्मचारी वर्ग, सहसचिव-भारत सरकार आणि सहकारी संस्थांचे केंद्रीय निबंधक (नवी दिल्ली), महाराष्ट्र, कर्नाटक आणि गुजरात राज्यांचे सहकार सचिव, सहकार आयुक्त, निबंधक आणि इतर अधिकारी यांचे आभार मानत आहे.

प्रशासकांची समिती, नॅशनल फेडरेशन ऑफ अर्बन को-ऑप.बँक्स अँड क्रेडिट सोसायटीज लिमिटेड, इंडियन बँक्स असोसिएशन, फॉरेन एक्सचेंज डीलर्स असोसिएशन ऑफ इंडिया, बृहन्मुंबई नागरी सहकारी बँक्स असोसिएशन लिमिटेड, महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लिमिटेड, महाराष्ट्र स्टेट अर्बन को-ऑप. बँक्स असोसिएशन लिमिटेड, मुंबई सहकारी बोर्ड लिमिटेड आणि महाराष्ट्र राज्य सहकारी संघ, राष्ट्रीय नागरी सहकारी वित्त आणि विकास महामंडळ यांचे अध्यक्ष,संचालक आणि पदाधिकाऱ्यांचे आभारी आहे. बँकेला वेळोवेळी केलेल्या सहकार्याबद्दल एनपीसीआय, सीसीआयएल,आयडीआरबीटी यांच्या पदाधिकाऱ्यांचे व अधिकारी वर्गाचे प्रशासक समिती आभारी आहे.

दि अभ्युदय को-ऑप बँक एम्प्लॉईज युनियन तसेच अभ्युदय बँक ऑफिसर्स असोसिएशनचे अध्यक्ष आणि पदाधिकारी यांनी दिलेल्या सहकार्याबद्दल प्रशासकीय समिती त्यांचे आभारी आहे. ग्राहक सेवा आणि व्यवसाय विकास यांमध्ये बँकेला संपूर्ण साथ दिल्याबद्दल, तसेच समर्पित सेवेबद्दल, विशेषत: कठीण काळात बँकेसोबत उभे राहिल्याबद्दल बँकेच्या अधिकारी आणि कर्मचाऱ्यांचे, प्रशासकांची समिती विशेष कौतुक करत आहे.

बँकेला वेळोवेळी सहकार्य देऊन प्रोत्साहन दिल्याबद्दल आम्ही सर्व मुद्रित आणि इलेक्ट्रॉनिक माध्यमांचे खूप खूप आभारी आहोत. बँकेवर दाखवलेल्या विश्वासाबद्दल आणि तिला हा विश्वास टिकवण्यास आणि निरंतर प्रगती करण्यास सक्षम केल्याबद्दल आम्ही आपल्या सर्व भागधारकांचे, ठेवीदारांचे,कर्जदारांचे आणि शुभचिंतकांचे आभार मानतो.

स्थान : मुंबई	**बरुण आर.जी. उपाध्याय**	**सत्य प्रकाश पाठक**
दिनांक : ०४/०९/२०२६	मुख्य कार्यकारी अधिकारी	प्रशासक

ADMINISTRATOR'S COMMITTEE REPORT

(2025-2026)

Dear Members,

The Administrator's Committee of your Bank is presenting the 63rd Annual Report on the performance of the Bank together with its Audited Balance Sheet as on 31st March, 2026 and Profit and Loss Account for the year ended 31st March, 2026.

1) **Operational Results:** The comparative financial position of the Bank for the year ending 31st March, 2026 and that for the previous two years is as follows:-

(₹ in Crore)

	31.03.2024	31.03.2025	31.03.2026
Paid Up Capital	235.35	246.21	258.62
Reserves & Provisions	2,223.69	2,234.19	2,117.07
Deposits	9,118.40	9,327.36	9,366.62
Advances	5,590.86	4,865.31	4,324.24
Investments & FDs	3,925.36	4,986.91	5,635.31
CASA Ratio	42.40%	42.87%	46.20%
Cost to Income Ratio	83.11%	78.00%	74.45%
Gross NPA	1,140.46	949.01	842.42
Net NPA	478.23	253.25	182.16
Provision Coverage Ratio	57.08%	73.14%	78.20%
Operating Profit	39.84	64.99	33.89
Net Profit before Tax	-336.39	34.87	96.33
Less : DTA / DTL	-112.24	29.65	86.22
Net Profit after tax for the financial year	-224.15	5.22	10.11
Net Loss after tax carried forward to B/S	371.50	346.52	316.66

Note: The Deposits of your Bank have increased by ₹39.26 Crore during the year, registering an increase of 0.42% and the Advances reduced by ₹541.07 Crore due to NPA Recovery of ₹190.05 Crore and management's conscious decision to bring high value corporate loans within the regulatory norms.

Reserves & Provisions have decreased by Rs. 117.12 Crore during the F.Y. 2025-26 as compare to F.Y. 2024-25 mainly due to reversal of provisions towards BDDR, Standard Assets, IDR, BDDR on Security Receipts, Resolution Framework and reduction in Revaluation Reserve on account of depreciation charged on revalued assets. However same has resulted in increasing net profit for the year.

2) **Membership:** The number of the Bank's shareholders increased during the Financial Year 2025-26 from 2,60,146 to 2,66,244. During the year, 6,149 new members were admitted and membership of 51 members transferred to legal heirs due to the death of these members. The numbers of Active Members are 98,137. As of 31.03.2026, the number of nominal borrower members of the Bank stood at 16,114.

3) **Share Capital, Reserves and Provisions:** The paid up capital of your Bank increased from ₹246.21 Crore as on 31.03.2025 to ₹258.62 Crore as on 31.03.2026, registering a growth of 5.04% over the previous year. The Bank has made provision for Depreciation on Investments (AFS) in the current year ₹3.51 Crore (P.Y. ₹2.32 Crore) and no provision was required against Bad & Doubtful Debts as Bank has sufficient BDDR balance as per RBI norms.

4) **Resource Deployment:** The investments & FDs have increased from ₹4,986.91 Crore as on 31.03.2025 to ₹5,635.31 Crore as on 31.03.2026. The investments mainly comprised of Central and State Government Securities of ₹3222.77 Crore, Fixed Deposits with other banks of ₹1681.00 Crore, RBI Standing Deposit Facility of ₹98.00 Crore Security Receipts of Rs. 539.84 Crore and Other Investments of Rs. 93.70 Crore.

5) **Dividend:** Due to accumulated losses and negative Networth, as per RBI guidelines, the Administrator's Committee is unable to recommend Dividend to the Shareholders and PNCPS holders for the year 2025-26. However, due to various recovery steps taken, the Administrator's Committee is hopeful of improving profitability in coming years.

6) **Payment of Insurance Premium to DICGC:** Your Bank has made a payment to the DICGC towards insurance premium on deposits amounting to ₹6,65,53,308.87 on 30th May, 2026 for the period ending September, 2026 [under section 15 of the DICGC Act, 1961]. This payment is being made regularly on half year basis as and when it is due.

7) **Revision in Interest Rates on Deposits and Advances:**

i) **Deposits:** Considering the interest rates scenario in Banking Industry, peer group Banks as a whole and adequate liquidity position of your Bank, it has revised Rate of Interest on Term Deposits on 23.04.2025 and 25.08.2025. Similarly, Rate of Interest on Saving Deposits has also been revised on 01.05.2025 and 25.08.2025

ii) **Advances:** In order to boost the portfolio of the Priority Sector Lending and to promote loans to Micro, Small and Medium Enterprises (MSMEs) within Priority Sector Lending framework, your bank has changed the rate of interest based on Credit Rating and CIBIL Score to borrowers with good credit discipline.

The Administrator's Committee is very selectively, focusing on retail loans and makes a thorough scrutiny of Loan Proposal to avoid any default resulting into NPA. This is improving the Loan Asset Quality of the Bank. Also, Bank is focusing on Retail Loans to spread the Risk. The Retail Loan portfolio of the Bank has increased from 66.76% to 72.30% during the F. Y. 2025-26.

8) **Development (Premises & Estate) Dept. :**

Development Dept. is dealing with management of our owned (63) and rented (67) premises housing 106 Branches/ Depts. The Dept. also frames various policies. Shifting/ merger of Branches, empanelment of vendors/ suppliers is another key area. The Dept. endeavors to ensure quality, cost effectiveness, time efficiency and emphasize upon compliance of system and procedures.

Highlights for F.Y. 2026 :

a) **Cost effectiveness** of rental premises due to reduction in rent & also by way of shifting merger etc. has been undertaken,

b) **Branch shifting** (Dombivali W, Dadar & Mangalore), merger (Samrat Nagar – Nanded), Vacation of Kalamboli premises (part),

c) **Branches under re-development :** Kanjur (temporarily shifted to rental premises) and Worli – BDD (ATM shifted to owned premises),

d) **Revenue cost control –** measures have been undertaken by way of reduction in courier charge stationery items, AMC cost electricity etc.,

e) **Valuation of owned properties** – valuation of 63 owned premises carried out successfully,

f) **New initiatives –** like energy audit, registration on GeM portal, open tendering for empanelment of vendors/AMC Service Providers and for hiring premises successfully rolled out and working satisfactorily,

The Dept. functions on the principles of transparency, openness and cost optimization maintaining the quality.

9) Statutory Audit: As per the provisions of the Multi-State Co-op Societies Act, 2002, the Administrator's Committee was authorized in the Annual General Meeting held on 26th September, 2025 to appoint the Statutory Auditors. Consequently, appointment of M/s. Jain Tripathi & Company, Chartered Accountants, 204 – B, Ruby Apartment, Sir M. V. Marg, Andheri (East), Mumbai – 400 069 was approved in the Administrator's Committee Meeting held on 17th July, 2025 as the Statutory Auditors of your bank for the year 2025-26. The said appointment was also approved by RBI as well as office of the CRCS. They have conducted statutory audit of the Bank for the financial year 2025-26. We are thankful to the auditors for the invaluable suggestions made by them during the course of the audit for bringing about improvement in general working of the Bank.

10) Inspection by Reserve Bank of India: 42nd Statutory Inspection by the RBI under section 35 of the Banking Regulation Act 1949 was carried out for the period from 1st April, 2024 to 31st March, 2025. Compliance of the report was submitted to the RBI on 4th November, 2025. There were no violations of any of the RBI guidelines/directives as per the Inspection Report.

43rd Statutory Inspection by the RBI under section 35 of the Banking Regulation Act, 1949 was carried out for the period from 1st April 2025 to 31st March 2026 and concluded on 5th August 2026**.** Bank is yet to receive Audit Report for same.

11) i) Concurrent Audit and Internal Inspection: During the financial year 2025-26, Concurrent Audit of all 106 Branches & all 32 Departments was conducted by the Bank. Concurrent Audit of 43 Branches was conducted through external qualified auditors and Concurrent Audit of 64 Branches was conducted by internal inspection dept. All Head Office Departments were covered under Concurrent Audit.

Stock/Book Debts audit of large borrowers enjoying Working Capital facilities of ₹1.00 Crore and above was conducted through external CA firms.

Risk Based Internal Audit (RBIA): Risk Based Internal Audit (RBIA) of 86 Branches and 23 Departments was conducted based on Bank's approved Risk Based Internal Audit Policy and RBI guidelines on RBIA. Frequency of audit of Branches/Departments is prioritized based on the level of risk in terms of magnitude and impact. Risk matrix has been prepared to arrive at the Residual Risk. Our Audit software is upgraded as per the RBIA norms for Branches and Departments.

ii) IS Audit Department: To ensure Information Systems Security, Bank had appointed external CISA Certified & CERT-In empanelled Information Systems Audit Firms to conduct Vulnerability Assessment (VA) & Penetration Testing (PT) of critical Information Technology Infrastructure such as Servers and Network Devices and UIDAI specified Information Security Assessment of the Bank. RA audit as per IDBRT requirements, Baseline Security Checks of 11 Departments at Vashi premises and IS Audit of 40 Branches, was covered by Internal IS Audit team and IS audit of 6 critical Departments by external CISA certified IS Auditors appointed by the bank, for the financial year 2025-26.

iii) **Vigilance Department:** Vigilance Department had contributed in various Risk Mitigation efforts through preventive, surveillance and punitive activities during the F.Y. 2025-26. Highlights of performance are as follows:

- Celebration of “Vigilance Awareness Week” as per CVC guidelines.
- Snap visit (113) covered all the 106 Branches & 6 Depts./CCD. The compliance rate substantially improved.
- Revision in Snap visit format for larger coverage of risk areas / irregularities / non-compliance.
- Investigation of all 46 cases completed in time including for Quick Mortality Cases.
- Preventive Vigilance Committee meeting held at regular periodicity.
- RBI Inspection of FNVC Cell successfully conducted & closed,
- Learning from the Fraud & Irregularities are shared with Branches / Departments for awareness and to prevent recurrence.

12) **Accounts Department:** Accounts Department is responsible for finalisation of books, analysis of key ratios, DEA Fund operations handling, etc. Accounts Department looks after filing of RBI Returns and other returns to be submitted to various authorities such as Income Tax, G.S.T., etc. Further, Accounts Department also takes care of compliance with all the applicable Accounting Standards and e-payment of taxes on behalf of customers and centralized bill payments to all vendors/service providers. There is no default in submission of any of the prescribed statutory returns. The RBI payout scheme for Inoperative Accounts and Unclaimed Deposits has been successfully implemented. This initiative has significantly reduced substantial number of dormant accounts by completing KYC updates and also claims of unclaimed deposits were settled expeditiously.

13) **Equal Accessibility through Physical Infrastructure, Information and Communication Technology:** The Bank’s systems are oriented towards providing better customer service to the Physically Challenged, Senior Citizens and Differently Abled / Sick and Incapacitated Individuals. Special attention is bestowed on fulfilling the identified needs of this class of customers. Care is taken to create adequate infrastructure for Persons with Disability so that they can stand, move in with or without a wheelchair, or be seated while their banking transactions are getting conducted. Priority is given to the transactions of Senior Citizens and Differently Abled Persons. A separate counter is earmarked for them in addition to "May I Help You" counters wherever possible. Staff members are sensitised to the needs of the Physically Challenged and Senior Citizens. Visually Impaired Citizens are given access to all the facilities and privileges available to other customers. They are allowed to avail a loan / any other facility jointly with, or with the help of, a person of their choice even if the latter is also visually impaired. A power of attorney or mandate holder may be appointed by a Visually Impaired Citizen to operate the account on his/her behalf. The norms for granting loans/services/facilities to Visually Impaired Persons are same as those for other customers. Help by reading out the terms and conditions of service and filling up of forms / slips etc. is provided to such customers. They are informed of their rights and liabilities before offering any product. Facilities of cash withdrawal, cheque book, third-party payment through cheque and lockers are also permissible to the Visually Impaired Customers.

Door Step Banking: The Bank endeavours to provide Door Step Banking to Senior Citizens of more than 70 years of age and Differently Abled or Infirm Persons (having medically certified chronic illness or disability) including those who are visually impaired.

Accessibility for Wheel Chair Users: Wherever possible, the Bank endeavours to provide ramps at the entrance to branches and ATMs so as to provide ease of accessibility to wheel chair users.

14) Clearing Department: Your Bank's Central Clearing Department in Mumbai handles the cheque processing under CTS, NACH-Debit and Credit transactions, Direct Benefit Transfer (DBT) through Aadhar Payment Bridge System (APBS) of NACH and PM-Kisan (Sanman Yojana) transactions, during the year.

Further, your Bank successfully implemented Phase-I of the Continuous Clearing w.e.f. 4th Oct, 2025, enabling same day posting and funding of CTS instruments in line with RBI guidelines, thereby improving customer service and operational efficiency. To safeguard the interest of account holders, Positive Pay System (PPS) has been made mandatory under which prior intimation in writing in prescribed format or through registered mail or mobile to be submitted by the customers to the Bank while issuing cheques of ₹5.00 Lakh & above. Your Bank is participating in CTS Clearing under One Nation one Grid known as National Grid. Your Bank has set up In-house processing of CTS Instruments w.e.f. June, 2023.

15) Treasury Department: Treasury Operations of the bank include the important task of managing liquidity requirement on day to day basis, while managing bank's investment portfolio and maintaining Statutory Liquidity Ratio (SLR) and Cash Reserve Ratio (CRR) for the bank. Your bank's Treasury also deals in Foreign Exchange and extends support to branches offering foreign exchange services.

Impact of International Scenario : The Ten year Benchmark yield hardened by 46 bps i.e. from 6.58% on March 31, 2025 to 7.04% on March 31, 2026 mainly on account of factors like delay in India - US Trade deal, geopolitical tensions in West Asia, depreciating rupee, rising crude oil prices, higher US yields, etc. Therefore your bank had to make provision of ₹3.51 Crore towards depreciation in Govt. securities. Rupee observed tremendous volatility with low of ₹95.22 and high of ₹83.75 before closing at ₹94.83 on March 2026 end.

Aggregate investments of your bank increased from ₹4986.91 Crore on 31st March 2025 to ₹5635.31 Crore as on 31st March 2026 out of which the investments in Government securities were ₹3222.77 Crore, registering growth of 13.00%.

Treasury focused on increasing the interest income. The average return on investments (ROI) stood at 6.88% with Net Interest Income (NII) at 7.08%.

16) Forex Department: Your Bank holds an Authorised Dealer (AD) Category – I license from the Reserve Bank of India (RBI), for independently handling the foreign exchange transactions including Exports, Imports, Inward and Outward Remittances and Non-Resident Deposit Accounts/ Foreign Currency Deposit Accounts.

Your Bank maintains foreign currency accounts in USD, EURO and Japanese Yen with Banks abroad. For providing prompt forex services to our clients, the Bank has three designated "B" category branches at Dadar, Vashi and Pimpri which independently handle Foreign Exchange Transactions.

Your Bank offers a comprehensive range of foreign exchange and trade finance products, including Rupee and Foreign Currency Export Credit (Pre-shipment and Post-Shipment), Import Letters of Credit, Forward Contracts and inward and outward remittance facilities. Remittances in other widely traded currencies are also facilitated through the Bank's correspondent banking network. In line with RBI guidelines, your Bank follows the applicable Alternative Reference Rates (ARRs) for respective currencies.

17) **Planning and Marketing Department:** During the year, Bank undertook several initiatives aimed at enhancing customer engagement, promoting key products and strengthening the Bank's brand presence across its operational areas. In line with its commitment to customer safety and financial literacy, informative banners and standees were prominently displayed to educate customers about safe digital banking practices. Additionally, the Bank continued its efforts to enhance digital literacy among customers by organizing Digital Payment Awareness Campaigns, as per RBI directives. Posters and banners featuring key messages were distributed to branches and displayed on the Bank's website and ATM screens to reinforce the safe use of digital payment systems.

18) **Third Party Products/Services:**

i) Marketing Department is also active in providing full-fledged financial services to Bank's customers. The services offered through this department are as under:

Bancassurance – During the year, the Bank has newly launched Mutual Fund distribution services on 17th July, 2025 to provide customers with more investment and wealth creation options. The third party products vertical continued its mission to offer holistic financial solutions. Augmenting the existing partnership with LIC of India, HDFC Life Insurance Company Ltd., SBI Life Insurance Company, The New India Assurance Company Ltd., Bajaj Allianz General Insurance Company Ltd., SBI General Insurance Company Ltd. and Care Health Insurance Ltd. Bank offers all types of Life, General & Health Insurance Policies of these companies through network of our branches.

In order to provide information to customers on comprehensive insurance cover as per their requirement, Insurance Login days were organized.

During the F.Y. 2025-26, Bank continued to actively canvass and spread awareness of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) through its branches. More than 82,033 customers were enrolled under these schemes during the year. Under PMJJBY & PMSBY schemes, 14 & 4 claims were settled through the insurance companies for ₹2 Lakh each during the year. Accidental death / permanent disability claim benefit of ₹2 Lakh is also available to our Platinum RuPay Debit Card holders through NPCI.

ii) **PAN Card Services:** Bank continues to offer PAN Card services through UTI Infrastructure Technology Services Ltd. (UTIITSL). This PAN Card service is a value addition service and is offered through 20 branches. This service helps the customers in complying with their KYC requirements.

19) **Information Technology Department:** During the FY 2025–26, the Bank's Information Technology Department undertook several initiatives focusing on improving customer service, security, compliance and operational efficiency.

Your Bank has migrated its official website from abhyudayabank.co.in to abhyudaya**.bank.in** domain. Bank has shifted its UPI Switch to M/s. Finacus for improved digital payment services. Customer Awareness Programs were arranged on the first Wednesday of every month to provide safer and more convenient banking. The Bank has rationalized SMS charges on an actual usage basis. Continuous Clearing, Beneficiary Account Name Lookup (BANL) in Mobile Banking was implemented to improve the customer service.

The Bank upgraded key systems, including SFMS for RTGS/NEFT transactions and NESL for loan reporting. Cost optimization initiatives were also undertaken to support future technology upgrades and business growth. Further, the Bank is having discussion with the Umbrella Organisation – National Urban Co-operative Finance & Development Corporation

Ltd. (NUCFDC) for Core Banking Transformation (CBS) project to modernize its banking platform and deliver enhanced digital banking services. We are also in advance discussion with NUCFDC to launch Loan Origination System for offering digital retail loan acquisition and sanction option to our customers. All above measures improved the operational efficiency & customer service.

From security perspective, enhanced cyber security, Data Loss Prevention (DLP) and Security Operations Centre (SOC) solutions were implemented. Disaster Recovery (DR) drills were successfully conducted twice during the year to ensure business continuity and operational resilience.

Fraud prevention mechanisms were established through dial 1930 mode, strengthening our Fraud Risk Management Services Department by providing 24x7x365 days. Initiated actions for introduction of I4C guidelines, telephone line with service 1600 complying with regulatory guidelines, strengthened regulatory reporting (ADF) in line with RBI guidelines. With all these measures, your Bank is compliant with various regulatory guidelines.

All the above initiatives are aligned with the Bank's **IT Vision 2026**, focusing on superior customer experience, stronger cyber resilience, regulatory compliance, automation, operational efficiency and technology modernization.

20) **Centralised Data Entry Cell:** This Department is doing the Data correction/modification work of all newly opened accounts at branches and approving scanned documents in its management system as per statutory requirements. This helps in improving TAT and updation of data which in turn proves helpful for data mining at the time of preparation of different reports and fetching timely CKYC number. In Oct 2024, your bank has implemented iSolve-IDMS software a “customer based” document management system for precise document scanning on an on-going basis to be more customer centric. Besides above, CDEC Department manages issuance of Personalised Cheque Books of all branches and Unification of customer number (1 person - 1 customer no.)

21) **Central Know Your Customer (CKYC):** The Central KYC number is a Unique Identification Number allotted by CERSAI to an individual and non-individual customer. Your Bank has successfully implemented CKYCR guidelines in the Bank since 2017 as per the instructions of RBI. In Oct 2024, your bank has implemented iFlow-CKYC software, an automated system for fetching CKYC for new/old customers with the help of their customer based Document Management System. There are almost 11.04 Lakh individual and legal customer (legacy as well as new) whose CKYC number has already been fetched/generated.

22) **i)** **Know Your Customer (KYC):** The Bank has a Know Your Customer (KYC) Policy duly approved by the Administrator’s Committee. The policy ensures that the Bank is dealing only with bonafide customers.

ii) **Anti Money Laundering (AML):** Your Bank is taking every possible step to ensure that the accounts maintained in the Bank are not utilised for conducting Money Laundering activities by ensuring that a person with a dubious background cannot open any account with your Bank. The Bank ensures this, among other things, by verifying the names of the new account-applicants with various negative list provided in Wordcheck Database such as UN/OFAC/UAPA Terrorist list etc. This is facilitated by the AML software of the Bank.

The Risk Categorisation of every customer of the Bank is ensured in accordance with the profile of the customer.

Your Bank has also made available the provision for declaration based online Re-KYC updation. Our KYC due customers (Individual) can visit Bank’s Website https://www.abhyudaya.bank.in for updating the KYC and profile details.

During F.Y. 2025-26, Centralised KYC & AML Dept. has been instrumental in ensuring effective transaction monitoring in all 106 branches and HO Departments and further reporting to FIU-IND, New Delhi with various statutory reports in revised CSV reporting format on scheduled time using FINGate 2.0 portal, thus complying with the provisions of PMLA, 2002.

23) **Risk Management:** The Risk Management Department is responsible for identifying and managing the risks inherent in the products, services, activities, processes and systems. The Bank has put in place Board approved policies and constituted Risk Management Committees. In line with the RBI directives, the Bank has appointed Chief Risk Officer (CRO) and formulated "Administrator's Committee for Risk Management".

The Risk Management Department regularly monitors Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Interest Rate Risk and Cyber Risk. Risk assessment reports are prepared for credit proposals of value Rs.1 Cr and above. Stress testing is conducted periodically on credit portfolio. The department has identified various parameters of performance like exposure ceiling, concentration risks in line with RBI directions. Based on the level of these parameters in the Bank mapped over a period of time, Risk capacity and Risk tolerance have been defined and monitored.

24) **MIS Department:** The MIS department facilitates timely and accurate submissions of statutory and regulatory returns to the Reserve Bank of India and other authorities. The department generates and submits various Management Information System (MIS) reports to the senior executives and Management, for decision-making. The department is also focusing on data validation and purification in co-ordination with branches and other departments, and provides supports for the development and enhancement of reporting systems. During the year, training sessions were also organised for branch officials to strengthen data quality, reporting accuracy, and compliance with regulatory requirements.

25) **Action Plan for Prevention of Fresh Slippages, Recovery & Reduction of NPAs for the Financial Year 2025-26:** Bank has adopted various legal measures for recovery of NPAs such as initiating action under the provisions of SARFAESI Act, filing recovery cases u/s 84 of MSCS Act or u/s 19 of The Recovery of Debts due to Bank and Financial Institutions Act 1993, filing of application before NCLT under Insolvency and Bankruptcy Code against corporate borrowers for early resolution of NPAs. Review of Action Plan for recovery of NPA and achievement of target for reduction of NPA is taken in the meeting of the Administrator's Committee every month. Review of pending litigations, SARFAESI actions & execution of Awards, winding up petition etc. is also taken regularly. A Recovery Task force has been created by providing additional staff at Head Office for follow up & recovery in SMA accounts & NPA accounts. With all the above measures, Gross NPA has reduced from ₹949.01 Crore as on 31.03.2025 to ₹842.42 Crore as on 31.03.2026. "Due to steps taken by the Administrator's Committee to improve the credit quality and curtailment of NPA, there is reduction in NPA of ₹106.59 Crore during the F. Y. 2025-26 & Net NPA reduced from 6.07% as on 31.03.2025 to 4.97% as on 31.03.2026". We are confident of bringing down the Gross NPAs as well as Net NPAs significantly by 31.03.2027. With all these initiatives, especially arresting the new slippages, Bank has contained the new slippages in the F.Y.2025-26 to ₹129.92 Crore as compared to last year's figure of ₹133.61 Crore. Bank's Provision Coverage Ratio (PCR) has also improved from 73.14% on 31.03.2025 to 78.20% 31.03.2026.

26) **Proposal for provisioning requirements for the F.Y. 2026-27 and plan to improve profitability of the bank :** As at the end of F.Y.2025-26, bank has BDDR provision of ₹658.78 crore against required provision of ₹658.16 crore. During the F.Y. 2026-27, all out efforts will be made for recovery in NPA accounts as well as prevention of fresh slippages.

It will be the endeavour of the bank to reduce the Gross as well as Net NPAs of the bank further during the F.Y. 2026-27 so that there would be no additional provisioning requirement towards BDDR in the F.Y. 2026-27, this is aimed at improving the profitability of the bank.

27) **One Time Settlement Scheme [OTS] & Compromise Settlement Scheme (CSS) for non- performing advances accounts:** One Time Settlement Scheme (OTS) implemented by the Bank for the F.Y. 2025-26 was based on the guidelines issued by Reserve Bank of India from time to time. The Bank has also continued Compromise Settlement Scheme (CSS) during the F.Y. 2025-26 and eligible cases as per policy are being considered under the scheme. During the F.Y. 2025-26, bank has approved 116 proposals under One Time Settlement Scheme/Compromise Settlement Scheme. The Bank has recovered ₹29.32 Crore in NPA accounts closed under the said schemes.

28) **Prudential Write Off:** During the F.Y. 2025-26, bank has notionally written off 24 accounts amounting to ₹20.99 Crore keeping all recovery rights of the bank intact. The bank has recovered ₹1.52 Crore in written off accounts during the F.Y.2025-26. The focus will be to recover maximum amount in write-off accounts in the F.Y.2026-27 which will directly add to the profit of the Bank.

29) **Sale of Stressed Assets/NPAs to Asset Reconstruction Companies:** As per the guidelines issued by Reserve Bank of India on sale of financial assets to Asset Reconstruction Companies (ARCs) by Multi-State Co-op. Bank, the Bank has already framed the Policy for Transfer of Stressed Loan Exposures. During the financial year 2025-26, the Bank has not sold any NPAs to Asset Reconstruction Companies.

As on 31.03.2026, the Bank is holding Security Receipts amounting to ₹539.84 Crore against which provision of ₹495.96 Crore is made by the bank as per statutory requirement. During F.Y. 2025-26, Security Receipts amounting to ₹128.60 Crore have been redeemed and SR an amounting of ₹2.08 Crore of M/s Prudent ARC Ltd has been written off. . The Bank is following up with ARCs for early redemption of Security Receipts through relentless efforts and regular meetings with the top management of the concerned ARCs.

30) **HRM & Staff Training College:** During F.Y.2025-26, Staff Training College, Vashi organized total 37 training programs (which includes 29 training programs at Staff Training College, Vashi and 8 Online training programs) on 20 different subjects such as Loans & Advances, TDS and GST, Credit Workshop, Cyber Security. Role of Language in Building Work Culture, Proactive Security Leadership. Suraksha Prashikshan, KYC/AML/FNCV, Common Irregularities observed in Audit, Retail Loan Products, Priority Sector Lending, Irregularities observed in CKYC and OVD, Prevention of Sexual Harassment (POSH) at Workplace Awareness Program, Cash Management, Forex & Security Aspect, NPA Recovery, etc. covering 2041 staff members.

Your Bank has specially arranged one on job training program on “Safety Measures, Fire Fighting and Basic First Aid” and one training program on Firing Practice for Security Guards at S.R.P.F. camp, Goregaon, Mumbai.

Your Bank has nominated 46 employees including Executives and Officers for outside Training programs organized by Indian Institute of Banking and Finance, College of Agricultural Banking, (RBI) - Pune, Confederation of Indian Industries, Foreign Exchange Dealer's Association of India (FEDAI), National Institute of Bank Management, The Brihan Mumbai Nagari Sahakari Banks Association Ltd., Mumbai, Financial Inclusion and Development Dept., Maharashtra Urban Co-op Banks Federation, National Federation of Urban Co op. Banks & Credit Societies Ltd., Maharashtra State Co-operative Bank Ltd., Foreign Exchange Department Reserve Bank of India, Urban Co-operative Banks, etc. during F.Y. 2025-26.

Your Bank has specially arranged 4 training programs to officers and clerks on continuous clearing of cheques system to speed up payments and enhance efficiency.

One Day Strategic Practical NPA Recovery Workshop was arranged for strengthening the recovery process. Branch Manager's Induction Program was arranged for newly promoted Managers.

To strengthen the Human Resource, your Bank has recruited higher grade officials including CRO and also released regular/ fast track promotions from Manager and above grades.

31) **Obituary:** The Administrator's Committee deeply mourn the passing away of various eminent personalities, Shareholders, Employees and former Employees of the Bank and other members from Abhyudaya Bank Parivar, during the year under report.

32) **Acknowledgements:** The Administrator's Committee place on record their grateful thanks to the Governor, Dy. Governors, Executive Directors, Chief General Managers, General Managers, other Officials and staff of Reserve Bank of India, the Joint Secretary to the Government of India and Central Registrar of Co-operative Societies [New Delhi], the Secretary, Co-operation Dept. & the Commissioner for Co-operation and Registrar of Co-operative Societies of Maharashtra State, Karnataka State and Gujarat State and their other officials for the guidance and co-operation extended from time to time.

Our thanks are also due to the Chairman, Directors and Executives of National Federation of Urban Co-op. Banks and Credit Societies Ltd., Indian Banks' Association, Foreign Exchange Dealers' Association of India, Brihan Mumbai Nagari Sahakari Banks' Association Ltd., Maharashtra Urban Co-op. Banks' Federation Ltd., Maharashtra State Urban Co-op. Banks' Association Ltd., Mumbai Sahakari Board Ltd. and Maharashtra Rajya Sahakari Sangh, NUCFDC, for their co-operation.

We thank executives and officials of CCIL, NPCI, and IDRBT for supporting the bank from time to time.

We also thank the President and office bearers of The Abhyudaya Co-op. Bank Employees Union and Abhyudaya Bank Officers' Association for their co-operation. The Administrator's Committee place on record their appreciation of the officers and staff of the Bank for their whole hearted support, dedicated services in promoting business development and customer service, specially during the crisis period of the Bank.

We are very much thankful to the Print and Electronic Media for encouraging the Bank, by giving co-operation from time to time. We also place on record our thanks to all our shareholders, depositors, borrowers and well wishers for the confidence reposed in the Bank and for enabling it to regain its trust and to progress from strength to strength.

Place : Mumbai	**Barun R. G. Upadhyay**	**Satya Prakash Pathak**
Date : 4th September, 2026	**Chief Executive Officer**	**Administrator**

INDEPENDENT AUDITOR'S REPORT

FOR THE YEAR ENDED 31ST MARCH, 2026

To,
The Members,
Abhyudaya Co-Op. Bank Ltd.
Mumbai.

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of Abhyudaya Co-operative Bank Limited ("the Bank"), which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (the "financial statements").

In our opinion, and 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 Cooperative 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, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

(1) In the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026;

(2) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and

(3) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis of 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 ICA 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 RBI, 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 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 auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information 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, based on the work we have performed, we conclude that if there is material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of management and those charged with governance for the financial statements

The Bank's management 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, 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 is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Bank's Management are also responsible for overseeing the Bank's financial reporting process.

Auditors' responsibilities for the audit of the financial statements

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

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism 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 draw attention in our auditors' report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

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

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

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

Report on Other Legal and 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 the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002

2. As required by Section 73(4) of the Multi State Cooperative 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. As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;
   d. The Balance Sheet, 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;
   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;
   f. The reports on the accounts of the branches/offices audited by the branch concurrent/ internal auditors have been forwarded to us and have been properly dealt with by us in preparing this Report;
   g. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

3. 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 RBI. 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 (Advances categorized as doubtful and loss assets as per prudential norms laid down by the RBI are considered as doubtful of recovery):

Category	Principal O/s as at 31st March, 2026 (₹ in Cr.)
Doubtful Assets	784.03
Loss Assets	0.27
Total	**784.30**

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 Administrator's Committee.

e. During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the RBI, to the extent applicable to the Bank.

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.

For Jain Tripathi and Company
Chartered Accountants
FRN: 103979W

Data Prasad B. Tripathi
Partner
M. No: 013593

Mumbai

Dated: 29 May 2026

UDIN: 26013593CMMFYE6222

BALANCE SHEET AS AT 31ST MARCH, 2026 (AUDITED)

(Amount in ₹)

SR. NO.	Capital And Liabilities	SCH NO.	Current Year 31.03.2026	Previous Year 31.03.2025
1	Capital (भांडवल)	1	2,58,61,93,750.00	2,46,21,26,910.00
2	Reserve And Surplus (राखीव व इतर निधी)	2	21,17,07,03,673.46	22,34,19,38,887.64
3	Deposits And Other Accounts (ठेवी)	3	93,66,61,63,358.82	93,27,35,60,239.01
4	Borrowings (उसनवारी)	4	13,57,000.00	75,32,87,000.00
5	Bills For Collection Being Bills Receivable (As Per Contra) (वसुलीची जमा बिले)		65,67,63,892.79	58,86,43,844.00
6	Overdue Interest Reserve (थकित व्याज निधी)		2,08,55,77,271.78	2,05,31,71,271.92
7	Branch Adjustments (शाखांचे समायोजन)		19,485.44	45,87,720.10
8	Interest Payable (देय व्याज)		10,86,73,039.93	9,94,19,725.48
9	Other Liabilities (अन्य देणी)	5	90,91,12,769.36	89,03,74,749.68
	GRAND TOTAL		**1,21,18,45,64,241.58**	**1,22,46,71,10,347.83**

SR. NO.	Property And Assets	SCH NO.	Current Year 31.03.2026	Previous Year 31.03.2025
1	Cash (नकदी)	6	4,22,88,17,615.63	5,89,44,91,619.96
2	Balances With Other Banks (इतर बँकेतील शिल्लक)	7	16,89,57,58,350.00	16,32,89,13,860.95
3	Money At Call & Short Notice		-	-
4	Investments (गुंतवणूक)	8	38,56,31,14,412.02	31,96,93,45,330.59
5	Advances (कर्जे)	9	43,24,24,37,594.40	48,65,31,35,088.07
6	Interest Receivable (येणे व्याज)			
	a) On Investments (गुंतवणूकीवरील)		64,94,21,646.42	57,23,30,799.33
	b) On Advances OIR (As per Contra) (कर्जावरील)		2,08,55,77,271.78	2,05,31,71,271.92
7	Bills Receivable Being Bills For Collection (As Per Contra) (वसूलीची येणे बिले)		65,67,63,892.79	58,86,43,844.00
8	Branch Adjustments (शाखांचे समायोजन)		-	-
9	Fixed Assets	10	6,49,56,80,914.64	6,87,57,90,717.79

BALANCE SHEET AS AT 31ST MARCH, 2026 (AUDITED)

(Amount in ₹)

SR. NO.	Property And Assets	SCH NO.	Current Year 31.03.2026	Previous Year 31.03.2025
10	Capital Work In Progress		1,27,19,09,659.90	1,27,28,75,150.50
11	Other Assets (अन्य जिंदगी)	11	78,43,33,335.78	78,68,33,085.47
12	Deferred Tax Asset (स्थगित कर जिंदगी)		3,14,41,80,378.12	4,00,63,90,652.12
13	Profit & Loss Account	12	3,16,65,69,170.10	3,46,51,88,927.13
	GRAND TOTAL		**1,21,18,45,64,241.58**	**1,22,46,71,10,347.83**
	Contingent Liabilities			
	Bank Liabilities for			
1	Guarantee issued on behalf of customers		3,64,57,40,693.77	4,22,57,34,556.86
2	Letter of Credit issued on behalf of customers		10,31,01,842.00	21,86,91,170.00
3	Other : Items for which the Bank is contingently liable: Amount transferred to the Depositor Education and Awareness Fund (DEAF)		1,03,03,45,069.91	96,74,44,975.03
4	Any other Contingent Liability			
	i) Forward Exchange Contracts		71,74,47,833.00	1,10,43,01,258.00
	ii) Others (Refer Notes to Accounts)		1,92,54,17,288.00	1,94,71,05,847.00
	GRAND TOTAL		**7,42,20,52,726.68**	**8,46,32,77,806.89**

As per our Report of even date
For **JAIN TRIPATHI AND COMPANY**
CHARTERED ACCOUNTANTS
(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI
PARTNER
M.NO. : 013593
(Statutory Auditors)

SATYA PRAKASH PATHAK
ADMINISTRATOR

BARUN R. G. UPADHYAY
CHIEF EXECUTIVE OFFICER

Place : Mumbai
Date : 29th May, 2026
UDIN : 26013593CMMFYE6222

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026 (AUDITED)

(Amount in ₹)

SR. NO	EXPENDITURE	SCH NO.	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
1	INTEREST ON DEPOSITS & BORROWINGS			
	a) On Deposits		4,43,75,10,888.51	4,58,31,59,692.54
	b) On Borrowings (Repo/ Call/ CBLO/ LAF/LTD)		6,65,76,506.70	8,30,93,195.34
2	Salaries Allowances Provident Fund Gratuity etc.		1,36,23,82,353.72	1,48,19,44,531.26
3	Directors' and Local Committee members Meeting Fees & Allowances		-	-
4	Rent Rate Taxes Insurance & Lighting		42,25,65,681.07	42,82,68,883.73
5	Law Charges		3,03,98,427.60	3,69,47,523.00
6	Postage Telegram & Telephone Charges		1,56,17,291.74	1,66,33,207.71
7	Auditors Fees		79,62,350.00	86,89,500.00
8	Depreciation on and Repairs and Maintenance to Property	13	38,07,16,473.49	37,84,24,812.57
9	Printing & Stationery		1,49,20,538.15	1,99,00,468.94
10	Advertisement		42,69,757.46	51,84,856.03
11	Amortisation of Computer Software		1,28,11,914.57	1,40,75,659.13
12	Loss on Sale of Assets		46.38	9,026.17
13	Amortisation of Premium on Investment		7,89,74,059.49	8,05,33,741.45
14	Loss on Redemption (Govt. Sec.)		44,931.47	-
15	Other Expenditure	14	34,87,94,036.29	37,09,83,264.23
16	Bad Debts Written Off		20,98,65,259.17	-
17	Security Receipts Written Off		2,08,26,657.00	-
18	Depreciation on Shift of Investment		-	62,72,550.00
	Profit before Provisions & Contingency and Income Tax		**33,88,91,797.00**	**64,99,11,146.11**
19	**PROVISIONS**			
	a) Provision against Depreciation on Investment (AFS)		3,50,59,401.66	2,32,00,132.00
	b) Provision against Bad & Doubtful Debts Reserve		-	43,10,00,000.00
	c) Provision against Non-Performing Investment		1,37,050.00	-
	d) Provision against Fraud & Missappropriation		2,00,093.00	2,36,000.00
			3,53,96,544.66	**45,44,36,132.00**
	Profit before Income-tax		**96,32,70,119.03**	**34,87,22,384.45**
20	**Provision for Tax:**			
a)	Current Income-tax		-	-
b)	Deferred Tax		86,22,10,274.00	29,64,92,480.00
c)	Income-tax of earlier years/(Excess provision for Income-tax of earlier years written back)		-	-
			86,22,10,274.00	**29,64,92,480.00**
21	**Balance of Net Profit after Tax**		**10,10,59,845.03**	**5,22,29,904.45**
	TOTAL EXPENDITURE		**8,41,29,03,836.50**	**8,31,72,79,428.55**

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026 (AUDITED)

(Amount in ₹)

SR. NO.	INCOME	SCH NO.	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
1	INTEREST & DISCOUNT			
	a) On Advances		3,48,68,80,647.60	4,60,25,85,715.63
	b) On Investments		3,25,04,39,637.47	2,46,65,41,240.44
	c) On Lending (Rev.Repo/Call/CBLO/LAF)		3,43,29,264.17	5,45,38,712.06
2	Commission Exchange and Brokerage		8,27,81,673.35	9,99,63,203.59
3	Rent on Lockers		5,56,50,558.82	5,72,81,414.42
4	Profit on Sale of Assets		19,85,354.88	16,48,611.98
5	Profit on Sale of Investments		1,55,72,729.35	4,92,30,790.15
6	Other Income	15	16,87,07,906.07	17,28,18,068.99
7	Service Charges		41,09,13,571.10	55,04,49,992.93
8	Bad Debts Written off Recovered		1,51,75,710.83	10,89,74,308.02
9	BDDR written back on Bad Debts written off		20,98,65,259.17	-
10	BDDR written back on Security Receipts written off		2,08,26,657.00	-
11	**PROVISIONS & CONTINGENCIES WRITTEN BACK**			
	a) Provision against Resolution Framework Written Back		3,54,70,089.69	8,64,13,170.34
	b) Provision against BDDR on Security Receipts Written Back		40,41,52,220.00	93,34,200.00
	c) Provision against Restructured Accounts Written Back		-	3,75,00,000.00
	d) Provision against BDDR Written Back		14,30,00,000.00	-
	e) Provision against Standard Assets Written Back		2,40,00,000.00	2,00,00,000.00
	f) Provision against Depreciation on Investment (SR) Written Back		5,31,52,557.00	-
11	**Net Loss after Tax**		-	-
	TOTAL INCOME		**8,41,29,03,836.50**	**8,31,72,79,428.55**

(Amount in ₹)

SR. NO.	INCOME	SCH NO.	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
	(Cont....)			
	PROFIT/LOSS OF LAST YEAR B/F		-3,46,51,88,927.13	-3,71,49,78,743.58
	Add: Net Profit/Loss for the year		10,10,59,845.03	5,22,29,904.45
	Add: Transfer from Revaluation Reserve on sale of revalued assets		-	-
	Add: Transfer from Revaluation Reserve for Depreciation of Revalued Assets		19,75,59,912.00	19,75,59,912.00
	Add : Transfer from BDDR-2024		-	50,94,72,751.23
	Less : Transfer to Bad & Doubtful Debt Reserve		-	50,94,72,751.23
	NET PROFIT/LOSS AFTER TAX CARRIED FORWARD TO BALANCE SHEET		**-3,16,65,69,170.10**	**-3,46,51,88,927.13**

As per our Report of even date

For **JAIN TRIPATHI AND COMPANY**

CHARTERED ACCOUNTANTS

(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI
PARTNER
M.NO. : 013593
(Statutory Auditors)

SATYA PRAKASH PATHAK
ADMINISTRATOR

BARUN R. G. UPADHYAY
CHIEF EXECUTIVE OFFICER

Place : Mumbai

Date : 29th May, 2026

UDIN : 26013593CMMFYE6222

SCHEDULES TO BALANCE SHEET & PROFIT AND LOSS A/C

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 1		
	CAPITAL		
1	Authorised Capital	3,00,00,00,000.00	3,00,00,00,000.00
	30,00,00,000 (30,00,00,000) Shares of Rs.10/- each	**3,00,00,00,000.00**	**3,00,00,00,000.00**
	Subscribed and Paid-up :		
	25,31,01,779 (24,06,95,095) Shares of Rs.10/- each		
	i) Individuals	2,15,17,25,000.00	2,03,00,71,460.00
	ii) Others	37,92,92,790.00	37,68,79,490.00
		2,53,10,17,790.00	**2,40,69,50,950.00**
2	Perpetual Non.Cum.Preference Shares 55,17,596 (55,17,596) Shares of Rs.10/- each		
	i) Individuals	2,48,91,460.00	2,48,91,460.00
	ii) Others	3,02,84,500.00	3,02,84,500.00
		5,51,75,960.00	**5,51,75,960.00**
		2,58,61,93,750.00	**2,46,21,26,910.00**
	SCHEDULE - 2		
	RESERVE FUND & OTHER RESERVES		
1	Statutory Reserve Fund	1,41,72,20,627.99	1,41,54,56,111.99
2	General Reserve Fund	19,58,97,784.94	19,60,06,384.94
3	Building Fund	1,65,17,40,921.77	1,65,17,40,921.77
4	Bad & Doubtful Debts Reserve Fund	6,58,78,38,586.78	6,94,07,03,845.95
5	Contingent Provisions against Standard Assets	14,00,00,000.00	16,40,00,000.00
6	Provision for Restructured Accounts	2,98,54,000.00	2,98,54,000.00
7	Investment Fluctuation Reserve	20,18,08,714.40	20,18,08,714.40
8	Foreign Exchange Fluctuation Reserve	1,70,00,000.00	1,70,00,000.00
9	Contingency Reserve Fund	12,96,64,738.98	12,96,64,738.98
10	Members Benevolent Fund	1,03,09,575.03	1,03,09,575.03
11	Members Welfare Fund	35,78,153.67	35,81,028.67
12	Contingent Provision against Dep. in Investment	1,35,93,89,790.66	1,37,86,37,603.00
13	BDDR on Security Receipts	3,63,52,39,740.00	4,05,90,63,960.00
14	Revaluation Reserves	5,74,34,97,718.55	6,06,11,15,642.53
15	Development Reserve Fund	70,00,000.00	70,00,000.00
16	COVID19 Prov. - Resolution Framework	4,05,26,270.69	7,59,96,360.38
17	Provision against Non-Performing Investment	1,37,050.00	-
18	BDDR-2024	-	-
		21,17,07,03,673.46	**22,34,19,38,887.64**

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 3		
	DEPOSITS AND OTHER ACCOUNTS		
1	**FIXED DEPOSITS**		
	i) From Individuals & Others	47,39,99,20,192.55	49,45,64,07,298.39
	ii) From Central Co-op Banks	-	-
	iii) From Co-op. Societies	2,99,01,81,395.26	3,82,90,18,197.73
		50,39,01,01,587.81	**53,28,54,25,496.12**
2	**SAVINGS BANK DEPOSITS**		
	i) From Individuals & Others	35,82,90,00,726.82	33,20,47,37,699.30
	ii) From Central Co-op Banks	-	-
	iii) From Co-op. Societies	1,56,95,83,708.94	1,47,93,13,101.73
		37,39,85,84,435.76	**34,68,40,50,801.03**
3	**CURRENT DEPOSITS**		
	i) From Individuals & Others	5,77,45,83,608.31	5,15,45,92,822.79
	ii) From Central Co-op Banks	-	-
	iii) From Co-op. Societies	10,28,93,726.94	14,94,91,119.07
		5,87,74,77,335.25	**5,30,40,83,941.86**
		93,66,61,63,358.82	**93,27,35,60,239.01**
	SCHEDULE - 4		
	BORROWINGS		
1	**From Reserve Bank of India / State/Central Co-operative Bank.**		
	a) Short-term loans, cash credits and overdrafts Of which secured against:	-	-
	i) Government and other approved securities	-	-
	ii) Other tangible securities	-	-
	b) Medium-term loans of which secured against:	-	-
	i) Government and other approved securities	-	-
	ii) Other tangible securities	-	-
	c) Long-term loans of which secured against:	-	-
	i) Government and other approved securities	-	-
	ii) Other tangible securities	-	-
2	From State Bank of India/State Govt.	-	-
3	From the State Government	-	-

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 4 (Cont....)		
4	**Loan from other sources**		
	i) Long Term (Subordinated) Deposit (Series-I)	13,57,000.00	32,87,000.00
	ii) Long Term (Subordinated) Deposit (Series-II)	-	75,00,00,000.00
	iii) Overdraft against other Banks FDR	-	-
		13,57,000.00	**75,32,87,000.00**
	SCHEDULE - 5		
	OTHER LIABILITIES		
1	Pay orders Issued	13,98,56,856.22	16,60,98,687.22
2	Sundry Creditors	5,41,48,323.78	5,70,39,390.43
3	Audit Fees Payable	43,23,750.00	41,54,050.00
4	Provision for Fraud & Misappropriation	4,15,95,362.81	4,13,95,269.81
5	Provision for Leave (PL/SL) encashment	36,70,45,334.00	39,94,53,029.00
6	Provision on account of Theft	2,38,000.00	2,38,000.00
7	Provision for Gratuity	1,65,80,322.00	2,82,73,768.00
8	Provision for Erosion in Other Assets	19,10,000.00	19,10,000.00
9	Provision for Contingent Liability (SSB)	4,19,706.00	4,19,706.00
10	Provision against Contingent Liabilities	1,81,01,403.00	1,81,01,403.00
11	Provision for Expenses (Due but not paid)	5,14,71,511.19	-
12	Sundry Liabilities (Interest Capitalised)	1,68,87,944.00	1,68,87,944.00
13	GST Payable	78,65,300.26	-
14	TDS Payable	2,81,24,249.00	3,87,59,127.00
15	Retention Money	93,12,237.18	92,91,034.62
16	Tender Deposit	8,20,17,613.20	1,98,25,456.00
17	Rent / Lease equalisation a/c	29,00,006.00	25,88,089.00
18	Rent Telephone Electricity etc. Payable	87,40,221.80	1,47,46,284.16
19	Long Outstanding Misc. Liability	1,14,21,966.98	1,38,44,367.64
20	CTS Clearing	1,07,000.00	20,981.00
21	Subsidy Reserve Fund Account	50,62,500.00	22,29,500.00
22	National Financial Switch	18,27,500.00	11,67,594.66
23	RUPAY POS	61,34,888.88	72,78,606.85
24	Staff Provident Fund	95,08,190.00	94,81,756.00
25	Staff Income Tax	22,70,243.00	57,03,176.00
26	Branch Application Amount	77,68,670.00	59,42,510.00
27	NEFT Outward	50,296.00	16,31,722.74
28	NEFT Inward	9,90,652.85	1,13,34,502.28
29	RTGS Inward	-	54,54,066.00
30	Unified payment interface	-	19,34,110.41
31	IMPS Mobile Banking	24,45,175.86	7,79,188.41
32	Miscellaneous Liabilities	99,87,545.35	43,91,429.45
		90,91,12,769.36	**89,03,74,749.68**

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 6		
	CASH & BALANCES WITH RBI		
1	Cash In Hand	45,02,13,908.70	39,91,56,056.34
2	Reserve Bank of India	2,79,86,03,706.93	3,73,53,35,563.62
3	RBI Standing Deposit Facility	98,00,00,000.00	1,76,00,00,000.00
		4,22,88,17,615.63	**5,89,44,91,619.96**
	SCHEDULE - 7		
	BALANCES WITH OTHER BANKS		
1	Current Deposits with State Co-operative Bank Ltd.	10,702.70	10,702.70
2	Current Deposits with Dist.Central Co-op. Bank Ltd.	9,633.42	11,335.42
3	Current Deposits with SBI	11,11,717.13	11,47,605.74
4	Current Deposits with Nationalised Banks	17,46,000.09	2,05,21,435.46
5	Current Deposits with Other Banks	5,63,81,241.45	13,65,01,318.45
6	Current Deposits with Banks in Foreign Countries	2,65,29,468.00	3,09,36,017.00
7	Fixed Deposits with Nationalised Banks	15,64,72,45,829.68	14,30,95,50,251.60
8	Fixed Deposits with other Banks	1,16,27,23,757.53	1,83,02,35,194.58
		16,89,57,58,350.00	**16,32,89,13,860.95**
	SCHEDULE - 8		
	INVESTMENTS		
1	**In Central & State Govt. Securities**	32,22,77,06,588.02	25,26,09,65,399.59
	Face Value 31,94,41,10,000 (24,94,41,10,000)		
	Market Value 31,49,31,82,158 (25,16,55,56,875)		
2	**Other approved Securities**	-	-
3	**Shares**		
	a) Shares of Companies	29,99,200.00	29,99,200.00
	Face Value 29,99,200 (29,99,200)		
	Market Value 29,99,200 (29,99,200)		
	b) Shares of Co-op. Institutions	1,74,700.00	1,74,700.00
	Face Value 1,74,700 (1,74,700)		
	Market Value 1,74,700 (1,74,700)		
4	**Bonds of PSU**	-	-
	Face Value Nil (Nil)		
	Market Value Nil (Nil)		

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 8 (Cont....)		
5	**Others**		
	a) Certificate of Deposits	93,38,12,800.00	-
	Face Value 95,00,00,000 (NIL)		
	Market Value 93,74,82,677 (NIL)		
	b) Security Receipts	5,39,84,21,124.00	6,70,52,06,031.00
	Face Value 5,39,84,21,124 (6,70,52,06,031)		
	Market Value 43,88,50,995 (1,28,02,15,743)		
	Investment of Rs. 35267.24 lakh (F.V.of Rs. 35,000.00 lakh & M.V.of Rs. 33,858.72 lakh) have been lodged with CCIL as Collateral / Settlement Guarantee Fund & with RBI for LAF		
		38,56,31,14,412.02	**31,96,93,45,330.59**
	SCHEDULE - 9		
	ADVANCES		
1	Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against:		
	a) Government & Other approved securities	-	-
	b) Other Tangible Securities	14,45,36,89,776.76	15,98,99,32,314.91
	c) Personal Sureties	91,50,18,300.36	97,72,86,434.51
	i) Amount of overdue Rs. 4,77,04,23,875 (4,82,28,40,192)	**15,36,87,08,077.12**	**16,96,72,18,749.42**
	ii) Amount considered as Bad & Doubtful of recovery provided as per RBI norms		
	Rs. 3,06,62,10,181 (3,85,87,12,144)		
2	Medium Term Loan of which Secured against:		
	a) Government & Other approved Securities	12,87,746.64	22,54,949.50
	b) Other Tangible Securities	1,29,67,50,798.11	1,58,88,48,946.92
	c) Personal Sureties	12,04,15,525.61	22,11,00,881.86
	i) Amount of overdue Rs. 54,29,08,914 (71,17,25,492)	**1,41,84,54,070.36**	**1,81,22,04,778.28**
	ii) Amount considered as Bad & Doubtful of recovery provided as per RBI norms		
	Rs. 4,59,32,55,714 (4,94,80,15,421)		

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 9 (Cont....)		
3	Long Term Loans of which Secured against:		
	a) Government & Other approved Securities	-	-
	b) Other Tangible Securities	25,99,27,51,461.30	29,05,47,61,488.83
	c) Personal Sureties	46,25,23,985.62	81,89,50,071.54
	i) Amount of overdue Rs. 3,62,96,72,126 (3,34,36,81,343)	**26,45,52,75,446.92**	**29,87,37,11,560.37**
	ii) Amount considered as Bad & Doubtful of recovery provided as per RBI norms Rs. 18,35,10,596 (20,67,62,137)		
	(Amount of Advances includes Rs.1,68,87,944.00 towards unrealised interest capitalised on Non-Performing Assets)		
		43,24,24,37,594.40	**48,65,31,35,088.07**
	SCHEDULE - 10		
	PROPERTY, PLANT & EQUIPMENT		
1	**FURNITURE & FIXTURES - GROSS BLOCK**		
	Original Cost as per last year	1,13,98,20,669.33	1,12,79,89,821.03
	Add : Additions during the year	1,00,31,524.40	1,71,86,221.51
	Less : Deduction/Sold during the year	18,56,001.08	53,55,373.21
	(A)	**1,14,79,96,192.65**	**1,13,98,20,669.33**
	Accumulated Deprn. upto last year	1,01,41,79,852.38	97,93,97,380.03
	Add : Depreciation during the year	3,50,67,815.73	4,00,32,323.60
	Less : Depreciation on Sale	88,31,394.08	52,49,851.25
	(B)	**1,04,04,16,274.03**	**1,01,41,79,852.38**
	NET BLOCK (A-B)	**10,75,79,918.62**	**12,56,40,816.95**
2	**MACHINERY & EQUIPMENT - GROSS BLOCK**		
	Original Cost as per last year	29,58,02,117.75	29,95,73,622.82
	Add : Additions during the year	1,02,63,041.86	77,99,687.44
	Less : Deduction/Sold during the year	1,13,22,680.41	1,15,71,192.51
	(A)	**29,47,42,479.20**	**29,58,02,117.75**
	Accumulated Deprn. upto last year	28,24,08,710.83	28,09,83,652.63
	Add : Depreciation during the year	1,08,27,575.06	1,29,11,379.46
	Less : Depreciation on Sale	1,12,84,384.12	1,14,86,321.26
	(B)	**28,19,51,901.77**	**28,24,08,710.83**
	NET BLOCK (A-B)	**1,27,90,577.43**	**1,33,93,406.92**

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 10 (Cont....)		
3	**COMPUTER HARDWARE - GROSS BLOCK**		
	Original Cost as per last year	30,35,04,626.71	28,25,19,057.76
	Add : Additions during the year	73,80,074.23	2,61,95,401.25
	Less : Deduction/Sold during the year	57,87,774.76	52,09,832.30
	(A)	**30,50,96,926.18**	**30,35,04,626.71**
	Accumulated Deprn. upto last year	27,07,93,734.27	25,46,92,593.77
	Add : Depreciation during the year	2,04,10,231.04	2,12,07,045.07
	Less : Depreciation on Sale	57,18,085.00	51,05,904.57
	(B)	**28,54,85,880.31**	**27,07,93,734.27**
	NET BLOCK (A-B)	**1,96,11,045.87**	**3,27,10,892.44**
4	**LOCKERS - GROSS BLOCK**		
	Original Cost as per last year	6,37,70,053.53	6,66,71,900.53
	Add : Additions during the year	6,30,084.00	1,41,482.00
	Less : Deduction/Sold during the year	8,16,084.00	30,43,329.00
	(A)	**6,35,84,053.53**	**6,37,70,053.53**
	Accumulated Deprn. upto last year	6,26,01,741.56	6,45,28,701.56
	Add : Depreciation during the year	4,96,302.00	8,82,835.00
	Less : Depreciation on Sale	1,85,999.00	28,09,795.00
	(B)	**6,29,12,044.56**	**6,26,01,741.56**
	NET BLOCK (A-B)	**6,72,008.97**	**11,68,311.97**
5	**VEHICLES - GROSS BLOCK**		
	Original Cost as per last year	4,70,70,247.30	4,70,70,247.30
	Add : Additions during the year	-	-
	Less : Deduction/Sold during the year	24,72,676.00	-
	(A)	**4,45,97,571.30**	**4,70,70,247.30**
	Accumulated Deprn. upto last year	4,21,24,253.60	3,69,11,913.60
	Add : Depreciation during the year	44,95,508.78	52,12,340.00
	Less : Depreciation on Sale	24,72,674.00	-
	(B)	**4,41,47,088.38**	**4,21,24,253.60**
	NET BLOCK (A-B)	**4,50,482.92**	**49,45,993.70**
6	**PREMISES - GROSS BLOCK**		
	Original Cost as per last year	9,21,26,35,516.71	9,21,26,35,516.71
	Add : Additions during the year	1.00	-
	Add: Revaluation during the year	12,00,58,011.98	-
	Less : Deduction/Sold during the year	-	-
	(A)	**9,09,25,77,505.73**	**9,21,26,35,516.71**

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 10 (Cont....)		
	Accumulated Deprn. upto last year	2,51,47,04,220.90	2,29,14,07,816.90
	Add : Depreciation during the year	22,32,96,404.00	22,32,96,404.00
	Add : Amortisation on revalued amount	-	-
	Less : Depreciation on Sale	-	-
	(B)	**2,73,80,00,624.90**	**2,51,47,04,220.90**
	NET BLOCK (A-B)	**6,35,45,76,880.83**	**6,69,79,31,295.81**
	TOTAL NET BLOCK (1+2+3+4+5+6)	**6,49,56,80,914.64**	**6,87,57,90,717.79**
	SCHEDULE - 11		
	OTHER ASSETS		
1	Sundry Debtors	3,00,000.00	3,57,818.00
2	Stamps in Hand	8,04,223.65	7,62,802.10
3	Security Deposits (Premises)	6,47,84,672.52	6,61,80,742.52
4	Security Deposits (Others)	1,15,58,773.81	1,14,58,081.07
5	Stock of Stationery	1,06,73,221.94	1,21,82,494.85
6	Cash Margin (CCIL /CBLO /NPCI/ IMPS)	11,06,11,982.59	10,86,11,982.59
7	Computer Software	1,46,36,762.68	2,15,29,977.25
8	Income Tax Appeal (Pre - deposit)	1,78,31,444.00	2,52,64,694.00
9	Advance for Capital Expenses	93,15,613.20	1,19,69,952.20
10	Advance for Revenue Expenses	37,07,915.38	59,11,577.26
11	T.D.S. Receivable	1,37,71,231.60	90,64,573.08
12	PL and SL Encashment Receivable	42,78,198.00	29,72,422.00
13	GST Payable	1,58,70,663.68	15,69,748.72
14	Prepaid Stamp Duty (Franking)	11,27,662.00	11,27,662.00
15	Fraud & Misappropriation	2,70,46,803.00	2,68,46,710.00
16	Group Leave Encashment Scheme (LIC)	41,67,74,422.00	41,78,77,216.00
17	Prepaid Expenses	21,79,563.35	46,52,425.20
18	Input Tax Credit	2,19,51,566.27	1,98,36,022.49
19	Service Tax Paid against Demand (Appeal)	43,50,978.00	52,03,954.00
20	Staff Profession Tax Appeal (Pre-Deposit)	-	1,92,200.00
21	Prepaid Insurance	2,65,60,289.00	2,73,95,110.00
22	Stock of ATM Cards	-	7,706.00
23	Miscellaneous Assets	61,97,349.11	58,57,214.14
		78,43,33,335.78	**78,68,33,085.47**

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 12		
	PROFIT AND LOSS ACCOUNT		
1	Profit as per last Balance Sheet	-3,46,51,88,927.13	-3,71,49,78,743.58
2	Less: Appropriation		
	a) Statutory Reserve Fund @ 25% of Profit	-	-
	b) Contingency Reserve Fund @10%	-	-
	c) Education Fund @ 1%.	-	-
	d) General Reserve Fund	-	-
3	Add: Net Profit for the year as per P & L A/c.	10,10,59,845.03	5,22,29,904.45
4	Add: Transfer from Reserves		
	a) Transfer from Revaluation Reserve on sale of revalued assets	-	-
	b) Transfer from Revaluation Reserve for Depreciation of Revalued Assets	19,75,59,912.00	19,75,59,912.00
		-3,16,65,69,170.10	**-3,46,51,88,927.13**
	SCHEDULE - 13		
	Depreciation on and Repairs and Maintenance to Property		
1	Depreciation	28,27,47,430.57	29,42,33,281.03
2	Repairs & Maintenance	9,79,69,042.92	8,41,91,531.54
		38,07,16,473.49	**37,84,24,812.57**
	SCHEDULE - 14		
	OTHER EXPENDITURE		
1	Travelling & Conveyance	87,66,796.61	85,68,549.41
2	Subscription	24,87,752.62	27,66,021.36
3	Bank Charges	96,99,420.27	1,24,66,014.95
4	ATM Expenses	2,95,94,443.98	58,48,155.93
5	External ATM Fees/Rupay (POS) Expenses	5,92,17,562.02	6,10,35,396.55
6	Networking Expenses	2,36,59,756.93	4,32,12,743.10
7	Software Expenses	1,18,28,338.02	1,36,61,201.01
8	Staff Training Expenses / Outside Seminar	7,17,079.50	10,25,345.50
9	CIBIL/Experian Charges	34,54,506.27	38,20,296.11
10	Contract Salary	2,40,33,082.32	3,67,12,254.09
11	AGM Expenditure	6,00,078.70	7,23,848.26
12	Foundation Day Expenses	3,94,687.52	4,51,902.66
13	Out of pocket / Entertainment Expenses	86,51,088.66	87,35,167.11
14	Business Promotion Expenses	11,13,461.20	8,10,996.56
15	Branch Anniversary Expenses	3,94,974.52	3,23,042.00
16	CTS Processing charges	39,36,256.62	30,46,662.74

(Amount in ₹)

SR. NO.	PARTICULARS	As on 31.03.2026	As on 31.03.2025
	SCHEDULE - 14 (Cont....)		
17	FWD Revaluation	5,69,839.00	1,85,880.00
18	Foreign Currency Deposit Revaluation	7,97,652.00	17,332.00
19	50% ITC Reversed (GST)	5,89,32,217.99	6,10,53,805.56
20	UPI Approved & Switching Fees	3,20,72,253.32	3,39,14,809.86
21	IMPS approved & Switching fees	9,46,703.88	12,61,621.20
22	Water Charges	17,70,041.41	17,72,341.48
23	Fuel Expenses for Generator	6,28,058.52	8,64,714.00
24	DDS Agents Commission	70,59,486.60	1,29,07,148.37
25	Lease Line Charges Account	1,24,75,815.71	1,17,98,023.48
26	Cleaning Charges	77,07,561.49	44,64,022.32
27	SMS Expenses	2,65,41,596.79	2,70,60,919.37
28	Misc. Expenses	1,07,43,523.82	1,24,75,049.25
		34,87,94,036.29	**37,09,83,264.23**
	SCHEDULE - 15		
	OTHER INCOME		
1	External ATM Income/Rupay (POS) Income	2,98,08,372.53	3,85,93,279.25
2	Forex Misc Income	3,21,393.00	4,16,529.00
3	Int. Rec. On Income Tax refund	28,92,965.00	82,604.04
4	Franking Charges	7,32,154.08	7,07,156.20
5	Insurance Claim Received	8,000.00	1,54,859.00
6	Recovery of Legal Charges	1,49,13,678.37	68,83,608.05
7	CIBIL/Experian Charges A/c	-	20,60,949.33
8	UPI Approved Fees Received	1,80,56,910.84	2,15,32,599.74
9	Reimbursement of Expenses	2,61,776.00	11,75,739.87
10	Reimbursement of Expenses (SWIFT)	5,51,475.00	6,24,725.00
11	Reimbursement of Expenses (FOREX/ POSTAGE)	8,63,338.66	11,22,270.30
12	Addnl Charges for Credit Discipline	5,63,77,015.78	9,24,79,036.34
13	Addl. Recovery from ARC	2,28,00,000.00	-
14	Refund of Management Fees	90,00,000.00	-
15	Rent Received on Premises	18,64,406.76	-
16	Misc. Income	1,02,56,420.05	69,84,712.87
		16,87,07,906.07	**17,28,18,068.99**

SCHEDULE– 16

NOTES FORMING PART OF THE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2026 AND BALANCE SHEET AS ON EVEN DATE.

I. 1) **OVERVIEW**

Abhyudaya Co-operative Bank Limited was registered in 1964 under Maharashtra Co-operative Societies Act, 1960. Subsequently in 2007, the same was brought under Multi State Co-operative Societies Act, 2002. Bank is designated as a Scheduled Bank under Schedule II of the R.B.I Act, 1949. Bank has completed 62 years of providing wide range of banking and financial services including Commercial Banking, Treasury and Forex operations. Presently, the Bank has 106 branches as at 31st March, 2026 spread over in the States of Maharashtra, Karnataka and Gujarat.

2) **BASIS OF PREPARATION**

In terms of the provisions of section 29 read with section 56 of the Banking Regulation Act, 1949, Co-operative Banks shall in respect of all business transacted by them prepare a Balance Sheet and Profit and Loss Account as on the last working day of the year or the period, as the case may be, in the forms set out in the Third Schedule of the Banking Regulation Act, 1949 as substituted by clause (zl) of section 56 of the said Act. The financial statements will be prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles in India, and comply with the statutory requirements prescribed under the Banking Regulation Act, 1949 as amended from time to time, The Multi State Co-operative Societies Act, 2002 as amended from time to time, circulars, notifications, directives and guidelines issued by the Reserve Bank of India (RBI) from time to time and the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

3) **USE OF ESTIMATES**

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

II. **SIGNIFICANT ACCOUNTING POLICIES:**

1) **Accounting Convention:**

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the co-operative banks in India unless otherwise stated.

2) **Revenue Recognition (AS-9):**

A) **Income is accounted for on accrual basis except as stated below:**

i. Income on Non-Performing Advances is recognized on receipt basis as per Income Recognition and Asset Classification norms of Reserve Bank of India.

ii. Commission on Letters of Credit / Guarantees are recognized on pro-rata basis over the period of the Guarantee/LC. Dividends received from shares of co-operative institutions, Subsidy received from NABARD and Commission earned from distribution of Insurance products are accounted on receipt basis.

iii. Income from Non-Performing Fixed Income Securities is recognized on receipt basis.

iv. Income from Investment in LIC – Group Leave Encashment Scheme, against provision (fund) for PL/SL encashment, is credited directly to the provision (fund) account.

v. Locker Rent is accounted on an upfront basis at annual rests.

vi. Annual Fees on Debit Cards are recognized as and when due from the customers.

vii. Interest on Government Securities, Debentures and other Fixed Income Securities is recognized on an accrual basis. Income on discounted instruments is recognized over the tenure of the instrument on straight-line basis.

viii. Other Fees and Commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

ix. Exchange Income is recognized on realization.

B) Expenses are accounted for on accrual basis except as stated below:

i. Expenses towards repairs/renovations of premises are booked on final completion/on being put to use/certification of the work after receipt/settlement of the final bills and these are appropriately capitalized or expensed out.

ii. Interest on unclaimed/matured fixed deposits, is accounted at the rate applicable to savings bank accounts in accordance with directives issued by the Reserve Bank of India (RBI).

iii. Ex-gratia given, if any, is accounted as an appropriation, at the rates decided by the Management in accordance with the provisions of Multi State Co-operative Societies Act, 2002.

iv. ARC fees are accounted based on the agreements entered.

v. All expenses including provisions such as provision for BDDR, Restructured Accounts, etc. and write-offs recognized in a period, whether mandatory or prudential, shall be reflected in the Profit & Loss account for the period as an ‘above the line’ item (i.e. before arriving at the net profit/loss for the year)

vi. Brokerage, Commission etc. pertaining to Investments paid at the time of acquisition is charged to P&L Account.

3) Advances:

i. Advances are identified and classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by Reserve Bank of India (RBI) from time to time.

ii. Any lending under the Triparty Repo (TREPS)/Market Repo/LAF facility which is repayable beyond 15 days is classified under Advances (Short Term) Secured against Government and Other Approved Securities. Any other lending repayable within 15 days is classified under “Money at Call and Short Notice”.

iii. In addition to provisions on Non-Performing Advances, general provisions are made on following categories of Standard assets as per RBI guidelines, as under:

Category	**Provision %**
Direct advances to Agricultural and SME Sectors	0.25%
Commercial and Real Estate Loans	1.00%
Commercial & Real Estate Loans-Residential Housing	0.75%
Other Standard Advances	0.40%

iv. Provision of 5% is made on advances restructured under Micro, Small and Medium Enterprises (MSME) sector as per RBI Circular No. DBR.No.BP. BC.18/21.04.048/2018-19 dated 1st Jan, 2019.

v. Provision on accounts restructured under Resolution Framework – 1 and 2 is made as per RBI Circular No. DOR.No.BP.BC/3/21.04.048/ 2020-21 and DOR. No.BP.BC/4/21.04.048/2020-21 dated 6th August, 2020, DOR.STR REC.11/21.04.048/ 2021-22 and DOR.STR.REC.12/ 21.04.048/2021-22 dated 5th May, 2021. Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI.

vi. Provision is made on outstanding balance of restructured accounts as per current applicable guidelines. The same is disclosed separately.

vii. The overdue interest in respect of advances classified as Non-Performing Assets till the account is suit filed is provided separately under “Overdue Interest Reserve” on the Liabilities side as per the guidelines issued by the RBI and correspondingly, it is shown under “Interest Receivable” on the asset side of the Balance Sheet.

viii. Sundry Liabilities (Interest Capitalised) represents unrecovered interest of FITL loans as per restructuring guidelines of RBI.

4) Investments:

Investments other than Inter-bank exposures are classified under the following categories in accordance with RBI guidelines applicable to Urban Co-operative Banks:

a) Held to Maturity (HTM)

b) Available for Sale (AFS)

c) Held for Trading (HFT)

i. **The disclosure of Investments is made in the Balance Sheet under the following heads:**

a) State and Central Government Securities

b) Other approved securities

c) Shares

d) Bonds of PSUs

e) Other Securities (which include Investments in Bonds of all India Financial Institutions, Certificate of Deposits, Security Receipts issued by Asset Reconstruction Companies etc.).

ii. Investments held against Statutory Reserve Fund are classified as HTM and kept in Government Securities.

iii. Cost of the security is arrived at using the weighted average price method.

iv. Investments under HTM category are valued at acquisition cost. Premium, if any, on such investments, is amortized over the residual life of the particular investment.

v. Investments under AFS and HFT categories have been marked to market as per guidelines issued by RBI. Appreciation/Depreciation is aggregated for each class of securities and net depreciation, in aggregate for each category, is provided for and net appreciation, if any, is ignored.

vi. Treasury Bills and Certificates of Deposits under all the classifications have been valued at carrying cost.

vii. Units of Mutual Funds are valued at lower of Cost or Net Asset Value.

viii. Shares of Co-operative Institutions are carried at cost unless there is a diminution in value thereof in which case the diminution is fully provided for.

ix. Profit made on sale of securities under HTM category, if any, is credited to Profit and Loss Account at first instance and thereafter transferred to Investment Fluctuation Reserve (IFR) as an appropriation from Profit and Loss Account in accordance with RBI guidelines.

x. Reclassification of investments from one category to another, is done in accordance with RBI guidelines and any such transfer is accounted for at the acquisition cost/ book value/market value, whichever is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for.

xi. As per RBI Master Directions on Transfer& Distribution of Credit Risk dated 28th November, 2025, requires in case of investments in Security Receipts (SRs) which are more than 10% of all SRs issued against transferred assets, then the valuation of the SRs shall be the lower of the following:

a) Net Asset Value (NAV) as provided by the Asset Reconstruction Companies (ARCs) based on the recovery ratings, and

b) Face Value of the SRs reduced by the provisioning rates as applicable to the underlying loans, if the loans had continued in the books of the bank.

As on 31.03.2026, the Valuation of Security Receipts (SRs) has been done accordingly.

xii. Broken period interest on investments is treated as revenue item. Brokerage pertaining to investments paid at the time of acquisition is accounted separately.

xiii. a) Accounting for Repo/ Reverse Repo / tri-party repo transactions [including under the Liquidity Adjustment Facility (LAF) with the RBI] -

The securities sold and purchased under Repo/ Reverse Repo are accounted as per RBI Guidelines. Securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice.

b) Accounting for transactions under the Marginal standing facility (MSF) –

Securities sold under MSF (Marginal Standing Facility Arrangements) with RBI are accounted as per RBI guidelines and classified under Schedule 4 (Borrowings). Interest expended is accounted as expenditure.

5) Property, Plant & Equipment and Depreciation(AS-10):

i. Property, Plant & Equipment other than premises are stated at historical cost less accumulated depreciation in accordance with AS-10 issued by The Institute of Chartered Accountants of India (ICAI). It includes incidental expenses incurred on acquisition and installation of the assets. Newly purchased assets are capitalized on the basis of final approval.

ii. Property, Plant & Equipment which have been fully depreciated but are still in use are carried in the books at ₹ 1/-.

iii. Premises are revalued from time to time as per the valuation reports by registered Govt. approved valuers as on the date of valuation. The bank considers Fair Market value as the Fair Value for purposes of AS-10. The surplus arising out of such revaluation (due to difference in Written Down Value and Fair Market Value on the date of valuation) is debited to Premises account and correspondingly credited to Revaluation Reserve. Revaluation reserve of merged banks is carried to the balance sheet at the book value of the concerned premises of merged banks as per the merger scheme. In respect to those premises that have been revalued by the Bank, amortization on the revalued portion of such assets is included in Depreciation Expenses and the same amount is correspondingly reversed from Revaluation Reserve and credited to Profit and Loss Appropriation Account which is in conformity with revised AS-10 issued by the ICAI, applicable to non-corporate entities from 1st Apr, 2017.

iv. As per AS 10 (revised 2016) 'Property, Plant & Equipment' issued by ICAI and as made applicable to non corporate entities from 01-04-2017, the revaluation surplus in respect of an item of property, plant and equipment is transferred to the revenue reserves when the asset is de-recognised /disposed of. Transfers from revaluation surplus to the revenue reserves are not made through the statement of profit and loss. The profit on sale of premises to the extent of revaluation reserve is credited to profit and loss appropriation account.

v. Depreciation is calculated on Straight-line method (SLM) basis at rates considered appropriate by the Bank Management. The rates of depreciation are as under:

Premises	2.5%	Lockers	10%
Furniture & Fixtures	10%	Vehicles	20%
Machinery & Equipment	25%	Computers	33.33%

vi. Depreciation is provided on a pro-rata basis on all the assets stated as at the Balance Sheet date.

vii. Non-banking assets acquired in satisfaction of claims and sold are accounted in the year of registration of the relevant documents.

viii. Depreciation on assets booked on the last day of the financial year is booked from the first day of the next financial year.

ix. Depreciation on Sale of Assets is provided on pro-rata basis.

6) Reserve Fund and Other Funds:

i. Reserve Fund and other funds are created in accordance with provisions of Multi State Co-operative Societies Act, 2002 by way of an appropriation of net profit at the stipulated rates mentioned therein as under:

a. Statutory Reserve Fund (25%).

b. Contingency Reserve Fund (10%)

c. Co-operative Education Fund maintained by National Co-operative Union of India (1%).

ii. Entrance Fees and Nominal Membership Fees are transferred to Statutory Reserve Fund.

7) Cash flow statement (AS-3):

The cash flows are reported using indirect method whereby profit before tax is adjusted for effects of transactions of non-cash nature, deferrals, or accruals of past or future cash receipts or payments. The cash flows from operating, investing, and financing activities of the bank are segregated based on available information.

Bank has considered Cash, Balance with Banks (in current accounts and in term deposits) and Money at call and short notice as Cash and Cash Equivalent.

8) Foreign exchange transactions (AS-11):

i. All outstanding forward and spot exchange contracts are marked to market on a daily basis at exchange rates published by M/s. Ticker Data Limited and at FEDAI notified rates for month-end. The exchange differences on all outstanding forward and spot exchange contracts including forward exchange contract which is not intended for trading or speculation purposes are recognized in the statement of profit and loss in the reporting period in which the exchange rates change. Any profit or loss arising on cancellation or renewal of such a forward exchange contract is recognized as income or as expense for the period. The premium or discount arising at the inception of such a forward exchange contract is amortized as expense or income over the life of the contract.

ii. All outstanding forward exchange contracts including spot contracts are marked-to-market (MTM) on daily basis at present Value (PV) by discounting the forward value till spot date and converting the foreign currency amount using the respective spot rate as published by M/s. Ticker Data Limited on a daily basis and spot rates notified by Foreign Exchange Dealers' Association of India (FEDAI) at month end. MTM gain/loss is accounted for appropriately in the profit & Loss account.

iii. Contingent liabilities on account of foreign exchange contracts, guarantees, acceptances, endorsements and other obligations denominated in foreign currencies are disclosed at closing rates of exchange notified by FEDAI at month-end.

9) Grants from RBI/Government (AS-12):

Monetary Grants related to depreciable Property; Plant & Equipment are shown as deduction from the gross value of assets in arriving at its book value as per AS-12: Government Grants issued by ICAI.

10) Accounting for Amalgamation / Mergers (AS-14):

Accounting for Amalgamation / Mergers in case of amalgamated / merged Banks with the Bank is carried out as per the guidelines issued by the RBI and other appropriate Authorities, from time to time.

11) Employee Retirement benefits (AS-15):

i. Provident Fund:

Provident fund is a defined contribution plan and the contributions for the year in that respect made to Regional Provident Fund (P.F.) Commissioner are charged to Profit and Loss account.

ii. Leave Encashment:

Sick leave and Privilege leave are defined benefit schemes. The Bank has taken policy for its employees under the Employees Group Leave Encashment cum Life Assurance Scheme managed by Life Insurance Corporation of India. In terms of Accounting Standard-15 (Revised), Interest Cost, Current Service Cost and Net Actuarial gain/loss is charged to the Profit and Loss account and net asset/liability is recognized in Balance Sheet based on Actuarial valuation done by an independent Actuary as at the year end, using the Projected Unit Credit Method.

iii. Gratuity:

Gratuity is a defined benefit plan. The Bank has Gratuity Fund for its employees under the Group Gratuity cum Life Assurance Scheme managed by Life Insurance Corporation of India. The Bank has created Trust for Gratuity Fund. In terms of Accounting Standard-15 (Revised), Interest Cost, Current Service Cost and Net Actuarial gain/loss is charged to the Profit and Loss account and net asset/liability is recognized in Balance Sheet based on Actuarial valuation done by an independent Actuary as at the year end, using the Projected Unit Credit Method.

iv. The Government of India on 21st November 2025 announced the implementation of four Labour Codes namely the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 which seek to rationalize 29 existing labour laws. The gratuity benefit and leave encashment being employee benefits, the increase in the bank's obligation due to application of the New Labour Codes is accounted for in accordance with the principles of AS 15, Employee Benefits. The changes to gratuity benefit and leave encashment resulting from the New Labour Codes are plan amendments and they are treated as past service costs.

12) Borrowing Costs (AS-16) :

Borrowing Costs that are attributable to the acquisition or construction of qualifying assets, as defined in Accounting Standard 16 on borrowing costs, are capitalised as part of the cost of the asset upto the date when the asset is ready for its intended issue. Other borrowing costs are recognised as an expense in the period in which they are incurred. No borrowing cost has been incurred during the year requiring capitalisation.

13) Segment Reporting (AS-17):

The classification of exposures to the respective segments conforms to the Guidelines issued by RBI. Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organization structure, the internal business reporting system and the guidelines prescribed by RBI. As per RBI master direction dated 30th August, 2021 bank has revised its segment as mentioned below. Since the Bank does not have any earnings emanating outside India, the Bank is considered to operate only in the domestic segment. The Bank operates in the following business segments:

i. Treasury

The treasury segment primarily consists of income and expenditure of treasury operation including forex treasury operation.

ii. Corporate / Wholesale banking

iii. Retail Banking

iv. Other Banking Business

14) Operating Lease (AS-19):

Lease payments for assets taken on operating lease are recognized in the Profit and Loss Account on Straight Line basis over the lease term in accordance with the AS – 19 - Leases, issued by the Institute of Chartered Accountants of India.

15) Earnings Per Share (AS-20):

Basic earnings per share is calculated by dividing the net profit or loss for the period by the weighted average number of shares outstanding during the year. The weighted average number of shares is calculated on fortnightly basis.

16) Taxation (AS-22):

i. Tax expense comprises both deferred and current taxes. Deferred Income Tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

ii. Deferred Tax is based on tax rates and the tax laws effective at the Balance Sheet date. The effect of deferred tax assets and liabilities of the change in tax rates is recognized in Profit & Loss Account at the year end and corresponding effect is given to Deferred Tax Assets / Liabilities in the Balance Sheet.

iii. Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

iv. Deferred Tax Assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.

v. Current tax is measured based on estimated taxable income for the year in accordance with Income Tax Act, 1961 enacted in India, at rates prevailing on the Balance Sheet date and considering Income Computation and Disclosure Standard (ICDS) as issued and made applicable by CBDT, legal pronouncements and opinions of counsels wherever appropriate.

17) Discontinuing Operations (AS-24):

Principles of recognition and measurements as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognize and measure the changes in assets and liabilities and the revenue, expenses, gain, losses and cash flow relating to a discontinuing operation. There were no discontinuing operations as defined in the standard which need to be separately disclosed.

18) Intangible Assets (AS-26):

Intangible assets (computer software) are disclosed under other assets according to AS-26-Intangible assets. They are recognized in the books at cost less amortization. The asset is amortized over a period of three years on a straight-line basis.

19) Impairment of Assets (AS-28):

The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the Profit and Loss Account to the extent the carrying amount of assets exceeds its estimated recoverable amount.

20) Provisions, Liabilities and Contingent Assets (AS-29):

A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an 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.

A disclosure of contingent liability is made when there is:

i. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or

ii. A present obligation arising from a past event which is not recognized as 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.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

21) Depositor Education and Awareness Fund (DEA Fund):

Creation of DEA Fund Account in Bank's books of account, transfer of amounts to DEA Fund, claim (if refunded), whenever applicable are in accordance with RBI Guidelines.

22) Accounting for Goods & Service Tax:

GST collected is accounted in GST Payable Account and GST Paid to Vendor is accounted in Input Credit Receivable Account. In case, eligible Input Tax Credit (ITC) remains unutilized, the same is carried forward and set-off subsequently. The ITC on expenses which is not allowable to be set-off as per GST Law, is expensed out.

In case of Property, Plant & Equipment, eligible ITC of GST paid to the vendor is utilized against the amount of GST collected from the customers and the disallowed portion of ITC is capitalized.

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

III NOTES TO ACCOUNTS:

1) Perpetual Non-Cumulative Preference Shares (PNCPS):

As per approval for ₹ 10,400.00 lakh granted by RBI vide its original letter no DCBS/MRO/BSS-1/6885/12.07.006/2014-15 dated 7th Apr, 2015 with Extension letter no. DCBS/MRO/BSS-1/4228/12.07.006/2015-16 dated 8th Dec, 2015, letter no. DCBS/MRO/BSS-I/534/12.07.066/2015-16 dated 3rd Feb, 2016 and letter no. DCBS/MRO/BSS-I/8652/12.07.066/2015-16 dated 13th Jun, 2016 and the Director to Central Registrar of Co-operative Societies vide letter no.-R-11017/43/2012-L&M(Pt.) dated 26th Nov, 2014 and Annual General Meeting Approval dated 10th Aug, 2014, the Bank has raised money by way of issue of PNCPS.

In FY 2015-16 ₹ 145.97 lakh

In FY 2016-17 ₹ 56.59 lakh

In FY 2017-18 ₹ 349.20 lakh

Cumulatively ₹ 551.76 lakh as of date.

The following are the terms and conditions regarding issue of PNCPS:-

- For repaying PNCPS, Bank has reserved the right of "Call Option" which may be subscribed after PNCPS is held over 10 years and with RBI prior permission. PNCPS shall not have "PUT" or "Step up Option".
- Maximum rate of dividend to be declared by the Board is 12% or 300 BPS above Bank rate on 31st March of concerned Financial Year whichever is lower or as specified in terms of RBI circular, applicable on date of issue, on pro-rata, non-cumulative basis.
- PNCPS claims are prior to Equity Share holder and subordinate to claims of other creditors and depositors.
- PNCPS do not carry voting rights, nor are convertible.

2) Long Term Subordinated (Tier-II) Deposits (LTD):

LTDs are shown under the head "Borrowings" in the Audited Financials.

The Balance in LTD subscribed as at 31st March, 2026 is ₹ 13.57 lakh (P.Y. ₹ 7532.87 lakh) which was raised during F.Y. 2015-16 (Series-I) repayable after 88 months. Rate of Interest fixed in respect of LTD - Series I is 10.50% p.a. payable quarterly.

The bank has launched LTD (Series-II) during F.Y. 2018-19 and raised ₹ 7500.00 lakh @ 9.00% p.a. interest payable quarterly. The Bank has exercised its "Call Option" to repay LTD (Series-II) during F.Y. 2025-26 after getting approval from RBI vide Letter No. DOR.CAP.S6205/09.18.201/2025-26 dated 7th November, 2025 and after serving Public Notice on Bank's website and SMS to LTD (Series-II) Account Holders.

3) **WRITE OFFS:**

The Bank has written off bad debts of ₹ 2098.65 lakh during F.Y. 2025-26 (P.Y. ₹ Nil) and Security Receipts of ₹ 208.27 lakh during F.Y. 2025-26 (P.Y. ₹ Nil).

4) **One Time Settlement (OTS) / Compromise Settlement Scheme (CSS)**

The Bank has recovered ₹1732.56 lakh in respect of 103 borrowers under OTS and ₹ 1199.91 lakh in respect of 10 borrowers under CSS. (OTS P.Y. ₹ 1859.01 lakh of 83 borrowers & CSS P.Y. ₹ 7283.62 lakh of 8 borrowers).

Amount of sacrifice involved in OTS and CSS is ₹ 1215.31 lakh and ₹ 150.95 lakh respectively.

5) The Capital Work in Progress for F.Y. 2025-26 is ₹ 12,719.10 lakh (P.Y. ₹ 12,728.75 Lakh) shown under the head "Property (Fixed Assets)" includes payment and incidental expenses towards Construction of New Building at Parel Tank Road. Due to inordinate delay on the part of the Developer in handing over possession of the premises, the Bank had filed a commercial suit No. 313/2018 before the Hon'ble High Court, Mumbai for specific performance against the Builder / Developer. Thereafter, Bank has decided to sell the said property. Bank has obtained Fire NOC on 15.04.2025 and is in the process of obtaining OC for the said building through the appointed Architect M/s. G. M. Arch Pvt. Ltd.

6) During the F.Y. 2025-26 Bank has not sold any of its Owned Premises (P.Y. Nil)

7) In respect to premises revalued by the Bank, depreciation amounting to ₹ 1,975.60 lakh (P.Y. ₹ 1,975.60 lakh) is included in Depreciation Expenses and similar amount is correspondingly reversed from Revaluation Reserve and credited to Profit & Loss Appropriation Account in current financial year of 2025-26. The same is in conformity with revised AS-10 issued by the ICAI, applicable to non-corporate entities from 1st Apr, 2017.

8) During the year, Bank has revalued its 62 owned premises based on the valuation provided by two Registered Valuers in the month of March, 2026 and considered lower of the two fair values for valuation as per RBI guidelines. Total Fair Market Value of premises revalued was ₹63,443.82 lakh and Book Value as on the date of revaluation was ₹64,644.40 lakh. Thus, there was net decrease in the valuation by ₹ 1,200.58 Lakh as compared to Book Value of the premises Therefore, Bank has decreased the Value of Premises and Revaluation Reserve by ₹ 1,200.58 lakh as on 31st March, 2026. These entries have been passed in the books on 31st March, 2026.

9) Commission & Exchange Income includes Income from Forex Business of ₹ 1.01 lakh (P.Y. ₹ 7.84 lakh). Exchange Profit is ₹ 75.78 lakh (P.Y. ₹ 84.06 lakh).

10) The information in respect of their registration under Micro, Small, Medium Enterprises Development Act, 2006 is not received from suppliers/service providers by the Bank. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays cannot be given.

11) The Bank has reversed the excess provision made towards Bad & Doubtful Debts in the current year of ₹1,430.00 lakh (P.Y. Bank has made provision towards Bad & Doubtful Debts of ₹ 4,310.00 lakh) (net of sundry liabilities interest capitalized).

Cumulatively, the Bank needs to provide Bad & Doubtful Debts of ₹ 65,815.56 lakh (P.Y. ₹ 69,406.56 lakh) (net of sundry liabilities interest capitalized) as per RBI IRAC norms. The Bank's provision held as of date is ₹ 65,878.39 lakh (P.Y. ₹ 69,407.04 lakh).

12) The Bank has earned profit on sale of securities of ₹155.73 lakh (P.Y. ₹ 492.31 lakh) during the year. Bank has made provision towards depreciation (on Security Receipts

as per NAV) on investment of ₹350.59 lakh (P.Y. ₹ 232.00 lakh). During the year, loss on redemption of Govt. Securities is ₹0.45 lakh (P.Y. ₹ Nil) is debited to P&L Account.

13) Security Receipts have been valued as per RBI Master Directions on Transfer of Loan Exposures dated 24th September 2021 (updated on 28thDecember 2023). The provisioning is required to be made on outstanding SRs over a 5 year period starting from F.Y. 2021-22 till F.Y. 2025-26 as per circular dated 28th June 2022 having reference no. DOR.STR.REC.51/21.04.048/2022-23. Further, Banks were given glide path of additional two years till F.Y. 2027-28 vide Circular RBI/2024-25/118 DOR. CRE.REC.62/07.10.002/2024-25 dated 24th February, 2025. However, as per RBI Master Directions on "Transfer and Distribution of Credit Risk" dated 28th November, 2025, any provisions already made for the specified SRs shall continue to be maintained and subsequent valuation of investments in such SRs on an ongoing basis shall, however, be strictly in terms of the provisions of these directions. Accordingly, in the current F.Y. 2025-26, bank has provided ₹ 350.59 lakh (P.Y. ₹232.00 lakh) towards depreciation on Investments under AFS category and reversed the BDDR provision on SR amounting to ₹ 4,041.52 lakh (P.Y. ₹ 93.34 lakh) and also reversed Depreciation provision on SR amounting to ₹ 531.53 lakh (P.Y. ₹ Nil)

14) As directed by CBEC through circular No. 33/07/2018-GST, ITC amounting to ₹156.61 lakh transitioned from Service Tax has not been utilized by the Bank (Non-utilization of disputable credit) and accounted under CENVAT credit Receivable Account. It is pertaining mainly to service tax paid on DICGC premium and small portion of service tax paid on NFS for the F.Y. 2016-17. The matter was heard before Larger Bench on 03.04.2024 and instructed to file written submission. Matter sent back to Division Bench for passing formal final order.

15) AS-5 – Net Profit & Loss for the period, prior period items and changes in Accounting Policies :

There is no significant change in Accounting policy in F. Y. 2025-26.

Prior period revenue expenditure amounting to ₹9.65 lakh, which had been capitalized under Capital Work-in-Progress in earlier years, was identified and rectified during F.Y. 2025-26 by debiting the amount to the Profit & Loss Account.

16) AS-11 – The effects of changes in Foreign Exchange Rates:

Net loss of ₹ 13.67 lakh (P.Y. Net Loss ₹ 2.03 lakh) on account of exchange rate differences on revaluation of foreign currency assets and liabilities and forward contracts is debited in the Profit & Loss Account for the year in accordance with AS-11 issued by ICAI.

17) AS-12: Government Grants:

Bank has not received any government grant during the F.Y. 2025-26.

18) AS-15 – Retirement Benefits:

The details as required by Accounting Standard 15 (AS 15) (Revised) - issued by ICAI are as under:

(₹ in lakh)

Sr. No	Particulars	Gratuity (Funded) 31.03.2026	Gratuity (Funded) 31.03.2025	Leave Benefits 31.03.2026	Leave Benefits 31.03.2025
1	Discount Rate	7.20%	6.91%	7.20%	6.91%
2	Expected return on Plan Assets	7.20%	6.91%	7.20%	6.91%
3	Salary escalation rate	4.00%	4.00%	4.00%	4.00%
4	**Reconciliation of opening and closing balance of the present value of the defined benefit obligation:**				
i)	Opening Present value of Obligation	6,363.74	7,059.77	3,994.53	4,380.19
ii)	Additional provision pertaining to previous year	-	-	-	-
iii)	Interest Cost	407.81	458.65	265.19	293.10
iv)	Current Service Cost	355.95	385.10	542.27	581.73
v)	Benefits Paid	(924.10)	(1,449.63)	(313.55)	(663.69)
vi)	Past Service Cost (Vested / Non Vested Benefits)			-	-
vii)	Actuarial (Gains) / Losses	(163.16)	(90.15)	(817.99)	(596.80)
viii)	Closing present value of Obligation	**6,040.24**	**6,363.74**	**3,670.45**	**3,994.53**
5	**Reconciliation of opening and closing balance of fair value of plan assets:**				
i)	Opening Fair value of plan assets	6,081.01	6,585.58	4,178.77	4,519.03
ii)	Expected return on Plan Assets	434.77	470.85	302.47	323.42
iii)	Contributions	282.76	474.21	0.05	0.01
iv)	Transfer from other entities/Adjustment to opening - excess of actual interest over estimated	-	-	-	-
v)	Benefits paid	(924.10)	(1,449.63)	(313.55)	(663.69)
vi)	Actuarial Gains / (Losses)	-	-	-	-
vii)	Closing Fair value of plan assets	**5,874.44**	**6,081.01**	**4,167.74**	**4,178.77**
6	**Amount recognized in Balance Sheet**				
i)	Present value of obligation as at end of the year	6,040.24	6,363.74	3,670.45	3,994.53
ii)	Fair value of Plan Assets at the end of the year	5,874.44	6,081.01	4,167.74	4,178.77
iii)	Assets/(Liability) as at end of the year	**(165.80)**	**(282.73)**	**497.29**	**184.24**
7	**Expenses recognized in Profit & Loss A/c**				
i)	Current Service Cost	355.95	385.10	542.27	581.73
ii)	Interest Cost	407.81	458.65	265.19	293.10
iii)	Return on planned Assets	(434.77)	(470.85)	(302.47)	(323.42)
iv)	Past Service Cost (Vested/Non Vested Benefits)	-	-	-	-
v)	Net Actuarial (Gain) /loss recognized in the year	(163.16)	(90.15)	(817.99)	(596.80)
8	**Expenses recognized in Profit & Loss A/c**	**165.83**	**282.75**	**(313.00)**	**(45.39)**

Note:

The Bank has considered the impact of the New Code on Wages, 2019 including changes in the definition of wages, while determining employee benefit obligations in accordance with AS 15.

19) AS-17 –Segment Reporting

Primary Segment Reporting (By Business Segments) as at 31st March, 2026

(₹ in Lakh)

Sr. No.	Particulars	*Treasury Operations		Banking Operations						Total As on	
				Wholesale		Retail		Other			
		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	Segment Revenue	33,414.67	25,790.32	11,171.52	20,435.31	29,097.76	30,009.08	5,663.78	6,935.97	**79,347.72**	**83,170.68**
	Segment Cost	18,389.93	21,258.55	13,372.80	18,336.07	32,155.92	29,887.10	2,789.91	2,929.06	**66,708.56**	**72,410.78**
B	Result	15,024.74	4,531.77	(2,201.28)	2,099.24	(3,058.16)	121.98	2,873.87	4,006.92	**12,639.17**	**10,759.91**
	Unallocated Expenses									**3,006.46**	**7,272.69**
	Net Profit before tax									**9,632.70**	**3,487.22**
	Prov. For Income Tax									-	-
	Deferred Tax									**8,622.10**	**2,964.92**
	Net Profit after tax									**1,010.60**	**522.30**
C	**OTHER INFORMATION**										
	Segment Assets	5,71,810.40	5,06,271.63	1,26,162.28	1,69,112.54	3,27,117.87	3,37,950.52	1,10,147.95	1,23,252.75	**11,35,238.50**	**11,36,587.44**
	Unallocated Assets									**44,941.44**	**53,431.77**
	Total Assets									**11,80,179.95**	**11,90,019.21**
	Segment Liabilities	4,94,619.52	4,57,007.87	1,78,793.35	2,26,688.53	4,04,910.53	4,02,038.12	69,266.78	75,471.32	**11,47,590.19**	**11,61,205.82**
	Unallocated Liabilities									**4,239.38**	**4,706.40**
	Shareholders fund									**28,350.38**	**24,106.99**
	Total Liabilities									**11,80,179.95**	**11,90,019.21**

*Treasury Operations includes operation of Forex Treasury Dept.

20) AS-18 - Related Party Disclosures:

As per Accounting Standard – 18 and RBI Circular No. DBOD. BP.BC.89/21.04.018/2002-03 dated 29.03.2003, the Bank is a Co-operative Society under the Multi–State Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than one Key Management Personnel, viz. **Mr. Barun Raj G. Upadhyay, Chief Executive Officer of the Bank**. However, in terms of RBI circular dated 29th Mar, 2003, he being single party coming under the category, no further details thereon need to be disclosed.

21) AS-19 - Leases:

The Bank has entered into cancellable operating leases for the branch premises except for the initial lock-in-period. The disclosures for the branches whose initial lock-in-period is not expired under AS-19 on "Leases" issued by The Institute of Chartered Accountants of India (ICAI) are as follows:

(₹ in lakh)

Particulars	31.03.2026	31.03.2025
Future lease rental payable as at the end of the year:	530.13	508.48
- Not later than one year	215.86	239.56
- Later than one year and not later than five years	314.27	268.92
- Later than five years	-	-
Total of minimum lease payments recognized in the profit and loss account for the year	1,730.00	1,747.67
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	Nil	Nil
Sub-lease payments recognized in the profit and loss account for the year	Nil	Nil

Rent/Lease Equalization A/c amounting to ₹ 29.00 lakh (P.Y. ₹ 25.88 lakh) have been created for the equalization of lease rent for incremental lease payable for lock-in period. This disclosure is given only for branches where there is a lock-in-period.

22) AS – 20 - Earnings Per Share (EPS):

(₹ in lakh)

Particulars	2025-26	2024-25
Net Profit / (Loss) after tax (A)	1,010.60	522.30
Dividend proposed for Preference Shares (B)	-	-
Net Profit / (Loss) after tax available for Equity shareholder (C=A-B)	1,010.60	522.30
Number of Equity Shares of ₹ 10.00 each (D)	2,531.02	2,406.95
Weighted average number of Equity Shares of ₹ 10.00 each (E)	2,459.93	2,347.80
EPS (₹) (C/E)	0.41	0.22
Nominal Value per share (₹)	10.00	10.00

23) AS-22 – Accounting for Taxes on Income:

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

(₹ in lakh)

Particulars	As on 31.03.2025	During 2025-26	As on 31.03.2026
Deferred Tax Asset on Account of:			
a) Provision for BDDR	14,004.24	--	14,004.24
b) Provision for BDDR-SR	14,182.37	(1484.88)	12,697.49
c) Amortization of Deferred loss on shift of Investment (RBI)	---	---	---
d) Disallowance u/s. 40(a)(i) of Income Tax Act, 1961.	---	---	---
e) Diff. in Depreciation	(38.85)	(54.86)	(93.71)
f) Rent Equalization	9.00	1.09	10.09
g) Carry forward losses and Unabsorbed Depreciation as per Income Tax Act	11,807.53	(6961.51)	4,846.02
h) Provision/(Reversal) towards Resolution Framework II	104.49	(123.93)	(19.44)
Total (A)	**40,068.78**	**(8,624.09)**	**31,444.69**
Deferred Tax Liability on Account of:			
a) Special Reserve u/s. 36 (1) (viii) of Income Tax Act, 1961	---	---	---
b) Revaluation gain of Forward Contract	(4.87)	1.99	(2.88)
Total (B)	**(4.87)**	1.99	(2.88)
Deferred Tax Asset (C) = (A–B)	**40,063.91**	**(8,622.10)**	**31,441.81**

24) AS-26- Intangible assets:

Software Expenses are included in Other Assets in accordance with Accounting Standard 26 (AS 26) issued for Intangible Assets by ICAI, the details are as under:

(₹ In lakh)

	31.03.2026	31.03.2025
Opening Balance of Software (Other Assets)	215.30	277.94
Additions during the year	59.19	78.11
Amortized during the year	(128.12)	(140.75)
Closing Balance of Software	146.37	215.30

The Cost of Computer Software capitalized is amortized equally over a period of 3 years and unamortized portion of Software is included under Other Assets. Bank has taken Input credit allowable under Goods and Services Tax at the time of capitalization of Software cost.

25) AS-28 – Impairment of Assets:

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets (AS 28) issued by the ICAI is required.

26) AS-29–Provisions, Contingent Liabilities and Contingent Assets:

a) Contingent Liabilities on account of Bank Guarantees, Letters of Credit, Forward Contracts and Bills under Import LCs are as follows:

(₹ in lakh)

Particulars	31.03.2026	31.03.2025
Bank Guarantees	*36,457.41	*42,257.35
Letters of Credit	1,031.02	2,186.91
Forward Contracts	7,174.48	11,043.01
Total	**44,662.91**	**55,487.27**

*Includes Expired Bank Guarantees ₹ 4,031.93 lakh (P.Y. ₹ 1,415.49 lakh).

b) Contingent Liabilities – Others

In terms of DBOD Circular No. DEAF Cell.BC.114/30.01.002/2013-14 dated 27th May, 2014; the Bank has transferred all credit balances remaining unclaimed for the period of 10 years to DEA Fund. Details of which are as under:

(₹ in lakh)

Particulars	31.03.2026	31.03.2025
Opening balance of amounts transferred to DEA Fund	9,674.45	8,711.37
Add: Amounts transferred to DEA Fund during the year	729.78	1,086.39
Less: Amounts reimbursed by DEA Fund towards claims	100.78	123.31
Closing balance of amounts transferred to DEA Fund	10,303.45	9,674.45

c) The Bank has filed appeals against orders received from Service Tax Dept. The details of which are as follows:

(₹ In lakh)

Details of appeals filed by Bank in relation to service tax matters	Amount of demand excluding interest and penalty
Order is received for the period 01.04.2015 to 30.06.2017 from commissioner (Appeals-II) CGST & Central Excise, Mumbai in relation to availment of CENVAT credit on Deposit Insurance Premium paid to DICGC. Bank has filed review petition before Bombay High Court.	181.01
Order is received for the period 01.04.2010 to 30.06.2012 from Commissioner CGST & Central Excise Raigad Commissionerate in relation to non-payment of service tax on Nominal Membership Fees. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	7.92
Order is received for the period 01.04.2010 to 31.03.2014 from Principal Commissioner of Service Tax in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	70.09
Order is received for the period 01.04.2014 to 31.03.2015 from Principal Commissioner of Service Tax in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	26.25
Order is received for the period 01.04.2015 to 31.03.2016 from Commissioner (Appeals – III) GST & CX, Mumbai in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	44.18
Order is received for the period 01.04.2016 to 30.06.2017 from Commissioner (Appeals – III) GST & CX, Mumbai in relation to availment of CENVAT credit on NFS ATM transactions on the basis of NPCI statement. Bank has filed an appeal before Customs, Excise and Service Tax Appellate Tribunal Mumbai.	73.13
GST for Gujarat state for F.Y. 2020-21	57.63
Order received in case of Karnataka state raising demand of ₹ 7.00 Lakhs on account of incorrect reversal of GST Input. Rectification filed with the department.	7.58
Total	**467.79**

As per requirement of an appeal, pre-deposit of ₹ 43.51 lakh (10% or 7.5% of Duty Demand amount except non-payment of service tax on Nominal Membership Fees for which 100% of demand amount paid) was paid against the above orders and it is shown under Other Assets as Service Tax paid against Demand (Appeal).

d) The Bank has filed appeals against orders received from Income Tax Dept. The details of which are as follows:

(₹ in lakh)

Details of appeals filed by Bank in relation to Income tax matters	Amt of demand excluding int. & penalty	Pre- deposit amount
Order dated 30.03.2022 is received for the period F.Y. 2010-11 from Dy. Comm. of Income Tax (DCIT) of NFAC Delhi. Bank has filed rectification application with DCIT Mumbai on 11.04.2022 u/s 154. But in the same case, bank has received favourable order from ITAT (Mumbai) on 23.03.2022. But DCIT appealed in High Court against the order.	709.63	---
Order of Income Tax-TDS was received for A.Y. 2017-18 to A.Y. 2024-25 treating the bank as assessee in default and raising a demand for all the years. Appeal has been filed against the order without payment of any amount.	17,942.37	---
Total	**18,652.00**	**---**

(Pre-deposit amount of ₹ 178.31 lakh is shown under Other Assets as Income Tax Appeal (Pre-Deposit))

The bank expects no adverse fall outs on these matters and has past assessments / legal opinions to substantiate their claims.

e) Claim against the Bank not acknowledged as debts:

This item represents demands made in certain legal matters against the Bank in the normal course of business and customer claims arising in fraud cases. In accordance with the Bank's Accounting Policy and AS-29, the Bank has reviewed and classified these items amounting to ₹ 134.38 lakh (P.Y. ₹ 134.38 lakh) as possible obligations based on the legal opinion/ judicial precedents/ Assessments made by the Bank. The Bank has also obtained legal opinions in support of their claims wherever necessary.

27) Long Outstanding Misc. Liability represents amount outstanding for transfer to appropriate head pending documentation / details. These are being followed up for reversal. During the year, an amount of ₹ 24.23 lakh is transferred to DEA Fund.

28) The Bank has not undertaken any transaction in respect of Interest Rate Future [As per RBI Circular UBD (PCB) BPD CIR NO. 17/13.01.000/2009-10 dated 28th Oct, 2009].

29) Capital Charge for Market Risk:

a) Qualitative Disclosures:

The general qualitative disclosure requirement for market risk including the portfolios covered by the standardized approach.

Strategies and Processes: -

- ★ Investment Policy which includes Market Risk Management is in line with the RBI regulations vide circular UBD.BPD. (PCB). Cir. No. 42 /09.11.600/2009-10 dated 8th Feb, 2010 and business requirements.
- ★ The overall objective of market risk management is to enhance profitability by improving the Bank's competitive advantage and reducing loss from all types of market risk loss events.

Scope and Nature of Risk Reporting /Measurement Systems: -

- ★ The Bank has regulatory/internal limits for various Instruments in place.
- ★ Various exposure limits for market risk management such as Overnight limit, Daylight limit, Aggregate Gap limit, Investment limit etc. are in place.
- ★ The portfolio covered by Standardized Modified Duration Approach for computation of Capital Charge for Market Risk includes investment portfolio held under HFT and AFS and Forex.

b) Quantitative Disclosures:

(₹ in lakh)

Particulars	Amount of Capital required As on 31.03.2026	Amount of Capital required As on 31.03.2025
Interest Rate Risk	428.55	47.12
Equity Position Risk	NIL	NIL
Foreign Exchange Risk	105.00	96.25

30) Capital Commitments

Estimated amounts of contracts remaining to be executed on capital assets as at 31st Mar, 2026 (Net of CWIP) aggregates to ₹ 2,629.32 lakh (P.Y. ₹ 1,914.67 lakh) towards capital expenditure to be incurred in F.Y. 2026-27.

31) The Bank had made adequate interest provision of ₹145.52 lakh (P.Y. ₹139.08 lakh) on Matured Term Deposits of ₹3,275.91 lakh (P.Y. ₹1,682.44 lakh) as on 31st Mar, 2026.

32) There were no new Branches opened during the year, however, one branch i.e. Samrat Nagar Nanded branch was closed and merged with Ashok Nagar Nanded branch during the year.

33) Consolidated Financial Statements (AS-21):

Since Bank does not have any subsidiary companies/ Co-operative Societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

34) Board of Management /Administrator

During the F.Y.2025-26, 53 meetings of Administrator's Committee were held.

35) As per RBI Master circular on Income Recognition, Asset classification and Provisioning, in case of Project finance for Non Infrastructure Sector, Bank has made provision @ 1.00% (during next six months from original DCCO) on the account restructured as per the guidelines of RBI. The provision amounting to ₹ 37.84 lakh (P.Y. ₹ 62.05 lakh) is included under Provision towards Restructured Accounts under Reserves & Surplus.

36) The Bank continues to charge DTA on old tax rates and not been shifted to tax rate as per new tax regime under Sec 115BAD of Income Tax Act, 1961 as it is beneficial for the bank.

37) Going Concern :

F. Y. 2025-26 has been another year of meaningful progress in Bank's turnaround journey. The substantial increase in profitability, continued reduction in NPAs, stronger provisioning levels and significant improvement in net worth and capital adequacy demonstrate the effectiveness of Bank's revival strategy. Bank remain committed to maintaining the highest standards of governance, regulatory compliance, customer service and financial discipline while creating long-term value for its members and stakeholders.

Looking ahead, the Bank remains focused on expanding its Retail, MSME and Priority Sector lending portfolio, strengthening customer engagement, enhancing digital banking capabilities and improving operational efficiency.

With a stronger balance sheet, improving financial metrics and renewed stakeholder confidence, Bank is steadily progressing towards regaining its traditional position as one of the country's leading Urban Co-operative Banks and is well poised to enter the next phase of sustainable growth.

IV. Disclosure Requirements as Per RBI Guidelines

Disclosure as per RBI Master Direction No. RBI/DoR/2025-26/289 DoR.ACC.REC. No.208/21.04.018/2025-26 dated 28.11.2025 on Financial Statements - Presentation & Disclosures.

1. Regulatory Capital

a) Composition of Regulatory Capital

(₹ in lakh)

Sr.No	Particular	31.03.2026	31.03.2025
i)	Paid up share capital and reserves(net of deductions, if any)	22,615.42	11,179.18
ii)	Other Tier 1 capital	--	--
iii)	Tier 1 capital (i + ii)	22,615.42	11,179.18
iv)	Tier 2 Capital	3,726.96	5,466.99
v)	Total Capital (Tier 1+Tier 2)	26,342.39	16,646.17
vi)	Total Risk Weighted Assets (RWAs)	4,07,796.60	4,60,413.80
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	5.55%	2.43%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.91%	1.19%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	6.46%	3.62%
x)	Amount of paid-up equity capital raised during the year	1,240.67	1,085.78
xi)	Amount of non-equity Tier 1 capital raised during the year	--	--
xii)	Amount of Tier 2 capital raised during the year	--	--

b) Draw Down from Reserves:

There has not been any drawdown from Reserves during the year ended 31st March, 2026 (Previous Year `Nil) as per Chapter-III (1)(ii) of Master Direction on Financial Statements – Presentation & Disclosures dated 28th November, 2025.

2. Assets Liability Management

Maturity Pattern of Deposits, Advances, Investment, Borrowings as on 31.03.2026 & 31.03.2025

(₹ in lakh)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 months and upto 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits (Term Deposit)	2679 (4463)	6971 (8737)	5518 (5387)	15784 (24972)	27623 (37475)	32030 (40379)	86488 (109839)	142061 (133739)	178842 (161572)	3836 (4545)	2069 (1746)	**503901 (532854)**
Deposits (Demand Deposit)	1046 (1370)	6274 (8219)	7320 (9589)	-- (--)	-- (--)	-- (--)	-- (--)	-- (--)	418121 (380704)	-- (--)	-- (--)	**432761 (399882)**
Advances	1153 (1340)	4331 (4712)	5048 (5467)	12562 (13990)	10770 (12252)	10994 (12342)	32642 (36359)	71198 (75556)	49382 (63175)	46789 (53671)	187555 (207667)	**432424 (486531)**
Investments (including FDRs)	8084 (208)	-- (2433)	6334 (2408)	6244 (7047)	14870 (3160)	12076 (7892)	28138 (51431)	118259 (139018)	87924 (73289)	51934 (37806)	219868 (156399)	**553731 (481091)**
Borrowing	14 (33)	-- (--)	-- (--)	-- (--)	-- (--)	-- (--)	-- (--)	-- (--)	-- (7500)	-- (--)	-- (--)	**14 (7533)**
Foreign Currency Asset*	327 (--)	246 (665)	-- (386)	312 (1215)	-- (1091)	1179 (640)	986 (999)	610 (579)	-- (--)	-- (--)	-- (--)	**3660 (5575)**
Foreign Currency Liability*	31 (30)	246 (638)	-- (386)	304 (1429)	-- (972)	1574 (389)	1086 (1213)	1273 (1307)	56 (50)	-- (--)	-- (--)	**4570 (6414)**

*Foreign currency asset and liability includes Forward Purchase and Forward Sale contracts

Figures in bracket are pertaining to previous year.

3. Investments

a) Composition of Investment Portfolio as at 31.03.2026 & 31.03.2025

(₹ in lakh)

	Investments in India						
	Govt. Securities	**Other Approved Securities**	**Shares**	**Debentures and Bonds**	**Subsidiaries &/joint ventures**	**Others**	**Total investments in India**
Held to Maturity							
Gross	3,10,724.76 (2,30,392.89)	-	24.99 (24.99)	-	-	-	**3,10,749.75 (2,30,417.88)**
Less: Provision for Non performing investment (NPI)	-	-	-	-	-	-	-
Net	3,10,724.76 (2,30,392.89)	-	24.99 (24.99)	-	-	-	**3,10,749.75 (2,30,417.88)**
Available for sale							
Gross	11,552.30 (22,216.76)	-	6.75 (6.75)	-	-	63,322.34 (67,052.06)	**74,881.39 (89,275.57)**
Less: Provision for Depreciation and NPI	350.59 (--)	-	1.37 (--)	-	-	49,595.70 (54,377.02)	49,947.66 (54,377.02)
Net	11,201.71 (22,216.76)	-	5.38 (6.75)	-	-	13,726.64 (12,675.04)	**24,933.73 (34,898.55)**

(₹ in lakh)

	Investments in India						
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries &/joint ventures	Others	Total investments in India
Held for trading							
Gross	-	-	-	-	-	-	-
Less: Provision for Depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	**3,22,277.06 (2,52,609.65)**	-	**31.74 (31.74)**	-	-	63,322.34 (67,052.06)	**3,85,631.14 (3,19,693.45)**
Less: Provision for Depreciation on investment	350.59 (--)	-	-	-	-	49,595.70 (54,377.02)	49,946.29 (54,377.02)
Less: Provision for NPI	-	-	1.37 (--)	-	-	-	1.37 (--)
Net	**3,21,926.47 (2,52,609.65)**	-	**30.37 (31.74)**	-	-	13,726.64 (12,675.04)	**3,35,683.48 (2,65,316.43)**

*Bank does not have any investment outside India

*Figures in bracket are pertaining to previous year

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in lakh)

Particular		31.03.2026	31.03.2025
i)	**Movement of provisions held towards depreciation on investments and NPIs**		
	a) Opening Balance	54,377.02	54,238.36
	b) Add: Provisions made during the year	351.96	139.59
	c) Less: Write off / write back of excess provisions during the year	4781.31	0.93
	d) Closing balance	**49,947.67**	**54,377.02**
ii)	**Movement of Investment Fluctuation Reserve**		
	a) Opening balance	2,018.09	2,018.09
	b) Add: Amount transferred during the year	0.00	0.00
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	**2,018.09**	**2,018.09**
iii)	**Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category**	**2.69**	**2.26**

c) Non-SLR investment portfolio

I. Non-performing non-SLR investments

(₹ in lakh)

Sr. No.	Particulars	31.03.2026	31.03.2025
1	Opening balance	0.00	0.00
2	Additions during the year since 1st April	1.37	0.00
3	Reductions during the above period	0.00	0.00
4	Closing balance	1.37	0.00
5	Total provisions held	1.37	0.00

II. Issuer composition of non-SLR investments

(₹ in lakh)

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)
A	PSUs	-		-	-	-
B	Fis	-		-	-	-
C	Banks	-		-	-	-
D	Private corporate					
E	Subsidiaries/Joint ventures					
F	Others (Security Receipts & Shares of NPCI)	63,354.08 (67,083.80)		-	31.74 (31.74)	63,354.08 (67,083.80)
G	Provision held towards depreciation	49,597.07 (54,377.02)		-	1.37 (--)	49,597.07 (54,377.02)
	Total	**63,354.08 (67,083.80)**		**-**	**31.74 (31.74)**	**63,354.08 (67,083.80)**

Figures in bracket are pertaining to previous year

d) Repo / Reverse Repo transactions (in face value terms as well as in market value terms)

(₹ in lakh)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		Outstanding as on 31.03.2026	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	103.00	102.53	34500.00	34097.03	2600.00	2565.95	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
ii) Securities purchased under reverse repo								
a) Government securities								
b) Corporate debt securities	500.00	499.72	15500.00	14999.31	600.00	554.09	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) Government Securities Lending (GSL) transactions (in market value terms) as on 31.03.2026 & 31.03.2025 :

(₹ in lakh)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on March 31
Securities lent through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

4. Asset Quality:

a) Classification of advances and provisions held

(₹ in lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total NPAs	
Gross Standard Advances and NPAs						
Opening Balance	3,91,630.69 (4,45,040.02)	5,506.17 (16,803.71)	89,367.52 (97,214.92)	26.97 (27.53)	94,900.66 (1,14,046.16)	4,86,531.35 (5,59,086.18)
Add: Additions during the year					12,991.60 (13,360.79)	
Less: Reductions during the year*					23,650.46 (32,506.29)	
Closing balance	3,48,182.58 (3,91,630.69)	5,812.03 (5,506.17)	78,402.80 (89,367.52)	26.96 (26.97)	84,241.80 (94,900.66)	4,32,424.38 (4,86,531.35)
***Reductions in Gross NPAs due to:**						
i) Up gradation					4,644.96 (10,618.49)	4,644.96 (10,618.49)
ii) Recoveries (excluding recoveries from upgraded accounts)					16,905.98 (21,887.80)	16,905.98 (21,887.80)
iii) Technical/Prudential Write-Offs					2,098.65 (--)	2,098.65 (--)
iv) Write-offs other than those under (iii) above					-- (--)	-- (--)
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1,640.00 (1,840.00)	- - (--)	-- (--)	-- (--)	69,407.04 (65,097.03)	71,047.04 (66,937.03)
Add: Fresh provisions made during the year	-- (--)				-- (4,310.01)	-- (4,310.01)
Less: Excess provision reversed/ Write-off loans	240.00 (200.00)	- - (--)	-- (--)	-- (--)	3,528.65 (--)	3,768.65 (200.00)
Closing balance of provisions held	1,400.00 (1,640.00)	-- (--)	-- (--)	-- (--)	65,878.39 (69,407.04)	67,278.39 (71,047.04)

(₹ in lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total NPAs	
Net NPAs						
Opening Balance					25,325.43 (47,823.45)	
Add: Fresh additions during the year					-- (--)	
Less: Reductions during the year					7,109.57 (22,498.02)	
Closing Balance	-- (--)	-- (--)	-- (--)	-- (--)	18,215.86 (25,325.43)	
Floating Provisions						
Opening Balance						-- (--)
Add: Additional provisions made during the year						-- (--)
Less: Amount drawn down* during the year						-- (--)
Closing balance of floating provisions						-- (--)
*Rationale for draw down to be specified						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/Prudential written off accounts						26,454.55 (27,498.72)
Add : Technical/Prudential write-offs during the year						2,098.65 (--)
Less : Recoveries made from previously technical/prudential written-off accounts during the year						60.35 (1,044.17)
Closing Balance						28,492.85 (26,454.55)

* The System is not configured to extract this information & hence the same cannot be stated.

Figures in bracket are pertaining to previous year.

Ratios (in %)	31.03.2026	31.03.2025
Gross NPA to Gross Advances	19.48	19.51
Net NPA to Net Advances	4.97	6.07
Provision Coverage Ratio	78.20	73.14

(₹ in lakh)

Required Provision	31.03.2026	31.03.2025
Provisions on NPAs required to be made (net of sundry liabilities interest capitalized)	65,815.56	69,406.56
Provisions on NPAs actually made	65,878.39	69,407.04

b) Sector-wise Advances and Gross NPAs

(₹ in lakh)

Sr. No.	Sector	Current Year Mar 2026			Previous Year Mar 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	246.89	227.74	92.25	394.80	359.88	91.15
b)	Advances to industries sector eligible as priority sector lending	64,767.65	31,272.41	48.28	84,180.60	32,864.28	39.04
c)	Services	67,864.31	22,263.66	32.81	93,823.23	25,452.23	27.13
d)	Personal loans	48,757.83	279.32	0.57	38,070.87	259.71	0.68
e)	Housing Loans	1,12,974.15	2,368.98	2.10	99,715.32	2,473.03	2.48
	Subtotal (i)	**2,94,610.83**	**56,412.12**	**19.15**	**3,16,184.82**	**61,409.13**	**19.42**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	--	--	--	--	--	--
b)	Industry	5,559.07	4,502.20	80.99	8,798.90	6,422.14	72.99
c)	Services	27,490.29	20,059.46	72.97	36,696.35	23,624.57	64.38
d)	Personal loans	48,666.72	2,431.88	5.00	49,182.37	2,326.10	4.73
e)	Housing Loans	56,097.47	836.14	1.49	75,668.90	1,118.73	1.48
	Sub-total (ii)	**1,37,813.55**	**27,829.68**	**20.19**	**1,70,346.53**	**33,491.54**	**19.66**
Total (i + ii)		**4,32,424.38**	**84,241.80**	**19.48**	**4,86,531.35**	**94,900.66**	**19.51**

c) Details of Restructuring of advances during the FY 2025-26

(₹ in lakh)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Standard	Number of borrowers	--	--	--	--	--	1	--	--	--	1
	Gross Amount	--	--	--	--	--	193.28	--	--	--	193.28
	Provision held	--	--	--	--	--	9.66	--	--	--	9.66
Sub-standard	Number of borrowers	--	--	--	--	1	--	--	--	1	--
	Gross Amount	--	--	--	--	1,350.10	--	--	--	1,350.10	--
	Provision held	--	--	--	--	65.25	--	--	--	65.25	--
Doubtful	Number of borrowers	--	--	--	--	-	-	--	--	-	-
	Gross Amount	--	--	--	--	-	-	--	--	-	-
	Provision held	--	--	--	--	-	-	--	--	-	-
Total	Number of borrowers	--	--	--	--	1	1	--	--	1	1
	Gross Amount	--	--	--	--	1,350.10	193.28	--	--	1,350.10	193.28
	Provision held	--	--	--	--	65.25	9.66	--	--	65.25	9.66

The total restructured loans of ₹ 9,602.41 lakh (P.Y.₹ 10,779.57 lakh) as on 31st March, 2026 constitute 2.22% (P.Y. 2.22%) of the total advances as on 31st March, 2026.

d) In terms of disclosure requirements of the RBI (Financial Statements - Presentation and Disclosures) Directions, 2021, as applicable to UCBs; banks are required to disclose the divergence in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever the additional provisioning assessed / additional gross NPAs identified by RBI exceeds the threshold specified by RBI.

No divergence has been assessed by RBI w.r.t. Gross NPA, Net NPA and Provisions for NPA for F.Y. 2024-25, hence no disclosure on divergence in asset classification and provisioning for NPAs is required.

e) Disclosure of transfer of loan exposure

Details of stressed loans (NPA/SMA) transferred during the year

(₹ in lakh)

	To ARCs		To permitted transferees		To other transferees	
	2025-26	**2024-25**	**2025-26**	**2024-25**	**2025-26**	**2024-25**
a) Number of accounts	NIL	NIL	NIL	NIL	NIL	NIL
b) Aggregate principal outstanding of loans transferred	NIL	NIL	NIL	NIL	NIL	NIL
c) Weighted average residual tenor of the loans transferred	NIL	NIL	NIL	NIL	NIL	NIL
d) Net book value of loans transferred (at the time of transfer)	NIL	NIL	NIL	NIL	NIL	NIL
e) Aggregate consideration	NIL	NIL	NIL	NIL	NIL	NIL
Additional consideration realized in respect of accounts transferred in earlier years	NIL	NIL	NIL	NIL	NIL	NIL

f) (i) Investments in Security Receipts (SRs) as on 31-03-2026 & 31.03.2025

(₹ in lakh)

	Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a)	Book value of SRs where NPAs sold by the bank are the underlying	-- (8,740.29)	28,238.24 (54,840.16)	25,745.96 (3,471.61)
	Provision held against (a)	-- (7,699.55)	26,405.75 (43,205.86)	23,189.97 (3,471.61)
b)	Book value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying	-- (--)	-- (--)	-- (--)
	Provision held against (b)	-- (--)	-- (--)	-- (--)
	Total (a) + (b)	**--** **(8,740.29)**	28,238.24 (54,840.16)	**25,745.96** **(3,471.61)**

Provision on Security Receipts has been made as per RBI Master Directions on "Transfer of Loan Exposures" dated 24th Sept, 2021 (updated on 5th Dec, 2021)

Figures in bracket are pertaining to previous year.

(ii) Distribution of the Security Receipts held is as follows

(₹ in lakh)

Sr. No.	Recovery rating assigned by the Credit Rating Agency	31.03.2026	31.03.2025
1	RR1	0.00	372.81
2	RR2	8,464.15	10,033.65
3	RR3	4,123.18	20,857.53
4	RR4	0.00	9,760.81
5	RR5	41,396.88	26,027.26
	Total	**53,984.21**	**67,052.06**

g) Non – Fund Based Credit Facilities

(₹ in lakh)

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees	36,181.86	275.54	41,068.35	1,189.00
	i) In India	36,181.86	275.54	41,068.35	1,189.00
	ii) Outside India	--	--	--	--
II	Acceptances, Endorsements and other Obligations	1031.02		2186.91	
III	Other NFB Credit facilities	NA	NA	NA	NA

h) Fraud Accounts are as follows:

(₹ in lakh)

Particular	31.03.2026	31.03.2025
Number of frauds reported	12	8
Amount involved in fraud	16.37	7.73
Amount of provision made for such frauds	2.05	0.82
Amount of Un-amortized provision debited from 'other reserves' as at the end of the year	Nil	Nil

During F.Y. 2025-26, 12 fraud cases were reported. Two cases amounting to ₹ 4.29 lakh were reported under FMR-1 where the amount has been fully recovered and 10 cases were of tampering of ATMs were detected, hence reported under FMR-4. Out of 10 cases, in two cases amount involved was ₹ 12.08 lakh where Bank has received ₹10.03 lakh i.e. 85% of theft amount against insurance claim. In remaining eight cases of tampering of ATMs, there was no loss to the bank. In two existing Prudentially Written Off cases, bank has successfully recovered full amount i.e. ₹ 27.13 lakh and accounts have been closed. Accordingly, in the F. Y. 2025-26, total ₹ 41.44 lakh was recovered.

i) Disclosures related to Project Finance

(₹ in lakh)

SI. No.	Item Description	Number of accounts	Total Outstanding	Number of accounts	Total Outstanding
		As on 31.12.2025		As on 31.03.2026	
1	Projects under implementation accounts at the beginning of the quarter.	1	2451.55	1	2281.04
2	Projects under implementation accounts sanctioned during the quarter.	--	--	--	--
3	Projects under implementation accounts where DCCO has been achieved during the quarter	--	--	--	--
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	1	2451.55	1	2281.04
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.	--	--	--	--
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	--	--	--	--
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	--	--	--	--
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	--	--	--	--
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	--	--	--	--
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	--	--	--	--
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	--	--	--	--
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	--	--	--	--
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	--	--	--	--

8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	--	--	--	--
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	--	--	--	--
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	--	--	--	--

Note : Opening and closing balance are excluding NPA accounts

j) Disclosure under Resolution Framework for COVID-19-related Stress

i. Details relating to Accounts restructured under Resolution Framework 1.0

(₹ in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	171.66	---	---	21.25	150.41
Corporate persons*	---	---	---	---	---
Of which MSMEs	---	---	---	---	---
Others	---	---	---	---	---
Total	**171.66**	**---**	**---**	**21.25**	**150.41**

ii. Details relating to Accounts restructured under Resolution framework 2.0

(₹ in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	5,179.21	102.02	---	1,042.39	4,034.80
Corporate persons*	3,923.46	546.31	---	1,301.21	2,075.94
Of which MSMEs	3,881.18	546.31	---	1,301.21	2,033.66
Others	42.28	---	---	---	42.28
Total	**9,102.67**	**648.33**	**---**	**2,343.60**	**6,110.74**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

5) Exposures

a) Exposure to Real Estate Sector

(₹ in lakh)

Category	31.03.2026	31.03.2025
i) Direct exposure		
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;		
i) Housing Non-Priority	55,875.60	74,790.84
ii) Housing Priority	1,07,390.22	92,019.78
b) Commercial Real Estate	467.49	1,574.37
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures Residential Commercial	--	--
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	--	--
Total Exposure to Real Estate Sector	1,63,733.31	1,68,384.99

b) Exposures to Capital Market

(₹ in lakh)

Particulars	31.03.2026	31.03.2025
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	--	--

Bank has not given any advances against shares & debentures for the F.Y. 2025-26.

c) Unsecured Advances

(₹ in lakh)

Particular	31.03.2026	31.03.2025
Total unsecured advances of the bank	14,979.58	20,173.37
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	--	--
Estimated value of such intangible securities	--	--

d) Loans against gold and silver collateral

(i) **Details of loans extended against eligible gold and silver collateral for F.Y. 2025-26**

Particulars	Loan Outstanding ₹ in Lakh	Outstanding As % of Total Loans	Average Ticket size (₹ in Lakh)	Average LTV Ratio	Gross NPA (%)
1. Opening balance of the FY [(a)+(b)]	39,131.42	8.04%	1.53	68.63	0.13%
(a) Consumption loans	38,328.01	7.88%	1.50	68.62	0.13%
of which bullet repayment loans	19,800.73	4.07%	0.99	67.93	0.01%
(b) Income generating loans	803.41	0.17%	5.25	70.61	0.00%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	67,234.08	15.15%	1.49	NA	NA
(c) Consumption loans	66,065.49	15.28%	1.47	NA	NA
of which bullet repayment loans	29,195.88	6.75%	0.87	NA	NA
(d) Income generating loans	1,168.58	0.27%	5.00	NA	NA
3. Renewals sanctioned and disbursed during the FY	--	--	--	--	NA
4.Top-up loans sanctioned and disbursed during the FY	--	--	--	--	NA
5. Loans repaid during the FY [(e)+(f)]	57,094.79	13.20%	0.93	NA	NA
(e) Consumption loans	55,839.12	12.91%	0.92	NA	NA
of which bullet repayment loans	28,704.56	6.64%	0.49	NA	NA
(f) Income generating loans	1,255.67	0.29%	2.96	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]				NA	NA
(g) Consumption loans	0.74	--	--	NA	NA
of which bullet repayment loans	--	--	--	NA	NA
(h) Income generating loans	--	--	--	NA	NA
7. Loans written off during the FY [(i) + (j)]	--	--	--	NA	NA
(i) Consumption loans	--	--	--	NA	NA
of which bullet repayment loans	--	--	--	NA	NA
(j) Income generating loans	--	--	--	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	49,269.97	11.39%	1.96	66.53	0.11%
(k) Consumption loans	48,553.97	11.23%	1.94	66.52	0.11%
of which bullet repayment loans	20,292.05	4.69%	1.15	65.04	0.01%
(l) Income generating loans	716.00	0.17%	5.64	70.14	0.00%

Note : Average LTV ratio is Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

(ii) **Details of gold and silver collateral and auction**

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year 2025-26 (in grams)	2.80 Grams
(b)	Number of loan accounts in which auctions were conducted	02 (Including un-claimed gold auction)
(c)	Total outstanding in loan accounts mentioned in (b)	₹ 0.49 lakh
(d)	Gold or silver collateral acquired during the F.Y. 2025-26 due to default of loans (in grams)	15.10 Grams
(e)	Gold or silver collateral auctioned during the F.Y. 2025-26 (in grams)	17.90 Grams (Including unclaimed gold)
(f)	Recovery made through auctions during the F.Y. 2025-26 (in ₹ lakh)	₹ 0.49 lakh
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	100%
(i)	as % of outstanding loan	100%

6) Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits

(₹ in lakh)

Particular	31.03.2026	31.03.2025
Total deposits of the twenty largest depositors	26,285.50	30,984.22
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.81%	3.32%

b) Concentration of Advances

(₹ in lakh)

Particular	31.03.2026	31.03.2025
Total advances to the twenty largest borrowers	95,180.72	1,06,887.39
Percentage of advances to twenty largest borrowers to total advances of the bank	17.19%	17.68%

c) Concentration of Exposures

(₹ in lakh)

Particular	31.03.2026	31.03.2025
Total exposure to the twenty largest borrowers/ customers	95,180.72	1,06,887.39
Percentage of exposures to the twenty largest borrowers / customers to total exposure of the bank on borrowers/customers	17.19%	17.68%

d) Concentration of NPAs

(₹ in lakh)

Particular	31.03.2026	31.03.2025
Total exposure to the top twenty NPA Accounts	47,183.65	52,761.90
Percentage of exposures to twenty largest NPA exposure to total Gross NPAs	56.01%	55.60%

7) Derivatives

Our Bank has not entered into any transactions in derivatives in the current & previous year.

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

(₹ in lakh)

Particulars	31.03.2026	31.03.2025
Opening balance of amounts transferred to DEA Fund	9,674.45	8,711.37
Add: Amounts transferred to DEA Fund during the year	729.78	1,086.39
Less: Amounts reimbursed by DEA Fund towards claims	100.78	123.31
Closing balance of amounts transferred to DEA Fund	10,303.45	9,674.45

9) Disclosure of Complaints

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

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	--	1
2		Number of complaints received during the year	932	1152
3		Number of complaints disposed during the year	932	1153
	3.1	Of which, number of complaints rejected by the bank	--	--
4		Number of complaints pending at the end of the year	--	--
	Maintainable complaints received by the bank from Office of Ombudsman			
5		Number of maintainable complaints received by the bank from Office of Ombudsman	112	71
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	109	70
	5.2.	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	3*	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.

***The Advisory is collected from concerned staff and credited to complainants account.**

e) 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 (31.03.2026)					
ATM/Debit Card	--	143	-30.92%	--	--
Internet/Mobile/ Electronics Banking	--	107	-38.15%	--	--
Accounts opening/ difficulty in operation of accounts	--	34	-45.16%	--	--
Staff Behaviour	--	22	214.28%	--	--
Loans & Advances	--	20	-4.76%	--	--
Others	--	606	-11.14%	--	--
Total	**--**	**932**	**--**	**--**	**--**
Previous Year (31.03.2025)					
ATM/Debit Card	--	207	18.28%	--	--
Internet/Mobile/ Electronics Banking	--	173	-27.00%	--	--
Accounts opening/ difficulty in operation of accounts	--	62	34.78%	--	--
Loans & Advances	--	21	-43.24%	--	--
Staff Behaviour	--	7	-83.72%	--	--
Others	1	682	239.30%	--	--
Total	**1**	**1152**	**--**	**--**	**--**

10) Disclosure of penalties imposed by Reserve Bank of India

No penalty is imposed on the Bank by Reserve Bank of India during the year.

11) Other Disclosures

a) Business Ratios

(₹ in lakh)

Sr. No.	Particulars	31.03.2026	31.03.2025
1.	Profitability Ratios		
	a) Interest income as a percentage of working funds	5.90%	6.25%
	b) Non-interest income as a percentage of working funds	0.65%	0.91%

	c) Operating profit as a percentage of working funds	0.30%	0.57%
	d) Return on Assets (Net Profit/ Average of Total Assets)	0.09%	0.04%
	e) Business (Deposits + Advances) per employee	612.29	606.27
	f) Profit per employee	0.45	0.22
2.	Cost of Deposit	4.86%	5.05%
3.	Net Interest Margin	2.32%	2.57%

c) Bancassurance business

(₹ in lakh)

Sr. No.	Particulars	F.Y. 2025-26	F.Y. 2024-25
i.	For selling Life Insurance Policies	224.13	102.08
ii.	For selling Non Life Insurance Policies	27.98	55.07
iii.	For selling Mutual Funds Products	0.07	--
iv.	Others (Specify)- PMJJBY & PMSBY	3.64	4.26
	Total	**255.82**	**161.41**

d) Marketing and distribution:

(₹ in lakh)

	F.Y. 2025-26	F.Y. 2024-25
Income from Commission, Fees and Remuneration Received from Marketing and Distribution function	255.82	161.41

e) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(₹ in lakh)

Sr. No.	Category	PSLCs purchased by the Bank		PSLCs Sold by the Bank	
		F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25
1	PSLC - Agriculture	NIL	NIL	NIL	NIL
2	PSLC - SF/MF	NIL	NIL	NIL	NIL
3	PSLC - Micro Enterprises	NIL	NIL	NIL	NIL
4	PSLC – General	NIL	55,000.00	NIL	NIL

f) Provisions and contingencies -

(₹ in lakh)

Provision debited to Profit and Loss Account	F.Y. 2025-2026	F.Y. 2024-2025
i) Provision against Depreciation on Investment (AFS)	350.59	232.00
ii) Provision against BDDR on Security Receipts	(4,041.52)	(93.34)
iii) Provision against Bad & Doubtful Debts Reserve	(1,430.00)	4,310.00
iv) Provision against Restructured Advances	--	(375.00)

v) Provision against Resolution Framework	(354.70)	(864.13)
vi) Provision against Frauds & Misappropriation	2.00	2.36
vii) Provision against Standard Assets	(240.00)	(200.00)
viii) Provision against Depreciation on Investment (SR)	(531.53)	--
ix) Provision against Non Performing Investments	1.37	--
Total	**(6,243.78)**	**3,011.89**

g) Payment of DICGC Insurance Premium

(₹ in lakh)

Sr. No	Particulars	31.03.2026	31.03.2025
i)	Payment of DICGC Insurance Premium	1,314.99	1,297.39
Ii)	Arrears in payment of DICGC premium	NIL	NIL

h) Disclosure of facilities granted to Directors and their Relatives

(₹ in lakh)

Particulars	31.03.2026	31.03.2025
Advances to Directors, their relatives and Companies / Firms in which they are interested		
Fund based	NIL	NIL
Non Fund based	NIL	NIL

Previous year's figures have been re-grouped / re-arranged wherever necessary to confirm to the presentation of the accounts of the current year.

As per our Report of even date

For **JAIN TRIPATHI AND COMPANY**

CHARTERED ACCOUNTANTS

(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI
PARTNER
M.NO. : 013593
(Statutory Auditors)

SATYA PRAKASH PATHAK
ADMINISTRATOR

BARUN R. G. UPADHYAY
CHIEF EXECUTIVE OFFICER

Place : Mumbai

Date : 29th May, 2026

UDIN : 26013593CMMFYE6222

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2026 (AUDITED)

(₹ in lakh)

	Particulars	31.03.2026		31.03.2025	
CASH FLOW FROM OPERATING ACTIVITIES					
Net Profit/ (Loss) as per Profit & Loss A/c.			**1,010.60**		**522.30**
Add/ less:	**Notional Entries/Adjustment entries:**				
1	Provision for Contingencies (Investment)	350.59		232.00	
2	Provision for Non-Performing Investment	1.37		-	
3	Amortisation of Premium on Investments	789.74		805.34	
4	Loss on redemption of G. Sec	0.45		-	
5	Provision against Standard Assets Written Back	(240.00)		(200.00)	
6	Depreciation on Shifting of Investments	-		62.73	
7	Provision against Restructured Accounts Written Back	-		(375.00)	
8	Provision against Bad & Doubtful Debts Reserve	-		4,310.00	
9	Provision against BDDR on Security Receipts Written Back	(4,041.52)		(93.34)	
10	Provision against Resolution Framework Written Back	(354.70)		(864.14)	
11	Provision against BDDR Written Back	(1,430.00)		-	
12	Provision against Fraud & Misappropriation	2.00		2.36	
13	Depreciation on Fixed Assets	2,827.47		2,942.33	
14	Amortisation of Softwares	128.12		140.76	
15	Provision against Depreciation on Investment (SR) Written Back	(531.53)		-	
16	Provision for PL/SL/Gratuity	(147.20)		237.35	
17	Profit on Sale of Asset (Net)	(19.85)		(16.49)	
18	Loss on sale of Assets	0.00		0.09	
19	Profit on Sale of Investment	(155.73)		(492.31)	
20	Deferred Tax	8,622.10		2,964.92	
21	Lease Rent Equilisation	(3.12)		(5.95)	
22	Foreign Currency Deposit Revaluation	7.98		0.17	
23	Provision for Bonus	52.00		52.00	
24	Forward Contract Revaluation	5.70		1.86	
			5,863.88		**9,704.68**
Reserves and Provisions:					
1	Member Welfare Fund	(0.03)		-	
2	General Reserve	(1.09)		(0.30)	
3	Members Benevolent Fund	-		(0.40)	
			(1.11)		**(0.70)**
INCREASE / DECREASE IN OPERATING ASSETS/LIABILITIES					
1	(Increase) / Decrease in Interest Receivable	(770.91)		(1,530.06)	
2	(Increase) / Decrease in Loans and Advances	52,008.32		72,554.83	
3	(Increase) / Decrease in Other Assets	244.87		845.98	
4	Increase/(Decrease) in Deposits	3,926.03		20,895.30	
5	Increase/(Decrease) in Interest Payable	92.53		36.74	
6	Increase/(Decrease) in Other Liabilities	(64.46)		(1,640.84)	
			55,436.38		**91,161.95**
Less: Donation Paid			-		-
Less: Income Tax Paid			-		-
Net Cash Flow from Operating Activities (A)			**62,309.75**		**1,01,388.23**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2026 (AUDITED)

(₹ in lakh)

	Particulars	31.03.2026		31.03.2025	
CASH FLOW FROM INVESTING ACTIVITIES					
1	(Increase) / Decrease in Investments	(86,341.84)		(1,19,237.98)	
2	Redemption of Security Receipts	12,859.58		6,111.33	
3	Purchase of Fixed Asstes & Softwares	(256.64)		(492.02)	
Net Cash Flow from Investing Activities (B)			**(73,738.90)**		**(1,13,618.67)**
CASH FLOW FROM FINANCING ACTIVITIES					
1	Entrance Fees and Nominal Membership Fees	17.65		17.18	
2	Increase / (Decrease) in Share Capital	1,240.67		1,085.78	
5	Increase/(Decrease) in Borrowings	(7,519.30)		(2,531.92)	
Net Cash Flow from Financing Activities (C)			**(6,260.99)**		**(1,428.96)**
NET INCREASE IN CASH FLOWS ON ACCOUNT OF OPERATING, INVESTING AND FINANCING ACTIVITIES (A + B + C)					
			(17,690.14)		**(13,659.40)**
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		60,836.20		74,495.60	
CASH AND CASH EQUIVALENT AT THE END OF THE YEAR		43,146.06		60,836.20	
NET INCREASE IN CASH AND CASH EQUIVALENTS WITHIN THE YEAR			**(17,690.14)**		**(13,659.40)**
Details of cash and cash equivalents					
Cash in hand & balance with Notified banks		42,288.18		58,944.92	
Balances with Other Banks		857.89		1,891.28	
Money at Call and Short Notice		-		-	
			43,146.06		**60,836.20**

Cash Flow Statement is prepared by using indirect method as mentioned in AS-3.

As per our Report of even date
For **JAIN TRIPATHI AND COMPANY**
CHARTERED ACCOUNTANTS
(FRN : 103979W)

CA. DATA PRASAD B. TRIPATHI
PARTNER
M.NO. : 013593
(Statutory Auditors)

SATYA PRAKASH PATHAK
ADMINISTRATOR

BARUN R. G. UPADHYAY
CHIEF EXECUTIVE OFFICER

Place : Mumbai
Date : 29th May, 2026
UDIN : 26013593CMMFYE6222

PROFILE
As on 31.03.2026

Name of the Bank	:	Abhyudaya Co-op. Bank Ltd.
Head Office	:	"K. K. Tower", Abhyudaya Bank Lane, Off. G. D. Ambekar Marg, Parel Village, Mumbai – 400 012. Website : www.abhyudaya.bank.in
Date of Registration	:	BOM/RSR/186-16th January 1964 & BOM/BNK-105-25th June 1965
No. & Date of R.B.I. Licence	:	No.ACD/MH-251/P dtd. 6th April 1981
Multi-State Registration No.	:	MSCS/CR/249/2007 dtd. 11.01.2007
Jurisdiction	:	State of Maharashtra, Gujarat & Karnataka

No. of Branches			:	106 Branches	
Membership	:	Regular	:	266244	
		Active Member	:	98137	
		Nominal	:	16114	
					(₹ in Lakh)
Paid-up Capital	:				25861.94
Total Reserves/Provisions	:				211707.04
Deposits	:	Savings	:	373985.84	
		Current	:	58774.77	
		Term	:	503901.02	936661.63
Loans & Advances	:	Secured	:	417444.80	
		Unsecured	:	14979.58	432424.38
Priority Sector Lending (% of averge achievement)			:	57.56%	
Weaker Section Lending (% of averge achievement)			:	14.81%	
Investment in	:	Govt. Securities	:	322277.06	
		Trustee Securitites	:	-	
		Others	:	63354.08	385631.14
Operating Profit			:		3388.92
Profit before Tax			:		9632.70
Profit After Tax			:		1010.60
Working Captial			:		1152756.54
Total Staff	:	Officers & Clerks	:	1834	
		Sub Staff	:	402	2236
Audit Class			:	F.Y. 2025 - 26	"B"

BRIHAN MUMBAI

Abhyudaya Nagar	8104311081, 8104311082
Andheri	8356892456, 8356892458
Antop Hill	8169923061, 8591948713
Bail Bazar	9326925323, 7977019135
Bhandup (Deposit Section)	7977019145, 8591980880
Bhandup (Loan Section)	9326926614
Borivali	8591305326, 8104114258,
Chembur	8356891677, 8356892104
Dadar	8104113392, 7977700240
Dahisar	9326925324, 28480321
Darukhana	9591967051, 9591306097
Dharavi	9326926617, 9321719129
Fort	8169452695, 8169452694
Ghatkopar	7977720950, 7977719260
Hill Road (Bandra)	9653260461, 8356891696
Jogeshwari (East)	7977700964, 7977700904
Kandivli (East)	8104114260, 8104114262
Kandivli (West) Charkop	9082089859, 8591923153
Kanjur	8928523902, 9326926637
Kher Nagar (Bandra)	8104114265, 9137667357
Lalbaug	9321719127, 8104113405
Lower Parel	8104311080,
Malad (East)	9137667645, 7977019151
Malad (West)	8169922055, 2808 2585
Marve Link Road, Kandivali (W)	8104114273
Mulund (West)	7977700134, 7977700154
Nehru Nagar	8169418728, 8169418729
Parel	9324801346, 9324801347
Sewri	8591980878, 8591980879
Shastri Nagar, Goregaon (W)	7977019147, 9653252055
Sherly Rajan	9653263004
Vikroli (East)	8356892195, 8356892188
Wadala	9653266390, 9137668341
Worli	8169452812, 8169452814

THANE

Anjurphata (Bhiwandi)	8356890734
Badlapur	8169923404
Bhayandar	9326926615, 8169418725
Bhiwandi (Gopal Nagar)	8928523904, 8928524004
Charai	9653660272, 8356890625
Diva (E)	9653263931
Dombivali (E)	8169452708, 7977720790
Dombivali (W)	8356891241, 8104311087
Ghodbunder Road	9321719125
Kalyan (W)	7977019149, 9653660258
Kalyan (E)	8356890654, 8356890724
Kausa-Mumbra	9653266414
Kharigaon-Kalwa	8591948715,
Lokmanya Nagar	9082081173,
Mira Road	8104114280
Mumbra	9326925674, 9324801345

PALGHAR

Nallasopara	8169452723/724
Vasai (E)	8591923151
Virar	9653660259, 8591923152

NAVI MUMBAI & RAIGAD

Airoli	9653650940,7977019141
Belapur (CBD)	9326926747, 7977019156
Divale-Belapur	9653269008, 9591306096
Ghansoli	9326925388, 9082081172
Kalamboli	8591948714
Kamothe	8169418712, 8169418714
Khanda Colony	8169418730, 8356887829
Kharghar	8591948716
Koparkhairane	8169452815, 8169452816
Mobile Bank	27892444
Nhava Sheva	8355861624
Nerul	9137668024, 8356892221
New Panvel	8169452701, 8169452702
Old Panvel	8355861608, 8355861607
Pen	8928523901, 9652351205
Seawood	9653261316,
Turbhe	9321719126, 8169920934
Ulwe	8958523897
Vashi	8169923352, 27892458, Forex- 7021867228

BRANCHES IN OTHER PARTS OF MAHARASHTRA

AHMEDNAGAR	0241-2346558, 2356558

AURANGABAD

Garkheda	9324801340
Station Road	75587 00436, 75587 64483

SINDHUDURG

Kankavli	9137668357

PUNE (STD Code No. 020)

Baner	9765567651,9765567661
Chakan	8928523898,8928523899
Deccan Gymkhana	66012560, 2551 3670
Dhankawadi	24377083, 2437 7085
Laxmi Road	24470805, 2447 5286
Nana Peth	26332162, 2633 2161
Paud Road	9082101341
Pimpri	27426288, 2742 6289
Sinhagad Road	9082079106
Talegaon (Dabhade)	02114-224460, 224470
Wagholi	9545001701, 9637981700
Yerawada	26613493, 2661 2355

NAGPUR

Ajni Chowk	0712-2252714, 2250715
C.A. Road	0712-2739918, 2739718

NANDED

Ashok Nagar	02462-254030, 253230

NASHIK

Ambad Link Road	0253-2399713, 2399514
Canada Corner	0253-2232031, 2232032
Indira Nagar	0253-2329560, 2329561
Nashik Road	0253-2459921, 2459922
Panchavati	0253-2629916, 2629717

GUJARAT

Mandvi Vadodara	0265-2424149, 2421988

Ahmedabad Branches

Ghatlodia	079-2747 5098, 2747 0223
Manekchowk	079-2214 3710, 2214 3725
Odhav	079-2287 1977/75
Mithakhali	079-2658 9676, 2658 0609
Raipur	079-2214 2022, 2217 4638

KARNATAKA

Udupi Branches

Car Street	0820-2521077
City Branch	0820-2520117, 2521687
Shirva	0820-2554287
Padubidri	0820-2556177
Mangalore	0824-2423067, 0824-2494067

Departments

Registered Office & Share Dept. नोंदणीकृत कार्यालय आणि भाग विभाग	Abhyudaya Nagar, Building No.36, G.D. Ambekar Marg, Kalachowky, Mumbai – 400 033 अभ्युदय नगर, इमारत क्र. ३६, जी. डी. आंबेकर मार्ग, काळाचौकी, मुंबई - ४०० ०३३.	9082092119, 24701270 share@abhyudaya.bank.in
Administrative Office प्रशासकीय कार्यालय ➢ Human Resource Management (HRM) Dept. मनुष्यबळ व्यवस्थापन विभाग ➢ Central Law Dept. मध्यवर्ती विधी विभाग ➢ Compliance Dept. अनुपालन विभाग	K.K. Tower, Abhyudaya Bank Lane, Off G. D. Ambekar Marg, Parel Village, Mumbai – 400 012 के. के. टॉवर, अभ्युदय बँक लेन, जी. डी. आंबेकर मार्ग, परेल व्हिलेज, मुंबई -४०० ०१२.	24180961-64, 797710860 Secretarial@abhyudaya.bank.in personnel@abhyudaya.bank.in cld@@abhyudaya.bank.in compliance@abhyudaya.bank.in
Legal Dept. विधी विभाग	Abhyudaya Education Society, Opp. Bldg. No. 18, Abhyudaya Nagar, Kalachowki, Mumbai - 400 033. अभ्युदय एज्युकेशन सोसायटी, बिल्डिंग नं. १८ च्या समोर, अभ्युदय नगर, काळाचौकी, मुंबई ४००- ०३३.	8356891707 legal@abhyudaya.bank.in
Central Clearing Dept. मध्यवर्ती समाशोधन विभाग	251, Abhyudaya Bank Bldg., Perin Nariman Street, Fort, Mumbai - 400 001. २५१, अभ्युदय बँक बिल्डिंग, पेरिन नरिमन स्ट्रीट,फोर्ट, मुंबई - ४०० ००१.	8169418758, 8169418739, 8169418740, 8169418742, 8169418755 clearing@abhyudaya.bank.in
Treasury & IT Dept. ट्रेझरी आणि आय. टी. विभाग	Abhyudaya Bank Bldg, Nehru Nagar, Kurla (E), Mumbai - 400 024 अभ्युदय बँक बिल्डिंग, नेहरू नगर, कुर्ला (पूर्व.), मुंबई - ४०० ०२४.	Tres. Dept. : 8169418753, 8169418748, 8356843725 treasury@abhyudaya.bank.in IT Dept : 25246445, 68778900, 25246825 it@@abhyudaya.bank.in
Recovery Dept. कर्ज वसूली विभाग	Shrama Safalya, 63, G.D. Ambekar Marg, Parel Village, Mumbai – 400 012. श्रम साफल्य, जी. डी. आंबेकर मार्ग, परेल व्हिलेज, मुंबई-४०० ०१२.	8591948712, 8169452713, 8169452719 recovery@abhyudaya.bank.in
Foreign Exchange Dept. विदेशी चलन विनिमय विभाग	Yashwantrao Chavan Natya Sankul, Manmala Tank Road, Matunga, Mumbai – 400 016. यशवंतराव चव्हाण नाट्य संकुल, मनमाला टँक रोड, माटुंगा, मुंबई - ४०० ०१६.	8169921522 forex@abhyudaya.bank.in
KYC/AML Dept. केवायसी /एएमएल विभाग Centralised Data Entry Cell मध्यवर्ती माहिती संकलन कक्षा	Abhyudaya Bank Bldg, Plot No. 3A, Sector 15, Nerul, Navi Mumbai – 4000706. अभ्युदय बँक बिल्डिंग, प्लॉट नं. ३ए, सेक्टर १५, नेरूळ,नवी मुंबई - ४०० ७०६.	8169921271, 8169921124 aml@abhyudaya.bank.in 8104114273 cdec@abhyudaya.bank.in
Bandra Cluster (Mumbai Zone) बांद्रा क्लस्टर (मुंबई विभाग)	Lumbini Building, National Library Road, Bandra (W), Mumbai – 400 050. लुंबिनी बिल्डिंग, नॅशनल लायब्ररी रोड, वांद्रे (पश्चिम), मुंबई - ४०० ०५०.	8928523900, 9321719133 bandracluster@abhyudaya.bank.in
Dombivali Cluster (Navi Mumbai Zone) डोंबिवली क्लस्टर (नवी मुंबई विभाग)	Jaykul Arcade, Manpada Road, Dombivali (E) -421 201. Dist.-Thane. जयकुल आर्केड, मानपाडा रोड, डोंबिवली (पूर्व)- ४२१ २०१ जिल्हा ठाणे.	8169452708, dombivalicluster@abhyudaya.bank.in
Sewri (Mumbai Zone) शिवडी क्लस्टर (मुंबई विभाग)	Shop No. 8,12,13 Regal Industrial Estate, Sewri, Mumbai – 400 015. शॉप नं. ८,१२, १३ रिगल इंडस्ट्रियल इस्टेट, शिवडी, मुंबई - ४०००१५.	sewricluster@abhyudaya.bank.in
Pune Cluster (Pune Zone) पुणे क्लस्टर (पुणे विभाग)	1,2 & 16, Dhanwant Plaza, Budhwar Peth, Pune - 411 002. १,२ आणि १६, धनवंत प्लाझा, बुधवार पेठ, पुणे - ४११ ००२.	020 24491119, 24491098, 24482916 punecluster@abhyudaya.bank.in

Offices at:- Abhyudaya Bank Building, Abhyudaya Bank Marg, Sector 17, Vashi, Navi Mumbai – 400 703
अभ्युदय बँक बिल्डिंग, अभ्युदय बँक मार्ग, सेक्टर १७, वाशी, नवी मुंबई - ४०० ७०३ येथील कार्यालये

Business Development & Operation Dept. व्यवसाय विकास आणि कामकाज विभाग Vashi Cluster वाशी क्लस्टर	27658323, 27650124 dgmnz@abhyudaya.bank.in vashicluster@abhyudaya.bank.in
Development (Premises and Estate) Dept. विकास विभाग	9819211016, 27890649, 27890648 development@abhyudaya.bank.in
Accounts, Inspection & Vigilance Dept. लेखा, अंतर्गत तपासणी व दक्षता विभाग I.S. Audit Dept. माहिती सुरक्षा प्रणाली परीक्षण विभाग	27895121, 27893187, 27895120, 27896273 accounts@abhyudaya.bank.in inspection@abhyudaya.bank.in, vigilance@abhyudaya.bank.in 27880245 isaudit@abhyudaya.bank.in
Abhyudaya Bank Staff College अभ्युदय बँक कर्मचारी महाविद्यालय	training@abhyudaya.bank.in
Planning & Marketing Dept. नियोजन व पणन विभाग	27889215, 27892452 mkt@abhyudaya.bank.in
Insurance Dept. विमा विभाग	9819211584, 27897242, 27890601 insurance@abhyudaya.bank.in
Risk Management & MIS Dept. जोखीम आणि माहिती व्यवस्थापन विभाग	27890663, 27890639, 27890647 riskmgmt@abhyudaya.bank.in; mis@abhyudaya.bank.in
ATM Recon. एटीएम - सामंजस्य विभाग	96536 60266 atm@abhyudaya.bank.in
IT DRS (Disaster Recovery Site) माहिती तंत्रज्ञान - आपत्ती पुर्नप्राप्ती साइट	27893307/08 27654425

PROGRESS AT A GLANCE

(₹ in thousand)

Year Ending	Paid up Capital (₹)	Reserves & Provisions (₹)	Deposits (₹)	Loans & Advances (₹)	Gross Income (₹)	Net Profit (₹)
1965	95	1	1,69	2,24	16	8
1975	10,52	4,18	1,50,81	1,08,71	17,17	2,51
1985	1,50,40	3,85,65	61,72,83	33,64,57	6,75,03	48,26
1995	7,58,40	59,56,40	566,06,58	263,32,42	71,21,71	4,30,55
2000	13,72,26	200,91,09	1087,54,65	444,66,67	149,25,87	11,68,06
2005	22,41,74	473,94,76	1646,79,98	784,10,53	208,25,61	22,17,01
2010	56,16,10	762,40,78	4170,61,76	2564,72,82	435,67,55	29,90,40
2015	112,70,59	1384,52,88	9761,07,39	5746,32,15	1207,16,01	33,68,00
2020	161,62,90	1218,69,93	10838,07,54	6654,37,90	1089,59,01	16,22,45
2021	167,67,12	1357,22,32	10952,44,77	6711,24,15	1109,70,68	3,54,66
2022	177,83,99	1465,43,82	11260,55,05	6713,25,63	877,90,04	3,01,28
2023	215,85,65	1899,51,73	10776,06,08	6281,07,29	905,53,13	(236,39,52)
2024	235,35,49	2223,68,98	9118,40,30	5590,86,18	879,32,67	(224,15,48)
2025	246,21,27	2234,19,39	9327,35,60	4865,31,35	831,72,79	5,22,30
2026	258,61,94	2117,07,04	9366,61,63	4324,24,38	841,29,04	10,10,60

सभासदांना विनंती

आपल्या पत्रव्यवहाराच्या पत्त्यामध्ये काही बदल झाला असल्यास त्याची दफ्तरी नोंद करण्यासाठी आवश्यक पुराव्यासोबत (पारपत्र, वाहन परवाना, निवडणूक ओळखपत्र, NREGA जॉब कार्ड, आधार कार्ड, NPR कार्ड इ.)

कृपया आपला अद्ययावत मोबाईल क्रमांक आणि ई -मेल आयडी सुध्दा द्यावा.

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार सर्व खातेदारांनी (KYC / REKYC/CKYC (Know Your Customer) नियमांचे अनुपालन करणे, अनिवार्य आहे.

बँकेच्या उपविधीनुसार (कलम १३ - सभासदांचे अधिकार आणि कर्तव्ये) जे सभासद सक्रिय सदस्यात्वासाठी खाली दिलेले पात्रता निकष पूर्ण करु शकणार नाहीत, ते सक्रिय सभासद म्हणून गणले जाणार नाहीत.

बँकेचे सक्रिय सभासद होण्यासाठी खालील सेवांचा अथवा उत्पादनांचा उपभोग घेणे आवश्यक आहे -

१) किमान रुपये ५००/- भाग भांडवल धारणा
आणि
२) किमान ठेव रुपये १०००/- किंवा किमान कर्ज रुपये ५०,०००/-

तरतूद-I
“ठेवीदार” या शब्दाचा अर्थ असा कुणीही सर्वसाधारण सभासद, ज्याच्या स्वत:च्या, व्यक्ती या नात्याने, अथवा व्यापारी फर्मचा मालक, कंपनीचा संचालक, संस्थेचा पदधारक अथवा विश्वस्त संस्थेचा विश्वस्त या नात्याने, सलग दोन वर्षापेक्षा कमी नसलेल्या काळासाठी सर्व खात्यांमधील (सकल) ठेवींची गणना करुन आलेल्या एकत्र ठेवींची रक्कम (आधीच्या दोन वर्षामध्ये) वर निर्धारित केलेल्या रकमेपेक्षा कमी नसेल.

सकल ठेवी म्हणजे बचत खाती आणि चालू खाती यांच्यामधील शिल्लक रक्कमांची त्रैमासिक सरासरी किंवा मुदतीत ठेवींचे दर्शनी मुल्य होय

तरतूद -II
“कर्जदार” या शब्दाचा अर्थ, असा कुणीही सर्वसाधारण सभासद त्याने, त्या आधीच्या दोन वर्षांमध्ये, वर निर्धारित केलेल्या रकमेपर्यंतच्या मंजुरी-प्राप्त ऋण योजनांच्या लाभ घेतला आहे.

सक्रिय सदस्य म्हणून पात्र होण्यासाठी वरील किमान निकषांची पूर्तता आवश्यक आहे. ज्या सदस्यांची ही पूर्तता करणे बाकी आहे, त्यांची ती लवकरात लवकर करावी. अशी विनंती करण्यात येत आहे.

सर्व भागधारकांनी सहकार्य करावे ही विनंती.

आपला विश्वासू,

मुख्य कार्यकारी अधिकारी

Request to Shareholders

Kindly intimate the change in your address if any, alongwith documentary proof i.e. Passport, Driving License, Voter ID, NREGA Job Card, Aadhaar Card, NPR Card .

Kindly also intimate your latest mobile number and E-mail ID.

As per Reserve Bank of India guidelines, it is mandatory to all account holders to comply with KYC /REKYC/CKYC(Know Your Customer) norms.

As per the Bank's Bye-laws (Clause 13- Rights and Duties of the member) , members who do not satisfy the eligibility criteria for Active Membership as given below shall not be treated as Active Member.

The Minimum level of service to become active member of the Bank shall be

(1) Minimum share capital holding of Rs.500/- AND

(2) Minimum Deposit of Rs. 1,000/- or Minimum loan of Rs.50,000/-

Proviso I

Provided that a 'Depositor' means an ordinary member, who has been holding aggregate deposits (in all types of accounts) not less than the amount prescribed above for the continuous period of not less than two years in the Bank in his name or in the name of the firm / company / society / trust, to whom he is representing as a proprietor / Director / Office Bearer / Trustee during the preceding two years.

Aggregate Deposits means "average quarterly balance in CASA A./c. or Face value of Fixed Deposits".

Proviso II

Provided that a 'Borrower' means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank for the minimum amount as prescribed above during the preceding two years.

All members are requested to comply with the "Minimum" service requirements as above at the earliest, if not yet complied with, to become eligible as an active member.

All Shareholders are requested to co-operate for the same.

Yours faithfully

Sd/-

Chief Executive Officer

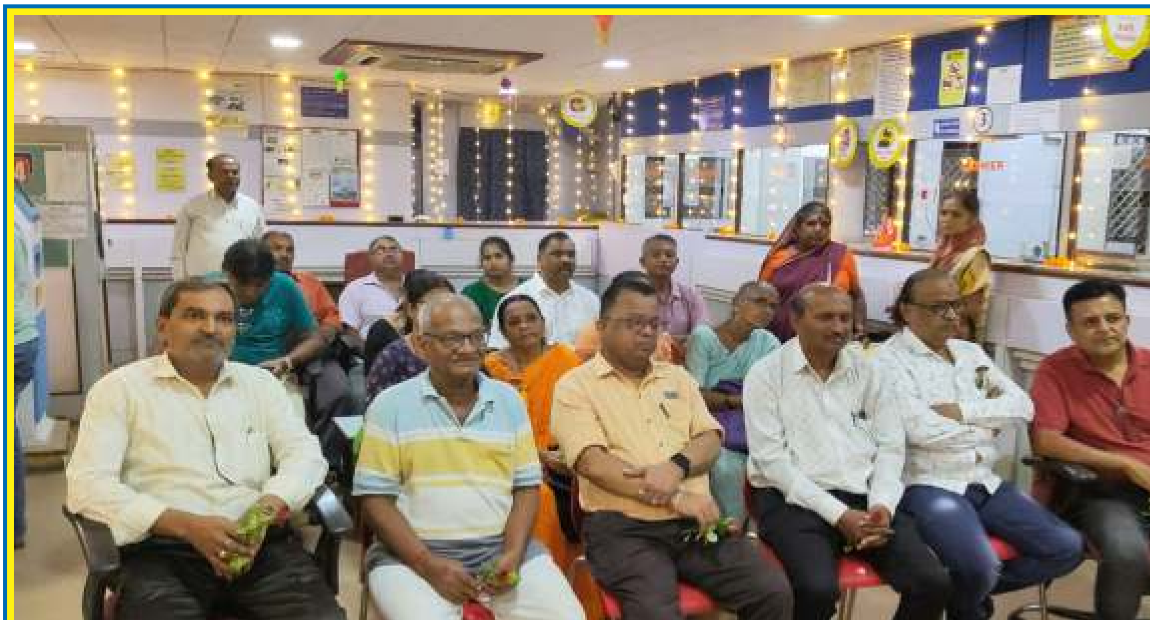
Abhyudaya Bank 62nd Annual General Meeting 2025

Customers Meet of Pune Branches held on 15th Oct. 2025
in the presence of the Administrator's Committee.

Abhyudaya Bank & SBI Mutual Funds Join hands to offer Mutual Funds Service

Inauguration of Mira Road Branch New Premises on 29th June. 2026

Abhyudaya Bank was awarded the 'Best IT Risk Management' award at the Annual Banking Technology Conference 2024 – 25, organised by the Indian Banks' Association (IBA), on 9th January 2026.



Foundation Day Celebration with Customers at Wadala Branch

Visit to a Growing MSME Unit financed by the Bank's Mobile Branch

A flourishing Auto Components Manufacturing - SME Unit
financed by the Bank's Talegaon Dabhade Branch

All Loans are Available at an Attractive Rate of Interest

Housing Loan

Gold Loan

Vehicle Loan

Education Loan

MSME Loan

Surya Shakti Loan

Loan for Repairs / Renovation

Mortgage Loan

Udyog Vikas Loan

Secured Overdraft Against LIC / NSCs / KVP

Various Services Available to our Customers

Corporate Agent of Life Insurance Corporation of India

Corporate Agent of HDFC Life Insurance Co. Ltd.

Corporate Agent of SBI Life Insurance Co. Ltd

Corporate Agent of The New India Assurance Co. Ltd.

Corporate Agent of Bajaj Allianz General Insurance Co. Ltd.

Corporate Agent of SBI General Insurance Co. Ltd

Corporate Agent of Care Health Insurance Ltd.

Corporate Agent of SBI Mutual Fund

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