–: वार्षिक सर्वसाधारण सभेची सूचना :–

(फक्त भागधारकांकरिता)

बँकेच्या सर्व सन्माननीय भागधारकांना कळविण्यात येते की, **दि चिटणवीसपुरा सहकारी बँक लि., नागपूरची ९४ वी वार्षिक सर्वसाधारण सभा रविवार दि. २७ सप्टेंबर २०२६ रोजी सकाळी ९.०० वाजता ''जैन कलार समाज सांस्कृतिक सभागृह'', रेशिमबाग चौक, नागपूर** येथे खालील विषयावर विचार विनिमय करण्यासाठी आयोजित केलेली आहे. सभा बँकेचे अध्यक्ष मा. डॉ. श्री. उल्हास दुरगकर यांचे अध्यक्षतेखाली घेण्यात येईल. सदर सभेला सर्व सभासदांची उपस्थिती प्रार्थनिय आहे.

विषय:–

१. मागील दि. १४ सप्टेंबर २०२५ च्या वार्षिक सर्वसाधारण सभेचे प्रतिवृत्त वाचून कायम करणे.
२. बँकेच्या सन २०२५–२०२६ च्या वार्षिक अहवालास मंजुरी देणे. तसेच सन २०२५–२०२६ चे नफा तोटा पत्रक, दि. ३१.३.२०२६ चे ताळेबंद पत्रक व सन २०२५–२०२६ मध्ये अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मंजुरी देणे.
३. संचालक मंडळाने शिफारस केलेल्या सन २०२५–२०२६ च्या नफा वाटणीला मंजुरी देणे.
४. सन २०२६–२०२७ चे अंदाजपत्रक मंजूर करणे.
५. सन २०२४–२०२५ च्या अंकेक्षण पूर्ती अहवालाची नोंद घेणे.
६. भारतीय रिझर्व्ह बँकेच्या परिपत्रकानुसार सन २०२६–२०२७ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षणाकरिता भारतीय रिझर्व्ह बँकेने मंजूर केलेल्या वैधानिक लेखापरिक्षकाच्या नियुक्तीची नोंद घेणे.
७. उपविधी क्र. ५० नुसार तक्रार निवारण तडजोड समिती नियुक्तीला मंजूरी देणे.
८. परिशिष्ट 'बी' प्रमाणे उपविधी दुरुस्तीला मान्यता देणे.
९. वार्षिक सर्वसाधारण सभेस अनुपस्थित असणाऱ्या सभासदांची अनुपस्थिती क्षमापित करणे.
१०. सदस्य, पदाधिकारी, अधिकारी, कर्मचारी यांना प्रशिक्षण देणे.
११. मा. अध्यक्षांचे परवानगीने वेळेवर येणाऱ्या इतर विषयांवर चर्चा करणे.

नागपूर
दि. ०७.०९.२०२६

संचालक मंडळाचे आदेशान्वये
पुरुषोत्तम भुलगांवकर
मुख्य कार्यकारी अधिकारी

विशेष सूचना :–

(१) गणपूर्ती अभावी सभा तहकूब झाल्यास ती सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर होईल. त्यासाठी गणपूर्तीची आवश्यकता राहणार नाही.

(२) ज्या सभासदांना प्रश्न विचारावयाचे असल्यास त्यांनी कृपया सभेच्या सात दिवस अगोदर लेखी स्वरूपात बँकेच्या मुख्यालयात सादर करावे.

(३) भागधारकांनी भाग प्रमाणपत्र नेण्याची कृपा करावी. नॉमीनीची नेमणूक केली नसल्यास ती करावी. लाभांश खात्यात जमा करण्यासाठी बँकेत बचत ठेव खाते उघडावे. तसेच पत्ता बदलला असल्यास नवीन पत्ता पिनकोड नंबरसह लेखी कळवावे.

(४) ज्या सभासदांचे भाग भांडवल रु. १०००/– पेक्षा कमी आहे त्यांनी ते कमीत कमी रु. १०००/– करावे व बँकेशी ठेव किंवा कर्जाचा नियमित व्यवहार करावा.

(५) रिझर्व्ह बँकेच्या नियमानुसार के.वाय.सी. (KYC) करण्यात यावी.

शैक्षणिक प्रोत्साहन योजना / जेष्ठ नागरिक सभासदांचा सत्कार :–

ज्या सभासदांची / बँक कर्मचाऱ्यांची मुले मार्च २०२६ च्या १० वी १२ वी या परिक्षेत ८५% किंवा त्यापेक्षा जास्त गुण प्राप्त करून उत्तीर्ण झाली आहेत त्यांनी प्रमाणित गुणपत्रिकेच्या प्रती व पासपोर्ट फोटोसह दि. २०.०९.२०२६ पर्यंत बँकेच्या मुख्यालयात अर्ज सादर करावे. तसेच ८० वर्ष व त्यावरील जेष्ठ नागरिक सभासदांचा सत्कार व त्यांच्या कार्याचा गौरव करण्यात येणार आहे. तरी त्यांनी दि. २०.०९.२०२६ पर्यंत बँकेच्या मुख्यालयात आवश्यक कागदपत्रांसह अर्ज सादर करावे, हि विनंती.

–: ९४ वा वार्षिक अहवाल :–

सन्माननीय सभासद बंधु–भगिनींनो,

सविनय नमस्कार,

आपल्या बँकेच्या ९४ व्या वार्षिक सर्व साधारण सभेस उपस्थित झाल्याबद्दल संचालक मंडळाच्या वतीने आपणां सर्वांचे मी मनःपूर्वक स्वागत करतो.

आपणां सर्वांची बँकेविषयी असलेली आस्था व जिव्हाळा यामुळे बँक दिवसेंदिवस प्रगतीपथावर आहे. बँक आधुनिक तंत्रज्ञानाची कास धरून तळागाळापर्यंत बँकिंग पोहचविण्याचा प्रामाणिकपणे प्रयत्न करीत आहे. तळागाळातील जनतेच्या आर्थिक गरजा पूर्ण करण्याचे व त्यांना सक्षम करण्याचे काम बँक करीत आहे. ग्राहकांना गतीमान व उच्च दर्जाची सेवा देण्याचे प्रयत्न सुरू आहेत. या करिता तत्पर आणि विनम्र ग्राहक सेवेचे व्रत आपल्या बँकेने कायम जोपासले आहे. IMPS व मोबाईल बँकिंग सेवा सोबतच UPI सेवा उपलब्ध आहे. बँकेने भरतवाडा, मौदा व बेलतरोडी या नवीन तीन शाखा सुरू केलेल्या आहे. ग्राहकाभिमुख सेवा देतांना शाखांचे अंतरंगसुद्धा प्रसन्नचित्त असावे यासाठी मुख्यालय व सर्वच शाखांचे नूतनीकरण टप्प्या टप्प्याने करीत आहोत. बँक दिवसेंदिवस प्रगतीचे दृष्टीने वाटचाल करीत आहे. हे सर्व आपल्या सर्वांच्या सहभागामुळेच शक्य होत आहे. यावर्षी बँकेला निव्वळ नफा रु. १०३.५१ लाख झाला आहे. ठेवीवर जास्त व्याज द्यावे लागले. तसेच नविन तीन शाखेचे खर्च तसेच कर्ज वाटप पाहिजे त्या प्रमाणात न झाल्यामुळे मागील वर्षीपेक्षा नफ्यात रु. ९९.७४ लाखांनी घट झालेली आहे. याकरिता कर्ज वाटपावर विशेष भर देण्यात येत आहे. दि. ३१ मार्च २०२६ रोजी संपलेल्या आर्थिक वर्षाचा अहवाल, नफा तोटा पत्रक, ताळेबंद पत्रक संचालक मंडळाचे वतीने आपणापुढे सादर करतांना मला आनंद होत आहे.

वैधानिक लेखापरिक्षण :– भारतीय रिझर्व्ह बँकेचे धोरणानुसार सन २०२५–२०२६ या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण राजंदेकर ॲन्ड असोसीएट्स, चार्टर्ड अकाऊंटंट, नागपूर यांनी पूर्ण केले असून त्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले आहे व सन २०२५–२०२६ या वर्षाकरिता बँकेला 'अ' ऑडिट वर्ग प्रदान केलेला आहे.

सतत–समावर्ती लेखापरिक्षण (Concurrent Audit) **:–** बँकेच्या व्यवहारात पारदर्शकता, अचूकता यावी व ग्राहकांचे हितसंबंध जोपासावे यासाठी शाखानिहाय सनदी लेखापालाची नेमणूक केलेली आहे. शाखेचा व्यवहार विचारात घेऊन मासिक/त्रैमासिक पद्धतीने लेखा परिक्षण करण्यात येत आहे. त्यांनी केलेल्या सूचनांचे आधारे कामकाजात सुधारणा करून ग्राहकांना तत्पर व अचूक सेवा देण्यात येत आहे.

सभा :– अहवाल वर्षात संचालक मंडळाच्या १४ सभा झाल्या व उपसमितीच्या ५४ सभा झाल्यात. अशा एकूण ६८ सभा झाल्या. बँकेच्या सर्वांगीण प्रगतीसाठी बँकेचे संचालक मंडळ सदैव प्रयत्नशील आहे. त्यांनी कामकाजात सक्रिय सहभाग घेतला व एकमताने निर्णय घेण्यात आले.

संचालक व त्यांचे नातेवाईकांना दिलेले कर्ज :– महाराष्ट्र सहकारी संस्था अधिनियम १९६० चे कलम ७५ (२) नुसार संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जासंबंधीची माहिती अहवालात देणे आवश्यक वाटते. त्यानुसार कळविण्यात येते की, सन २०२५–२०२६ या आर्थिक वर्षात संचालक व त्यांचे नातेवाईकांना कर्ज वाटप केले नाही. तसेच कर्ज येणे बाकी नाही.

लाभांश :– बँकेने सन २०२५–२६ या आर्थिक वर्षाकरिता ७% लाभांश देण्याचा निर्णय घेतला आहे..

कर्जवसुली :– कर्ज वसुलीचा सरळ संबंध बँकेच्या प्रगतीशी आहे. वसुली समाधानकारक झाल्याशिवाय बँकेला प्रगती साधणे अशक्य आहे. यावर्षी ग्रॉस एन.पी.ए. ५.८८% आहे. बँकेचा एन.पी.ए. ०% होण्यासाठी थकित कर्जदार सभासदांनी दरमहा नियमित कर्ज परतफेड करून सहकार्य करावे अशी अपेक्षा करतो.

सभासद प्रशिक्षण :– नवीन उपविधीनुसार सभासदांना, संचालकांना, कर्मचाऱ्यांना प्रशिक्षण देणे सुरू केलेले आहे. यावर्षी देखील सभासदांना वार्षिक सर्वसाधारण सभेत प्रशिक्षण देण्यात येईल.

बँकेचे कार्यक्षेत्र वाढविण्याकरिता उपविधी दुरुस्ती :– बँकेचे कार्यक्षेत्र संपूर्ण नागपूर जिल्ह्यापुरते मर्यादित आहे. बँकेचे कार्यक्षेत्र, व्यवहार विदर्भ भौगोलिक क्षेत्रात विस्तारीत करण्यात येत आहे. त्याकरिता उपविधी क्र. ३ मध्ये दुरुस्ती सुचविण्यात आलेली आहे.

कर्मचारी वर्ग, प्रशिक्षण व संबंध :– बँकेच्या एकूण प्रगतीमध्ये कर्मचारी व अधिकारी वर्गाचा सक्रिय सहभाग अत्यंत महत्त्वाचा असतो. बँकिंग क्षेत्रात झालेल्या आमूलाग्र बदलामुळे अपेक्षित कौशल्य, तंत्रज्ञान व विशेष ज्ञान अवगत करण्याचे दृष्टीने दरवर्षी कर्मचारी व अधिकारी यांना गरजेनुसार प्रशिक्षणास पाठविण्यात येते. ही प्रक्रिया सातत्याने सुरू आहे. कर्मचाऱ्यांना ड्रेसकोड लागू करण्यात आलेला आहे. कर्मचारी युनियन व बँक यांच्यातील संबंध अत्यंत सौहार्दपूर्ण आहे. बँकेच्या सर्वंकष प्रगतीकरिता कर्मचारी व अधिकारी यांनी केलेल्या प्रयत्नांचा आवर्जून उल्लेख करावासा वाटतो.

शैक्षणिक प्रोत्साहन बक्षिस योजना :– या योजनेअंतर्गत १० वी व १२ वी बोर्ड परिक्षेत ८५% व त्यापेक्षा जास्त गुण घेऊन उत्तीर्ण झालेल्या सभासदांच्या/बँक कर्मचाऱ्यांच्या मुलामुलींना बक्षिसे व प्रमाणपत्र देण्यात येतात व त्यांचा गौरव करण्यात येतो. मागील वर्षी सभासद/कर्मचाऱ्यांमधून १४ मुला/मुलींना प्रशस्तीपत्र, बक्षिसे देऊन गौरविण्यात आले.

भविष्यातील योजना :– मौदा, भरतवाडा व बेलतरोडी या नविन तीन शाखा उघडण्यात आलेल्या आहेत. बुटीबोरी शाखा श्री. प्रवीण शर्मा यांचे इमारतीत तळमजल्यावर शिफ्ट झालेली आहे. भविष्यात बँकेच्या शाखांकरिता स्वतःच्या इमारती करण्याचा विचार आहे.

आभार :– संचालक मंडळ, व्यवस्थापन मंडळ, बँकेचे सर्व सभासद, ग्राहक व हितचिंतकांनी बँकेच्या कार्यक्षम वाटचालीत व प्रगतीत दिलेल्या सहकार्याबद्दल आभारी आहे. बँकेला वेळोवेळी जे सहकार्य व मार्गदर्शन प्राप्त झाले त्याबद्दल मा. महाप्रबंधक, भारतीय रिझर्व्ह बँक, नागपूर, मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे, मा. विभागीय सहनिबंधक सहकारी संस्था, नागपूर, मा. जिल्हा उपनिबंधक सहकारी संस्था, नागपूर, मा. उपसरव्यवस्थापक महाराष्ट्र राज्य सहकारी बँक, प्रादेशिक कार्यालय नागपूर यांचे आभारी आहोत तसेच व्यवस्थापक नागपूर जिल्हा मध्यवर्ती सहकारी बँक लि. नागपूर, विदर्भ अर्बन बँक्स को–ऑप. असोसिएशनचे अध्यक्ष व अन्य पदाधिकारी, महाराष्ट्र अर्बन को–ऑप. बँक्स फेडरेशन व असोसिएशन, मुंबईचे पदाधिकारी, नॅशनल फेडरेशन ऑफ अर्बन बँक्स ॲन्ड क्रेडीट सोसायटीज, दिल्लीचे पदाधिकारी, इंडीयन बँक्स असोसिएशनचे पदाधिकारी तसेच प्राचार्य धनंजयराव गाडगीळ सहकारी प्रबंध संस्थान, नागपूर इ.नी वेळोवेळी बँकेला केलेल्या बहुमोल मार्गदर्शनाबद्दल त्यांचे आभारी आहोत. बँकेचे विधी सल्लागार, वास्तुनिरीक्षक, सोने निरीक्षक, जन कल्याण ठेव प्रतिनिधी, कर्मचारी संघटनांचे पदाधिकारी इ.चे मनःपूर्वक आभार मानतो. तसेच बँकेच्या प्रगतीमध्ये माझे सहकारी संचालक बंधू–भगिनींनी वेळोवेळी

केलेल्या सहकार्याबद्दल त्यांचा देखील मनःपूर्वक आभारी आहे. या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण राजंदेकर ॲन्ड असोसीएट्स, चार्टर्ड अकाऊंटंट यांनी पूर्ण करून बँकेला केलेल्या मार्गदर्शनाबद्दल त्यांचे मनःपूर्वक आभार व्यक्त करतो. बँकेचे अधिकारी व कर्मचारी यांनी त्यांचे कर्तव्य तत्परतेने, निष्ठेने व जबाबदारीने पार पाडून बँकेच्या प्रगतीत हातभार लावल्याबद्दल त्यांची प्रशंसा करतो. तसेच बँकेच्या प्रगतीमध्ये प्रत्यक्ष व अप्रत्यक्षपणे सहकार्य करणाऱ्या ज्या संस्था व मान्यवरांचे आम्हाला वेळोवेळी सहकार्य व मार्गदर्शन लाभले याबद्दल त्यांचे आभार मानतो.

बँकेच्या भागधारकांना, खातेधारकांना व हितचिंतकांना दसरा, दिवाळी व नूतन वर्ष भरभराटीचे, सुख समाधानाचे व निरोगी जावो अशा सदिच्छा व्यक्त करून बँकेच्या उत्तरोत्तर प्रगतीत आपले सहकार्य यापुढेही मिळत राहील अशी अपेक्षा व्यक्त करतो. **''एकमेका सहाय्य करू, अवघे धरू सुपंथ''** हे सहकाराचे ब्रीदवाक्य नमूद करून पुनश्च एकदा सर्वांचे आभार मानतो व अहवाल वाचन संपवितो.

जय हिंद.... जय महाराष्ट्र.... जय सहकार.... धन्यवाद !

संचालक मंडळाचे वतीने

डॉ. उल्हास दुरगकर

अध्यक्ष

INDEPENDENT AUDITOR'S REPORT

(Under Section 31 of the Banking Regulation Act, 1949 as applicable to Urban Co-operative Banks and Section 81 of the Maharashtra State Co-Operative Act, 1960 and Rule 69(3) made there under)

To,

The Members,

The Chitnavispura Sahakari Bank Ltd.,

Nagpur.

Report on the Financial Statements

Opinion

1. We have audited the accompanying financial statements of **THE CHITNAVISPURA SAHAKARI BANK LIMITED, NAGPUR** at at 31st March 2026, which comprise the Balance Sheet as at 31 st March 2026, and the Profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Nine branch audited by us are incorporated in these financial statements.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the Maharashtra State Co-operative Societies Act, 1960, and the Rules made thereunder, the guidelines issued by the NABARD/ Reserve Bank of India (RBI) and Registrarof 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 of the state of affairs of the Bank as at 31st March 2026 and its Profit for the financial year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Maharashtra State Co-operative Act, 1960 and the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

4. The Bank's board of directors is responsible for the preparation of the information included in the Report of Board of Directors including other explanatory information, but does not include the financial statements and our auditor's report thereon. The aforesaid other information of the Board of Directors 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 aforesaid other information and we do not wish to express any assurance 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 knowledge obtained from the Financial Statements during the course of our audit or otherwise appears to be materially misstated.

   When we read the Report of Board of Directors including aforesaid other information and if we conclude that there is a material misstatement, then, we are required to communicate the matter to Board of Directors and the members in the Annual General Meeting.

Management's Responsibility for the Financial Statements

5. The Bank's Board of Directors is 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 the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act 1949 and the Rules made there under, provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules made thereunder and circulars and guidelies issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts, as stated above for safeguarding the assests of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

   In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern including disclosure as applicable and matters related to going concern and using the going concern basis of accounting.

   The management is also responsible for overseeing Bank's Financial Reporting progress.

Auditors' Responsibility for the audit of the financial statements

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

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

   a. 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.

   b. Obtain an understanding of internal control relevant to the audit in order to design procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

   c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

d. Conclude on the appropriateness of management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

e. 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

7. 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 Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable).

8. As required by Section 81(2) of the Maharashtra Co-operative Societies Act, 1960 & the Maharashtra Co-operative Societies Rules, 1961, we report that:

   a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

   b. In our opinion, proper books of 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. We have verified the advances and observed that the overdue's and NPA's are properly worked out by bank except those which are reported in our Audit Memorandum;

   d. We have verified cash balances, securities, valuation of assets and liabilities which have been properly kept by the bank except those which are reported in our Audit Memorandum;

   e. That, loan and advances and debts made by the society on the basis of security have been properly secured and the terms on which such loans and advances are made or debts are incurred are not pre-judicial to the interest of the society and its members;

   f. There are no transactions made by the bank which are represented merely by book entries as per the information and explanations provided to us;

   g. Loans & Advances and Deposits are properly disclosed in the financial statement by the bank;

   h. No personal expenses have been charged to revenue account as per the information and explanations provided to us;

i. The bank has incurred expenditure in furtherance of its objects;

j. During the year under consideration the bank has not received any financial assistance from the Government, Government Undertakings or Financial Institutions;

k. The bank is properly carrying out its objects and obligations towards members;

We report that;

l. 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;

m. The transactions of the Bank, which came to our notice, have been within the powers of the Bank;

n. The reports on the audit & accounts of the branches /offices audited by the concurrent / internal auditors have been forwarded to us and have been properly dealt with by us in preparing this report;

o. The returns received from offices and branches of the bank have been found adequate for the purpose of our audit;

p. 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 Co-operative Bank;

We further report that;

q. The Balance Sheet and the Profit and Loss Account dealt with by this report is in agreement with the books of account and the returns;

r. In our opinion and according to information and explanations given to us, and subject to our observations or comments in Audit Memorandum, we have not noticed any material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank;

s. The schedules giving the particulars referred to in Rules to the Maharashtra Co-operative Societies Act, 1960 to the extent applicable are attached to this report;

t. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules1961;

u. **For the year under audit, the Bank has been awarded "A" Classification.**

UDIN : 26145299ABYMXG4853

Date : 25.06.2026

Place : Nagpur

For, Rajandekar & Associates
Chartered Accountants
FRN : 128171W
CA. Amol Kanthe
Partner
MRN : 145299

आर्थिक वर्ष २०२५-२०२६ च्या तरतूदी

(आकडे रुपयात)

अ.क्र.	विवरण	३१ मार्च २०२६ च्या तरतूदी
१.	ऑडीट फी देणे	४,७५,०००.००
२.	कर्मचारी ग्रॅच्युएटी/रजा रोखीकरण तरतूद (एल.आय.सी.)	१०,००,०००.००
३.	नियमीत कर्ज निधी	९,१२,६८८.००
४.	सरकारी प्रत्याभूती तरतूद	१६,९०,०००.००
५.	कर्मचारी वेतन अरिअर्स (वर्ष २०२५-२०२६)	१०,००,०००.००
६.	आयकर देणे तरतूद	५४,०३,३१३.५६
	एकूण	**१,०४,८१,००१.५६**

३१ मार्च २०२६ चा सकल नफा	**२,०८,३१,६०७.३९**
(-) तरतूदी	**१,०४,८१,००१.५६**
निव्वळ नफा	**१,०३,५०,६०५.८३**

नफ्याचे विभाजन

अ.क्र.	विवरण	३१ मार्च २०२६
१.	राखीव निधी (२५%)	२५,८७,६५१.४७
२.	शिक्षण निधी (५%)	५,१७,५३०.२९
३.	लाभांश (७%)	६५,४६,५१०.००
४.	ईमारत निधी	७४,४१४.०७
५.	सरकारी प्रत्याभूती चढउतार निधी	६,२४,५००.००
	एकूण	**१,०३,५०,६०५.८३**

ANNEXURE-A
(AS ON 31ST MARCH 2026)

Name of the Bank	:	**The Chitnavispura Sahakari Bank Ltd., Nagpur**
Head Office Address	:	**Budhwar Bazar, Mahal, Nagpur.**
Date of Registration	:	**NGP.BNK/294/24.11.1931**
Date & No. of R.B.I. Licence	:	**11.11.1987, U.B.D. MH.911P**
No. of Branches	:	**9 Branches, 1 Head Office**
Jurisdiction	:	**Nagpur District**
Membership	:	**Regular 27746, Nominal 840**

(Figure in Lacs)

Paid up Share Capital	974.21	Borrowing	--
Total Reserves & Funds	1399.17	Audit Classification	A
Deposits	27400.35	Profit for the year	103.51
Advances	17248.39	Working Capital	31536.67
Total % of Priority Sector	61.26%	Total Staff	56
Total % of Weaker Section	12.12%		

श्री. पुरुषोत्तम भुलगांवकर
मुख्य कार्यकारी अधिकारी

डॉ. उल्हास दुरगकर
अध्यक्ष

श्री. गणेश वांढरे
उपाध्यक्ष

नफा तोटा पत्रक

३१.०३.२०२५	खर्चाचे विवरण	रुपये	३१.०३.२०२६
१४५४००४६०.५४	**१. व्याज दिले ठेवींवर**	१६२७४२३१५.१२	**१६२७४२३१५.१२**
0.00	**२. व्याज दिले कर्ज / ओव्हर ड्राफ्ट**	०.००	**0.00**
१३३७२९.00	**३. कमीशन दिले जनकल्याण ठेव**	१४८१०७.००	**१४८१०७.00**
६७५७५९६६.५२	**४. इतर खर्च**		
३८३७६१२४.५४	१. पगार, वेतन, भृती	३९६९५१२०.१६	
५०६८४६.१३	२. स्टेशनरी व छपाई खर्च	५१०२८५.११	
११०६६०.००	३. जाहिरात खर्च	४४९६८१.७५	
११४४०००.००	४. संचालक सभा भत्ता	१२०६०००.००	
२७९६०.००	५. कायदा कानून खर्च	०.००	
२२३१९०३.२६	६. किराया, टॅक्स, विद्युत खर्च	२४३७०५०.७३	
४८११५७.८२	७. पोस्टेज व टेलीफोन खर्च	४९८७२३.८५	
३९३८७७३.६२	८. विमा खर्च	३९९४८४१.२७	
२३०४८२.००	९. दुरुस्ती खर्च (जीप)	२९०८३७.७८	
१८९६४०६.०९	१०. रिपेअर्स ॲण्ड मेटनन्स खर्च	४६१७८४६.३७	
१९६६११.२७	११. वाहन भत्ता	२३८६८५.००	
३१७७५२.००	१२. डिझेल खर्च (जिप)	२४७८४०.००	
१०६६९५५२.९५	१३. व्यवस्थापन खर्च	११९५७५४३.०५	
१९२३७०.००	१४. किरकोळ खर्च	२३९४४३.०६	
१५०९००.००	१५. अर्बन बँक्स वर्गणी	१५२९००.००	
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मुख्य कार्यकारी अधिकारी

राजंदेकर ॲन्ड असोसिएट्स्
सनदी लेखापाल

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डॉ. उल्हास दुरगकर
अध्यक्ष

श्री. गणेश वांढरे
उपाध्यक्ष

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मुख्य कार्यकारी अधिकारी

राजंदेकर ॲन्ड असोसिएट्स्
सनदी लेखापाल

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डॉ. उल्हास दुरगकर
अध्यक्ष

श्री. गणेश वांढरे
उपाध्यक्ष

अंदाज पत्रक

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२३.	कर्मचारी पोषाख खर्च	४०००००.००	१४१७३.८०	४०००००.००
२४.	कॉन्करंट व ई.डी.पी. ऑडीट फी	८०००००.००	५४७५००.००	८०००००.००
२५.	तरतूदी व घसारा	२५०००००००.००	१२६२७४०५.५६	२७५०००००.००
२६.	सानुग्रह अनुदान	०.००	३१५४७८१.००	०.००
२७.	निव्वळ नफा	३६०००००००.००	१०३५०६०५.८३	३६०००००००.००
	एकंदर बेरीज	**३२०००००००.००**	**२५८१२८०३३.५५**	**३४२५००००००.००**

श्री. पुरुषोत्तम भुलगांवकर
मुख्य कार्यकारी अधिकारी

२०२६-२०२७ या आर्थिक वर्षाकरिता

(आकडे रुपयात)

अ.क्र.	उत्पन्नाचे विवरण	सन २०२५-२६ चे अंदाजीत उत्पन्न	सन २०२५-२६ चे प्रत्यक्ष उत्पन्न	सन २०२६-२७ चे अंदाजीत उत्पन्न
१.	कर्जावर व्याज प्राप्त	१९५०००००.००	१६३३७५८३४.५०	२१२५००००.००
२.	गुंतवणूकीवर व्याज प्राप्त	४००००००.००	३४८८३१७८.८९	४५०००००.००
३.	केंद्र सरकार कर्ज रोखे व्याज प्राप्त	६००००००.००	४८८५५३१८.४५	६००००००.००
४.	केंद्र सरकार कर्ज रोखे विक्री पासून उत्पन्न	१००००००.००	६२४५००.००	१००००००.००
५.	कमीशन	५०००००.००	३४६०५३३.००	५०००००.००
६.	इतर उत्पन्न	१००००००.००	६९२८६६८.७१	१००००००.००
	एकंदर बेरीज	**३२०००००००.००**	**२५८१२८०३३.५५**	**३४२५००००.००**

डॉ. उल्हास दुरगकर
अध्यक्ष

श्री. गणेश वांढरे
उपाध्यक्ष

Notes to Accounts: Annexure B

THE CHITANVISPURA SAHAKARI BANK LTD; NAGPUR.

BUDHWAR BAZAR, MAHAL, NAGPUR-440 032

Notes forming part of the Balance Sheet as at March 31, 2026 and Profit and Loss Account for the year ended March 31, 2026

I. Background:

a. The Bank was incorporated as a Credit Co-operative Society on 24th November, 1931 under Co-operative Society Act. The bank was granted license under Sec. 22 of The Banking Regulation Act 1949 (by RBI) on 11th November 1987 to carry on banking business.

b. The bank was initially known as Chitnavispura Friends' Co-operative Bank Ltd., Nagpur, and on 21st December 2001, its name was changed to The Chitnavispura Sahakari Bank Ltd. The Bank has 9 (Nine) Branches in Nagpur District. The Audit classification of Bank was 'A' in the last three years.

c. As on 31.03.2026 the Bank has 27,746 regular members and 840 nominal members (total members 28,586 along with large number of depositors and borrowers). All 9 branches & H.O. are computerized and under CBS environment. The bank has made tie up with Rupay for issuance of ATM Card for its members and same are being issued from 2017 to its members. During year under consideration the bank has made progress on technological front by providing mobile banking app for fund transfer and other facilities to its customers. The bank has also started UPI facility for its members during the year.

II. Summary of Significant Accounting Policies:

1. Basis of preparation:

a. The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act,1949 and the Maharashtra State Co-operative Act, 1960 and the Rules made thereunder, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

2. Use of estimates:

a. The preparation of the financial statements, in conformity with generally accepted accounting principles, 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 revision to the accounting estimates is recognized prospectively.

3. Advances and Provisioning:

a. The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on nonperforming advances has been arrived at in accordance with the guidelines issued by the RBI from time to time. In addition to this, a general provision on standard assets has been made @0.40% of the outstanding amount on a portfolio basis except in the case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%.

b. The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.

4. Accounting Convention (AS 1):

i. The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on "Going Concern" basis.

ii. The financial statements also confirm to the RBI guidelines issued from time to time on Income Recognition, Asset Classification, Provisions and other related matters and Accounting Standards (AS) applicable to UCB.

5. Valuation of Stock of Printing & Stationery (AS 2):

i. Stocks of Printing & Stationery, Consumables are stated at cost.

6. Cash Flow Statement (AS 3):

i. The Bank had not prepared a cash flow statement as per the accounting standards.

7. Contingencies & Event Occurring After Balance Sheet Date (AS 4):

i. There is no contingency and event occurring after the Balance date, which affects the condition existing at the balance date.

8. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5):

i. There is no practice of disclosing prior period items separately in Profit and Loss Account as required by the Accounting Standard AS-5 on Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies issued by the Institute of Chartered Accountants of India. Such amounts have been included in their natural heads of account and not separately disclosed in a manner that their impact on the profit for the year can be perceived. The quantum is not ascertainable.

9. Revenue Recognition (AS 9):

i. Items of income and expenditure are accounted for on accrual basis

ii. As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis; Income from non-performing assets is recognized to the extent realized, as per the directives issued by RBI.

iii. Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Trading Profits/Losses on securities are recognized on a trade-date basis.

iv. All other Income is recognized on accrual basis unless specified otherwise. The commission on Guarantees, Locker rent, Dividends received from shares of co-operative and other institutions and mutual funds and other service charges levied by the Bank are recognized as income in the year in which it is received.

v. Income & Expenditure subject to Goods &Service Tax are accounted Net of Goods &Service Tax.

10. Property, Plant and Equipment (Fixed Assets AS 10 and Depreciation):

i. Premises (including Freehold Land): These are stated at the historical cost.

ii. Computers are depreciated @33.33% as per the guidelines of the Reserve Bank of India from this year. The Bank will reinstate its balances drawn up after changing the method of depreciation this year from WDV basis to SLM basis and accordingly effect of excess / short depreciation will be provided.

iii. Other fixed assets viz.

1. Building & Furniture and Fixtures are depreciated @ 10% on written down value method
2. Electric Equipment & Vehicle are depreciated @ 15% on written down value method
3. Cost includes incidental expenses incurred on acquisition of assets

iv. Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased for 180 days or more; otherwise, it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

v. The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is a vailed by the Bank.

11. Investments (AS 13):

i. **Categorization of investment:**

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

1. **'Held to Maturity' -** Securities acquired by the Bank with the intention to hold till maturity.
2. **'Held for Trading' -** Securities acquired by the Bank with the intention to trade.
3. **'Available for Sale' -** Securities which do not fall within the above two categories are classified as 'Available for Sale'.

ii. **Classification of Investments:**

1. For the purpose of disclosure in the Balance Sheet, investments are classified as required under Banking Regulation Act, 1949 and RBI guidelines as follows: -
2. Government Securities, Shares in co-operative institutions, PSU Bonds and other Investments. Transfers from/to HTM category are done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.

iii. **Valuation of Investments:**

1. 'Held to Maturity' – These investments are carried at their acquisition cost. Any premium on acquisition is amortized over the balance period to maturity, with a debit to Profit & Loss Account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.

2. 'Held for Trading' – The individual scrip in the HFT category is marked to market at the year end. The net resultant depreciation in each classification (as mentioned in Para b. ii above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

3. 'Available for Sale' – The individual scrip in the AFS category is marked to market at the year end. The net resultant depreciation in each classification (as mentioned in Para b. ii above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored. Market value of Government Securities (excluding Treasury Bills) is determined on the basis of the price list published by RBI or the prices periodically declared by PDAI jointly with FIMMDA for valuation at year-end. Equity shares are valued at cost.

12. Employee Benefits (AS 15):

iv. **Gratuity:**

1. The Bank provides for gratuity to all employees except for employees on Fixed Pay,
2. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act,1972,
3. The Bank makes contributions to funds administered by trustees and managed by the LIC of India, Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. of India as per contribution for the year as determined by the corporation,
4. Gratuity Fund and Gratuity Investment maintained with LIC, the bank had not recognized the corpus maintained by the LIC on behalf of bank in the Balance Sheet,
5. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates.
6. Actuarial gain or loss is not recognized in the Statement of Profit and Loss, in the absence of details amount could not be quantifiable,

v. **Provident Fund:**

1. The Employer's Contributions in respect of Provident Fund is charged against revenue every year. This amount is transferred to PF account managed by the Employees' PF Trust.
2. The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.

vi. **Leave Encashment:**

1. The Bank has obtained Insurance Policy with Life Insurance Corporation of India,
2. The shortfall, if any between projected benefit obligation and the fair value of plan assets as on 31st March is provided for and recognized as expense in the Profit and Loss Account.
3. The liability of leave encashment is provided on the basis of actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

vii. **Pension & LTC:**

1. The bank do not provide any pension scheme to its employees,
2. Unavailed LTC is not provided by the bank as on March 31st, 2026, in the absence of details amount could not be quantifiable,

13. Segment Reporting (AS 17):

i. HO Treasury includes all investment portfolio, profit/loss on sale of investments, equities and money market operations. The expenses of this segment primarily consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/ amortization of premium on Held to Maturity category Investments.

ii. Other Banking Operations include all other operations not covered under Treasury operations.

14. Related Party Transactions (AS 18):

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

ii. Shri. Purushottam Bhalchandra Bhulgaonkar were Chief Executive Officer of the Bank is a party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI circular dated 29th March, 2003 & Master Directions dated 30th August, 2021

Name	Designation	Gross Salary during year	Qualification	Residential Address
Shri. Purushottam Bhalchandra Bhulgaonkar	Chief Executive Officer	5,63,327/-	B.Com, GDC&A, HDCM, MS Office	Plot No.14, Abhijeet Housing Society Lay Out, Shankar Nagar, Umred Road, Narsala, Nagpur-34

15. Operating Leases (AS 19):

i. Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight line basis over the lease term.

16. Accounting of Taxes for Income (AS 22):

i. Current income tax is measured at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961,

ii. The Bank has not provided for the Deferred Tax Asset/ Liability in compliances to the Accounting Standard AS– 22 "Accounting for Taxes on Income" issued by the Institute of Chartered Accountants of India. The amount is not ascertainable

17. Impairment of Assets (AS 28):

i. Since the Bank has ascertained that there is no material impairment of any of its assets, no provision on account of impairment of assets is required to be made.

18. Provisions, Contingent Liabilities and Contingent Assets (AS 29):

i. 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 best estimate required to settle the obligation at the Balance Sheet date.

ii. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

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

iv. Contingent Assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

v. Contingent Liabilities are disclosed when there is 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 any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

Contingent Liability: Bank Guarantee Issued: Rs.15.41 Lacs

19. Accounting of Goods and Services Tax:

Goods and Services Tax (GST) has been implemented with effect from 1st July 2017. Accordingly GST Collected is accounted in GST on Income Account and GST paid to Vendor is accounted in GST on Expenses Account. Out of the GST on Expenses Account, eligible Input Tax Credit is availed as set off. In case, eligible Input Tax credit remains unutilized, the same is carried forward and set of subsequently. The Input Tax credit on expenses which is not allowable to be set off as per GST Law is expensed out. Income and Expenses on which GST is applicable are recognized for net of GST.

III. Disclosures as per RBI master direction DOR.AC REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (updated as on 15.11.2021)&as applicable to Urban Co-operative Banks

1. Regulatory Capital

Composition of Regulatory Capital

(Amounts in ₹ Crore)

Sr. No.	Particular	Current Year	Previous Year
i)	Paidup share capital and reserves(net of deductions, if any)	9.74	9.25
ii)	Other Tier 1 Capital	11.24	10.77
iii)	Tier 1 Capital (i + ii)	20.98	20.01
iv)	Tier 2 Capital	4.24	4.03
v)	Total capital (Tier 1+Tier 2)	25.22	24.04
vi)	Total Risk Weighted Assets (RWAs)	169.39	140.34
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.39%	14.26%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.50%	2.87%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.89%	17.13%
x)	Amount of paid up equity Tier 1 capital raised during the year*	0.49	0.52
xi)	Amount of non-equity Tier 1 capital raised during the year	0.70	0.00
xii)	Amount of Tier 2 capital raised during the year	0.00	0.00

2. Asset Liability Management

a. Maturity pattern of certain items of assets and liabilities as on March-2026

(Amounts in ₹ Crore)

Particulars	Day 1	2to7 Days	8 to 14 Days	15 to 30 Days	31days to 2 months	Over 2 months & to 3 months	Over 3 months & up to 6 months	Over 6 months & upto 1 year	Over 1 year & up to 3 year	Over 3 year & up to 5 year	Over 5 years	Total
Deposits	8.01	1.78	2.81	7.58	6.99	10.48	36.41	62.46	127.94	7.76	1.78	274.00
Advances	0.58	1.05	6.51	4.39	6.15	9.23	11.61	22.90	9.29	7.25	84.16	163.12
Investments*	0.00	2.86	3.34	4.51	2.88	4.32	26.62	46.38	15.17	0.57	4.00	110.65
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

b. Maturity pattern of certain items of assets and liabilities as on March-2025

(Amounts in ₹ Crore)

Particulars	Day 1	2to7 Days	8 to 14 Days	15 to 30 Days	31days to 2 months	Over 2 months & to 3 months	Over 3 months & up to 6 months	Over 6 months & upto 1 year	Over 1 yearc & up to 3 year	Over 3 year & up to 5 year	Over 5 years	Total
Deposits	7.38	1.54	3.09	6.38	9.78	10.04	31.22	51.99	100.81	4.65	1.19	228.07
Advances	0.32	0.49	1.47	1.60	2.10	2.40	13.39	18.22	36.05	42.73	12.06	130.83
Investments*	0.00	2.50	5.07	9.50	20.87	0.50	7.86	4.81	9.51	4.54	42.73	107.89
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

*Investment includes Government Securities and Investment in Fixed Deposits with Banks.

3. Investments

a. Composition of Investment in Government Securities Portfolio as at 31.03.2026

(Amounts in ₹ Crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and/or joint Ventures	Others	Total investment in India	Government securities	Subsidiaries and/or Joint Ventures	Others	Total Investments outside India	Total Investments
Hold to Maturity												
Gross	50.68	0.00	0.00	0.00	0.00	0.00	50.68	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	50.68	0.00	0.00	0.00	0.00	0.00	50.68	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	21.38	0.00	0.00	0.00	0.00	0.00	21.38	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	21.38	0.00	0.00	0.00	0.00	0.00	21.38	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	75.05	0.00	0.00	0.00	0.00	0.00	75.05	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	72.06	0.00	0.00	0.00	0.00	0.00	72.06	0.00	0.00	0.00	0.00	0.00

b. Composition of Investment in Government Securities Portfolio as at 31.03.2025

(Amounts in ₹ Crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved	Shares	Debentures & Bonds	Subsidiaries and/or joint	Others	Total investment	Government securities	Subsidiaries and/or	Others	Total Investments	Total Investments
Hold to Maturity												
Gross	54.66	0.00	0.00	1.00	0.00	0.00	54.66	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	54.66	0.00	0.00	1.00	0.00	0.00	54.66	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	20.39	0.00	0.00	0.00	0.00	0.00	20.39	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	20.39	0.00	0.00	0.00	0.00	0.00	20.39	0.00	0.00	0.00	0.00	0.00

	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	75.05	0.00	0.00	1.00	0.00	0.00	75.05	0.00	0.00	0.00	0.00	0.00
Less: Provision for Non performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation & NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	75.05	0.00	0.00	1.00	0.00	0.00	75.05	0.00	0.00	0.00	0.00	0.00

c. Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amounts in ₹ Crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.00	0.00
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off/write back of excess provisions during the year	-	-
d) Closing balance	0.00	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	1.17	0.70
b) Add: Amount transferred during the year	0.45	0.47
c) Less: Draw down	0.37	-
d) Closing balance	1.25	1.17
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.83%	11.19%

d. Sale and transfers to / from HTM category:

(Amounts in ₹ Crore)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	52.66	53.11
b)	Additions or Transferred during the year since 1st April	9.96	9.99
c)	Reductions / Sold during the above period	11.94	10.44
d)	Closing balance	50.68	52.66

*NO SECURITIES FROM HTM IS BEING SOLD

e. Non SLR investment portfolio

i) Non-performing Non-SLR investments

(Amounts in ₹ Crore)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	1.00	1.00
b)	Additions or Transferred during the year since 1st April	22.00	16.50
c)	Reductions / Sold during the above period	18.00	17.50
d)	Closing balance	4.00	1.00
e)	Total provisions held	-	-

ii. Issuer composition of non-SLR investments

(Amounts in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent 'Unrated' Securities		Extent `Unlised' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
a)	PSUs	4.00	1.00	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporate	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	**4.00**	**1.00**	**-**	**-**	**-**	**-**	**-**	**-**	**--**	**-**

4. Advances

a. Assets Quality

i. Classification of advances and provisions held as on 31.03.2026*

(Amounts in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	132.78	7.83	4.84	1.25	13.92	146.70
Add: Additions during the year					3.27	-
Less: Reductions during the year*					7.04	-
Closing balance	162.23	4.44	4.46	1.25	10.15	172.48
*Reductions in Gross NPAs due to:						
i) Up gradation					3.01	-
ii)Recoveries(excluding recoveries from upgraded accounts)					4.36	-
iii)Technical/Prudential Write-offs					-	-
iv)Write-off so there than those under(iii)above					-	-
Provisions(excluding Floating Provisions)						
Opening balance of provisions held	0.61	0.78	5.01	1.25	7.04	7.63
Add: Fresh provisions made during the year	0.09	0.34	0.33		0	0
Less: Excess provision reversed/Write-off loans				-	-	0
Closing balance of provisions held	0.70	0.44	5.34	1.26	7.04	7.74
Net NPAs						
Opening Balance		7.04	(0.16)	-	6.88	
Add: Fresh additions during the year					3.27	
Less: Reductions during the year					7.04	
Closing Balance		3.99	(0.88)	-	3.11	
Floating Provisions						-
Opening Balance						-
Add :Additional provisions made during the year						-
Less :Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-off sand the recoveries made there on						
Opening balance of Technical/Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less :Recoveries made from previously technical/ prudential written-off Accounts during the year						-
Closing balance						-

*Subject to our observations in the Head Office Memorandum

ii. Classification of advances and provisions held as on 31.03.2025

(Amounts in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	115.91	3.72	5.72	0.47	9.91	125.81
Add: Additions during the year					10.08	-
Less: Reductions during the year*					5.41	-
Closing balance	132.78	7.83	4.84	1.25	13.92	146.70
*Reductions in Gross NPAs due to:						
i) Up gradation					3.47	-
ii)Recoveries(excluding recoveries from upgraded accounts)					1.94	-
iii)Technical/Prudential Write-offs					-	-
iv)Write-off so there than those under(iii)above					-	-
Provisions(excluding Floating Provisions)						
Opening balance of provisions held	0.51	0.26	6.16	0.47	6.89	7.40
Add: Fresh provisions made during the year					0.15	0.15
Less: Excess provision reversed/Write-off loans				-	-	-
Closing balance of provisions held	0.59	0.78	5.01	1.25	7.04	7.63
Net NPAs						
Opening Balance		3.34	(0.33)	0.00	3.01	
Add: Fresh additions during the year					3.87	
Less: Reductions during the year					0.00	
Closing Balance		7.04	(0.16)	-	6.88	
Floating Provisions						-
Opening Balance						-
Add :Additional provisions made during the year						-
Less :Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-off sand the recoveries made there on						
Opening balance of Technical/Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less :Recoveries made from previously technical/ prudential written-off Accounts during the year						-
Closing balance						-

*Subject to our observations in the Head Office Memorandum

Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	5.88%	9.49%
Net NPA to Net Advances	1.88%	4.93%
Provision coverage ratio	69.36%	76.10%

b. Sector-wise Advances and Gross NPAs

		Current Year			Previous Year		
Sr.No.	Sector	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	1.08	0.05	4.63%	1.03	0.06	5.83%
b)	Advances to industries sector eligible as priority sector lending	-	-	-	-	-	-
c)	Services	112.06	7.10	6.34%	96.34	9.23	9.58%
d)	Personal loans	-	-	-	-	-	-
	Subtotal (i)	**113.14**	**7.15**	**10.97%**	**97.37**	**7.05**	**16.40%**
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	1.18	-	-	0.01	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	4.22	-	-	3.84	0.05	1.30%
d)	Personal loans	53.94	3.00	4.10%	45.48	1.34	2.95%
	Sub-total (ii)	**59.34**	**3.00**	**4.10%**	**49.33**	**1.39**	**4.25%**
	Total (i + ii)	**172.48**	**10.15**		**46.70**	**13.92**	

c. Overseas Assets, NPAs and revenue :

Bank does not having overseas assets, NPA and Revenue during previous year and current year.

d. Details of accounts subjected to restructuring:

There were no accounts which were subject to restructuring during the period under consideration.

e. Divergence in asset classification and provisioning:

No such instances or transactions reported or carried during the year under consideration.

f. Disclosure of transfer of loan exposure

No such instances or transactions reported or carried during the year under consideration.

g. Non-Fund Based Credit Facilities.

(Amounts in ₹ Crore)

Particulars	Current Year	Current Year	Previous Year	Previous Year
	Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I Outstanding Guarantees (Crore)				
i) In India	0.18	-	0.18	-
ii) Outside India	-	-	-	-
II Acceptances, Endorsements and other Obligations (Crore)	-	-	-	-
III Other NFB Credit facilities (Crore)	-	-	-	-

h. Fraud Accounts

Particulars	Current Year	Previous Year
Number of frauds reported*	Nil	1
Amount involved in fraud (? crore)	-	0.80
Amount of provision made for such frauds (crore)	-	0.80
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (crore)	-	-

*: Number of frauds reported during the year

5. Exposures

a. Exposure to real estate sector

(Amounts in ₹ Crore)

Category	Current Year	Previous Year
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.	6.40	7.87
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	4.74	6.50
c)Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i.Residential ii.Commercial Real Estate	Nil	Nil
ii)Indirect Exposure	Nil	Nil
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	**11.14**	**14.37**

b. Exposure to capital market : The bank does not have any exposure to capital market in the current year as well as in previous year.

c. Unsecured advances :

(Amounts in ₹ Crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	8.39	8.87
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

Particulars	Loan outstanding ? crore	As % of Total Loans	Average ticket size	Average LTV ratio	Gross NPA (%)
1.Opening balance of the FY [(a)+(b)]					
(a) Consumption loans	1008.67	6.87%	0.1	75	
of which bullet repayment loans	836.38	5.70%		75	
(b) Income generating loans	993.02	6.76%		75	
2. New loans sanctioned and disbursed during the FY [(c)+(d)]					NA
(c) Consumption loans	2362.90	13.70%		75	NA
of which bullet repayment loans	760.85	4.41%		75	NA
(d) Income generating loans	2352.55	13.64%		75	NA
3. Renewals sanctioned and disbursed during the FY	NIL	NIL	NIL	NIL	NA
4. Top-up loans sanctioned and disbursed during the FY	NIL	NIL	NIL	NIL	NA
5. Loans repaid during the FY [(e)+(f)]				NA	NA
(e) Consumption loans	1435.75	8.13%		NA	NA
of which bullet repayment loans	1194.64	6.93%		NA	NA
(f) Income generating loans	1388.00	8.04%		NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]				NA	NA
(g) Consumption loans	0.15	0.01%		NA	NA
of which bullet repayment loans	0.15	0.01%		NA	NA
(h) Income generating loans				NA	NA
7. Loans written off during the FY [(i) + (j)]	NIL	NIL	NIL	NA	NA
(i) Consumption loans	NIL	NIL	NIL	NA	NA
of which bullet repayment loans				NA	NA
(j) Income generating loans	NIL	NIl	NIL	NA	NA
8. Closing balance at the end of FY [(k) + (l)]					
(k) Consumption loans	1935.82	11.22%	0.2	75	
of which bullet repayment loans	1481.57	8.59%		75	
(l) Income generating loans	1926.99	11.17%		75	

ii. Details of gold and silver collateral and auctions

S.N.	Particulars	Amount
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	NIL
(b)	Number of loan accounts in which auctions were conducted	NIL
(c)	Total outstanding in loan accounts mentioned in (b)	NIL
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	NIL
(e)	Gold or silver collateral auctioned during the FY (in grams)	NIL
(f)	Recovery made through auctions during the FY (in ₹ crore)	NIL
(g)	Recovery percentage:	NIL
(h)	as % of value of gold or silver collateral	NIL
(i)	as % of outstanding loan	NIL

6. Concentration of deposits, advances, exposures and NPAs

a. Concentration of deposits

(Amounts in ₹ Crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	64.92	53.73
Percentage of deposits of twenty largest depositors to total deposits of the bank	23.69%	22.89%

b. Concentration of advances

(Amounts in ₹ Crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	37.13	26.13
Percentage of advances to twenty largest borrowers to total advances of the bank	21.53%	20.76%

c. Concentration of exposure

(Amounts in ₹ Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	22.34	26.13
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	12.95%	20.76%

d. Concentration of NPAs

(Amounts in ₹ Crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	5.01	3.59
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	53.46%	33.61%

7. The bank has not entered into any transactions in derivatives in the current and previous years

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

(Amounts in ₹ Crore)

Particulars	Current Year	Previous Year
Opening balance of amounts transferred to DEAF	1.06	0.86
Add: Amounts transferred to DEAF during the period	0.28	0.23
Less: Amount reimbursed by DEAF towards claims	0.01	0.03
Closing balance of amounts transferred to DEAF	1.33	1.06

9. Disclosure of Complaints

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

Sr. No.	Particulars		Current Year	Previous Yerar
	Complaints received by the bank from its customers			
1.		Number of complaints pending at beginning of the year	0	0
2.		Number of complaints received during the year	5	3
3.		Number of complaints disposed during the year	5	3
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman			
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
			Current Year		
Ground - 1	0	0	0	0	0

Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	5	2	0	0
Total	**0**	**0**	**0**	**0**	**0**
			Previous Year		
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	3	0	0	0
Total	**0**	**0**	**0**	**0**	**0**

10. Details of Loans & Advances availed by Directors & their relatives:

The loans and advances advanced to directors against loan against deposits are as follows:

Sr. No	Account Name	Person Type	Type of Loan	Sanc. Amount	Outstanding as on as on 31.03.2026	Classification as on 31.03.2026
1	Shri. Shankar D. Bhusari	Self	OD Deposit Against Loan	0.42	0	Standard

11. Disclosure of penalties

No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the year ended on 31.03.2026

12. Other Disclosures

a. Business ratios

	Particular	Current Year	Previous Year
i)	Interest Income as a percentage to Working Funds	9.85%	8.37%
ii)	Non-interest income as a percentage to Working Funds	0.35%	0.43%
iii)	Cost of Deposits	8.26%	6.42%
iv)	Net Interest Margin	1.13%	0.74%
v)	Operating Profit as a percentage to Working Fund	0.66%	1.17%
vi)	Return on Assets	10.26%	7.95%
vii)	Business (deposits plus advances) per employee (in ₹ crore)	7.97	6.81
viii)	Profit per employee (in ₹ crore)	0.01	0.03

b. The bank has not entered into any Bank assurance Business during the financial year

c. The bank has not received any fees from towards Marketing and Distribution function during the financial year,

d. Provisions and contingencies

(Amounts in ? Crore)

Particulars	Current Year	Previous Year
i. Provisions towards NPI	-	-
ii. Provision towards NPA	0.00	0.15
iii. Provision made towards Income tax	0.54	0.68
iv. Other Provisions and Contingencies (with details)	0.51	0.33
a. Audit Fees	0.05	0.04
b. Gov. Sec. Dep. Fund	0.17	0.00
c. Employee Gratuity Provision	0.10	0.10
d. Standard Assets Provision	0.09	0.09
e. Leave Encashment Provision	0.00	0.00
f. Emp. Sal. Arrears	0.10	0.10

e. Payment of DICGC Insurance Premium

(Amounts in ? Crore)

Particulars	Current Year	Previous Year
Payment of DICGC Insurance Premium	0.29	0.28
Arrears in payment of DICGC premium	-	-

f. The bank has not extended any fund or non-fund (guarantees, letters of credit, etc.) facilities to directors, their rdatives, companies or firms in which they are interested.

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

UDIN :
25145299BMIJCE8320
Date : 25.06.2026
Place : Nagpur

For, Rajandekar & Associates
Chartered Accountants
FRN : 128171W
CA. Amol Dinkarrao Kanthe
Partner, MRN : 145299

For, The Chitanvispura Sahakari Bank Ltd.
Shri. P. B. Bhulgaonkar
Chief Executive Officer

Annexure - B
Amendment of Bye-Laws

Sr. No.	Wording of the Existing Bye-Laws	Bye-Law No. to be Amendment	Wording of the Existing Bye-Laws	Reason for the Amendment
1.	**3) AREA OF OPERATION** The area of operation of the Bank shall be confined to the entire Nagpur District.	3	**3) AREA OF OPERATION** The area of operation of the Bank shall be confined to the entire Vidarbha Region (Nagpur District, Bhandara District, Chandrapur District, Gondia District, Wardha District, Gadchiroli District, Amravati District, Akola District, Buldhana District, Washim District, Yavatmal District.)	To expand operation of the Bank to Vidarbha Region.

Dr. Ulhas Duragkar
Chairman

Shri. Ganesh Wandhare
Vice Chairman

Shri Purushottam Bhulgaonkar
Chief Executive Officer

सहपत्र 'ब'
उपविधी दुरुस्ती

अ. क्र.	अस्तित्वात असलेली शब्द रचना	उपविधी क्रमांक	दुरुस्तीनंतरची उपविधीची शब्द रचना	उपविधी दुरुस्तीची कारणे
१)	**३) कार्यक्षेत्र** बँकेचे कार्यक्षेत्र संपूर्ण नागपूर जिल्हा भौगोलिक क्षेत्रापुरते मर्यादीत राहील.	३	**३) कार्यक्षेत्र** बँकेचे कार्यक्षेत्र संपूर्ण विदर्भ क्षेत्र राहील. त्यात (नागपूर जिल्हा, भंडारा जिल्हा, चंद्रपूर जिल्हा, गोंदीया जिल्हा, वर्धा जिल्हा, गडचिरोली जिल्हा, अमरावती जिल्हा, अकोला जिल्हा, बुलढाणा जिल्हा, वाशिम जिल्हा, यवतमाळ जिल्हा) यांच्या भौगोलिक क्षेत्रापुरते मर्यादित राहील.	बँकेचे व्यवहार विदर्भ भौगोलिक क्षेत्रामध्ये विस्तारीत करण्यासाठी

डॉ. उल्हास दुरगकर
अध्यक्ष

श्री. गणेश वांढरे
उपाध्यक्ष

श्री. पुरुषोत्तम भुलगांवकर
मुख्य कार्यकारी अधिकारी