

५४ वा वार्षिक अहवाल
— २०२५-२६ —

लक्ष्य विकासाचे,
ध्येय सातत्याचे !



सौहार्दपूर्ण
ग्राहकसंवाद

कालानुरूप
बँकिंग सेवा

कार्यकुशल
मनुष्यबळ

अद्ययावत
तंत्रज्ञान



स्थापना १९७२

जनसेवा सहकारी बँक लि.,
हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

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राष्ट्रीय स्वयंसेवक संघाचे आद्य सरसंघचालक प. पू. डॉ. केशव बळीराम हेडगेवार यांचे रेशीमबाग, नागपूर येथील समाधीस्थळ

राष्ट्रीय स्वयंसेवक संघाच्या शताब्दी वर्षानिमित्त
विनम्र अभिवादन !



मा. संचालक मंडळ सदस्य

बसलेले डावीकडून - श्री. नाथु साबळे, श्री. संजय घाटपांडे, श्री. नंदकुमार राऊत, श्री. राजेंद्र वालेकर, डॉ. राजेंद्र हिरेमठ, श्री. रवि तुपे, श्री. विनायक गायकवाड, सौ. आशा बहिरट, अॅड. माधुरी पाटोळे.
उभे डावीकडून - श्री. जितेंद्र दाभाडे, अॅड. संजय दहिभाते, डॉ. निलेश आबनावे, श्री. राजन वडके, श्री. शिरीष पोळेकर, श्री. शिरीष किराड, अॅड. विनोद रासकर, श्री. सचिन शिरुडे, श्री. ज्योतिबा कांबळे, श्री. विद्याधर दंडवते.



मा. व्यवस्थापन मंडळ सदस्य

डावीकडून - सौ. मेघा प्रभुणे, श्री. गजानन नामजोशी, श्री. नाथु साबळे, श्री. रवि तुपे, श्री. राजेंद्र वालेकर, सीए निखिल नायकवडी, श्री. शिरीष पोळेकर



बँकेचे कार्यपालक

बसलेले डावीकडून - श्री. शशिकांत पडळकर, श्री. राजेश जाधव, श्री. शिरीष पोळेकर, श्री. श्रीकृष्ण कात्रे, श्री. रविंद्र हिरवे
उभे डावीकडून - श्री. निलेश कापरे, लता घारे, श्री. गणेश कानडे, श्री. सचिन बोज्जा



'निर्धार दिन'

प.पू. डॉ. हेडगेवार यांचा जन्मदिवस आणि स्व.आबनावे गुरुजी यांच्या स्मृतीदिनाचे औचित्य साधून प्रतीवर्षीप्रमाणे दि. १ एप्रिल २०२६ रोजी निर्धार दिनानिमित्त संचालक व सेवक स्नेहमेळाव्याचे आयोजन केले होते. कार्यक्रमाचे प्रमुख वक्ते मा. श्री. इंद्रजीत देशमुख यांचा सत्कार प्रसंगी बँकेचे मा. अध्यक्ष डॉ. राजेंद्र हिरेमठ आणि मा. उपाध्यक्ष रवि तुपे

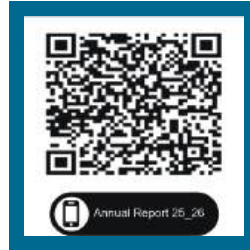


विद्यमान संचालक सदस्य (२०२२ - २०२७)

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ	उपाध्यक्ष : रवि शंकर तुपे	
राजेंद्र गजानन वालेकर	विनायक आनंदराव गायकवाड	सौ. आशा बाळासाहेब बहिरट
नाथु सिताराम साबळे	शिरीष भानुदास किराड	अॅड. माधुरी मुकुंद पाटोळे - तज्ञ संचालिका
सचिन एकनाथ शिरुडे	नंदकुमार ज्ञानोबा राऊत	संजय श्रीपाद घाटपांडे
अॅड. संजय मनोहर दहिभाते	डॉ. निलेश विनायक आबनावे	राजन रत्नाकर वडके
अॅड. विनोद शशिकांत रासकर	विद्याधर भालचंद्र दंडवते - तज्ञ संचालक	
जितेंद्र संपतराव दाभाडे (सेवक संचालक)	ज्योतिबा दिगंबर कांबळे (सेवक संचालक)	शिरीष निवृत्ती पोळेकर (मुख्य कार्यकारी अधिकारी)

विद्यमान व्यवस्थापन मंडळ सदस्य (२०२२-२०२७)

रवि शंकर तुपे (अध्यक्ष)	राजेंद्र गजानन वालेकर	नाथु सिताराम साबळे
सीए निखिल विलास नायकवडी	सौ. मेघा भूषण प्रभुणे	गजानन नारायण नामजोशी
	शिरीष निवृत्ती पोळेकर (मुख्य कार्यकारी अधिकारी)	



२०२५-२६ या वर्षीचा अहवाल डाऊनलोड
करण्यासाठी हा क्यूआर कोड स्कॅन करा.



बँकेचे कार्यपालक अधिकारी (Executives of the Bank)

मुख्य कार्यकारी अधिकारी (Chief Executive Officer): शिरीष निवृत्ती पोळेकर

उपसरव्यवस्थापक (Deputy General Manager) :

शशिकांत निवृत्ती पडळकर श्रीकृष्ण यशवंत कात्रे
राजेश विष्णु जाधव रविंद्र किसन हिरवे

सहा.सरव्यवस्थापक (Assistant General Manager)

भारत अण्णा टिळेकर (दि. ३१.०७.२०२५ पर्यंत) गणेश आनंद कानडे निलेश शिवाजी कापरे
सचिन बाळकृष्ण बोज्जा लता घारे

लेखापरीक्षक व सल्लागार (Auditors & Advisors)

वैधानिक लेखापरीक्षक (Statutory Auditor) : M/s. ASKA & CO. - चार्टर्ड अकौंटंट्स
कर लेखापरीक्षक (Tax Auditor) : मे. एस. डी. मेडदकर अँड कंपनी - चार्टर्ड अकौंटंट्स
कायदेशीर सल्लागार (Legal Advisor) : अँड.श्री.एम.पी.उर्फ दादासाहेब बेंद्रे
गुंतवणूक सल्लागार (Investment Advisor) : श्री. व्ही. आर. नामजोशी
गुंतवणूक लेखापरीक्षक (Investment Auditor) : मे. आर. एम. एस. एम. अँड असोसिएटस्,
चार्टर्ड अकौंटंट्स
अंतर्गत लेखापरीक्षक (Internal Auditor) : मे. सी. एम. आर. एस. अँड असोसिएटस् एल.एल.पी,
चार्टर्ड अकौंटंट्स

सूचना

बँकेच्या सुधारीत नियमावलीनुसार प्रत्येक सभासदाकडे (१) कमीत कमी रु. २०००/- चे भाग धारण करणे.
(२) प्रत्येक भाग रु.१००/- या मूल्याचा असणे आवश्यक आहे.
या पूर्वीच्या अहवालांमध्ये वारंवार आवाहन करून सुद्धा ज्या सभासदांनी त्यांचे रु. २५/- दर्शनी मूल्याचे भाग
रु. १००/- मूल्यामध्ये परिवर्तित करून घेतलेले नाहीत अशा सर्व सभासदांनी दि. ३१.१२.२०२६ पूर्वी सदर भाग
परिवर्तित करून घेणे बंधनकारक आहे.

Notice

As per revised bye -laws each of the members should have (1) A minimum share holding of Rs. 2000. (2) Value of each share should be Rs. 100/-.
Despite various reminders during last annual reports, those share holders having shares of face value Rs. 25/- who have failed to convert it into face value of Rs. 100/- each are required to convert their shares by 31.12.2026



वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

बँकेच्या सभासदांची ५४ वी वार्षिक सर्वसाधारण सभा शुक्रवार दि.१२.०६.२०२६ रोजी सायंकाळी ठीक ६.०० वाजता पुणे विद्यार्थी गृहाचे कॉलेज ऑफ इंजिनिअरींग अँड टेक्नॉलॉजीचे मुक्तांगण सभागृह, स.न. ४४, पर्वती पुणे ४११००९ येथे खालील नमूद केलेल्या विषयांचा विचार करण्यासाठी आयोजित केली आहे. सदर सभेस आपण उपस्थित रहावे ही विनंती.

● सभेपुढील विषय ●

१. दिनांक २६.०९.२०२५ रोजी झालेल्या ५३ व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
२. मा.संचालक मंडळाने मंजूर केलेला ५४ वा वार्षिक अहवाल व दिनांक ३१ मार्च २०२६ अखेरचा मा.वैधानिक लेखापरिक्षकांनी प्रमाणित केलेला ताळेबंद, नफा-तोटा पत्रक यास मान्यता देणे.
३. सन २०२५-२६ चा वैधानिक लेखा परिक्षकांचा अहवाल वाचून त्याची नोंद घेणे.
४. सन २०२४-२५ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षकांच्या अहवालातील दोषदुरुस्तीची नोंद घेणे.
५. रिझर्व्ह बँक ऑफ इंडियाच्या दि. ०८.०६.२०२३ व दि. २८.११.२०२५ रोजीच्या परिपत्रकानुसार, बँकेचे कर्जवसूलीचे सर्व अधिकार अबाधित ठेऊन, NPA कर्ज खात्यांचे केवळ तांत्रिक निर्लेखन करण्याबाबतचे अधिकार मा.संचालक मंडळास देण्यात येणेबाबत आणि २०२५-२६ या आर्थिक वर्षात Technical write off केलेल्या खात्यांची माहिती घेणेबाबत.
६. शासकीय नियमाप्रमाणे एकरकमी कर्जफेड (OTS) योजनेअंतर्गत ज्या कर्जदार सभासदांना सवलत देण्यात आली त्याची माहिती घेणे व त्यास मान्यता देणे.
७. मा.संचालक मंडळाने सुचविलेल्या सन २०२५-२६ वर्षातील नफा वाटणीस मंजूरी देणे.
८. सन २०२६-२७ या आर्थिक वर्षासाठी मा.संचालक मंडळाने शिफारस केलेल्या वैधानिक लेखापरिक्षकांच्या नियुक्तीस मान्यता देणे व वैधानिक लेखापरिक्षकांचा मेहेनताना ठरविणेचे अधिकार मा.संचालक मंडळास देणे.
९. मा.संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
१०. स्टारफिंग पॅटर्नला मंजूरी देणे.
११. सन २०२६-२७ च्या वार्षिक अंदाजपत्रकास मान्यता देणे.
१२. वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची रजा मंजूर करणे.
१३. मा.अध्यक्षांच्या परवानगीने येणारे अन्य विषय.

मा. संचालक मंडळाच्या आज्ञेवरून

- सही -

शिरीष निवृत्ती पोळेकर

मुख्य कार्यकारी अधिकारी

स्थान : हडपसर, पुणे

दिनांक : २६.०५.२०२६

● विशेष सूचना ●

- १) गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी सायंकाळी ठीक ६.३० वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही.
- २) वार्षिक अहवालाची प्रत दि.०६.०६.२०२६ पासून नजिकच्या शाखेत कामकाजाच्या वेळेत उपलब्ध राहिल. सदर सूचना दाखवून अहवाल प्रत शाखेतून घेण्यात यावी.
- ३) बँकेच्या कामकाजाबाबत काही माहिती हवी असल्यास वा काही सूचना करावयाच्या असतील तर त्या सूचना वा प्रश्न बँकेच्या हडपसर येथील मुख्य कार्यालयात बँकेच्या कामकाजाच्या वेळेत दि.०९.०६.२०२६ पर्यंत लेखी अथवा member@janasevabankpune.bank.in वर मेलद्वारे पाठवाव्यात. वरील विषयासंबंधीची कागदपत्रे हडपसर येथील मुख्य कार्यालयात कामकाजाच्या वेळेत पहावयास मिळतील.
- ४) आपला पत्ता बदलला असल्यास नवीन पत्ता पूर्ण तपशीलासह नजिकच्या शाखेमार्फत बँकेच्या मुख्य कार्यालयास आपल्या मोबाईल नंबर व ईमेल आयडीसह सत्वर कळवावा.
- ५) भारतीय रिझर्व्ह बँकेच्या सूचनेनुसार, सर्व सभासदांनी के.वाय.सी. (KYC) बाबतच्या कागदपत्रांची पूर्तता करणे आवश्यक आहे. या संदर्भात सभासदांनी नजिकच्या शाखेत संपर्क साधावा.
- ६) सन २०२५-२६ चा बँकेचा ताळेबंद व नफा-तोटा पत्रक बँकेच्या www.janasevabankpune.bank.in या संकेत स्थळावर दि.०६.०६.२०२६ पासून पाहता येईल.
- ७) मागील २ ते ३ अहवालात वारंवार आवाहन करून सुध्दा ज्या सभासदांनी त्यांचे रु.२५ /- दर्शनी मूल्याचे भाग रु.१००/- मूल्यामध्ये परिवर्तित करून घेतलेले नाहीत अशा सर्व सभासदांनी दि.३१.१२.२०२६ पूर्वी सदर भाग परिवर्तित करून घेणे बंधनकारक आहे.
- ८) लाभांश रक्कम आपल्या खात्यात जमा होण्यासाठी स्थायी सूचना द्याव्यात. खाते नसेल तर नजिकच्या शाखेत खाते उघडावे ही विनंती. तसेच ज्या सभासदांची खाती अन्य बँकेत आहेत अशा सभासदांनी आपल्या बँक खात्याचा तपशील व मोबाईल क्रमांक नजिकच्या शाखेत द्यावा.



Notice of The Annual General Meeting (For members only)

The 54th Annual General Meeting of the members of the Bank will be held on Friday, 12.06.2026 at 6.00 p.m. at Pune Vidyarthi Gruha's College of Engineering & Technology, Mukangan Auditorium, S.No. 44, Parvati, Pune 411009 to transact the following business. Members are requested to attend the meeting.

● Agenda for the Meeting ●

1. To read and confirm the minutes of the 53rd Annual General Meeting held on 26.09.2025.
2. To approve the 54th Annual Report placed by the Hon'ble Board of Directors for the financial year 2025-26 and Balance Sheet and Profit & Loss Account for the year ended 31st March 2026 as certified by the Hon'ble Statutory Auditors.
3. To consider the Hon'ble Statutory Auditor's Report for the year 2025-26 and take note thereof.
4. To take note of compliance of Statutory Auditors' Report for the year 2024-25.
5. Pursuant to the circulars issued by the Reserve Bank of India dated 08.06.2023 and 28.11.2025, to authorise the Hon'ble Board of Directors to approve Technical write-off of NPA Accounts without prejudice to Bank's rights for recovery & dues and to take note of accounts that have been technically written off during the financial year 2025-26.
6. To take note of and approve the loans & advances waived under the One-Time-Settlement (OTS) Scheme as per government rules.
7. To approve the appropriation of profit for the year 2025-26 as proposed by the Hon'ble Board of Directors.
8. To approve the appointment of Statutory Auditors for the financial year 2026-27 as recommended by the Board of Directors and to authorise Hon'ble Board of Directors to fix their remuneration.
9. To take note of the loans and advances granted to the members of the Hon'ble Board of Directors and their relatives.
10. To approve the Staffing Pattern.
11. To approve the Annual Budget for the financial year 2026-27.
12. To grant leave of absence to those members who have not attended this Annual General Meeting.
13. Any other subject with the permission of the Hon'ble Chairman.

By order of the Hon'ble Board of Directors

-sd-

Shirish Nivrutti Polekar
Chief Executive Officer

Place : Hadapsar, Pune
Date - 26.05.2026

● Special Instructions ●

(1) In case the meeting is adjourned for want of quorum, it will commence at 6.30 p.m. on the same day and at the same venue for which no quorum would be necessary. **(2)** The copy of Annual Report will be available from 06.06.2026 at your nearest Branch during business hours. The copy can be obtained by producing this notice. **(3)** Any information relating to the Bank's business or any suggestions or questions should be sought or submitted in writing or mail on member@janasevabankpune.bank.in to the Head Office of the Bank during business hours on or before dated 09.06.2026. The documents concerning the Agenda items will be available for examination at the Bank's Head Office at Hadapsar during business hours. **(4)** In case of change in your residential address, please inform full details thereof through nearest branch to Head Office, along with your Email ID and Mobile No. if any, at the earliest. **(5)** All members are required to comply with KYC requirements as advised by RBI. Members can contact any of our branches in this regard. **(6)** The Annual Report for the year 2025-26 along with the Bank's Balance Sheet & Profit & Loss Account will be available from 06.06.2026 on the Bank's website: www.janasevabankpune.bank.in. **(7)** Despite repeated appeals in the previous 2 to 3 Annual Reports, those shareholders who have not converted their shares of Rs.25/- face value to Rs.100/- each, are hereby informed that it is mandatory to convert their shares before 31.12.2026. **(8)** Members are requested to submit standing instructions to the Bank for credit of the dividend amount to their Savings/ Current account. Members who do not maintain a Savings/ Current account with the bank are requested to open the same at the earliest. Members holding accounts with other banks are requested to provide their bank account details and mobile number to our nearest branch.



५४ वा वार्षिक अहवाल

मा. सभासद बंधू आणि भगिनीनो,
सरस्नेह नमस्कार,

संचालक मंडळाच्या वतीने जनसेवा सहकारी बँकेच्या ५४ व्या वार्षिक सर्वसाधारण सभेत आपणा सर्वांचे मी मनःपूर्वक स्वागत करतो. बँकेच्या मागील वर्षीच्या कामगिरीचा आढावा घेत असताना भविष्यातील व्यवसायवृद्धी आणि इतर योजनांबाबत आपल्याशी संवाद साधताना मला अतिशय आनंद होत आहे. सर्व सभासद आणि ठेवीदारांनी दिलेली मोलाची साथ आणि विद्यमान संचालक मंडळावर दाखविलेल्या विश्वासाच्या जोरावरच आपली बँक प्रगतीपथावर राहिलेली आहे.

आगामी काळाकडे पाहताना नागरी सहकारी बँका सध्या ज्या वातावरणात कार्यरत आहेत त्यात आपल्याला सातत्याने बदल होताना दिसत आहे. नियामकांच्या अपेक्षा अधिक पारदर्शी आणि कठोर होत आहेत. अर्थात त्यामुळे नागरी सहकारी बँका सक्षम होण्यास मदत होत आहे. तंत्रज्ञान झपाट्याने प्रगत होत असून ग्राहक हे अत्याधुनिक सोयी सुविधांबरोबरच विश्वासाचीही तितकीच अपेक्षा सहकारी बँकांकडून ठेवत आहेत.

जागतिक स्तरावरील आर्थिक स्थितीचा विचार करता, अनेक देशांची आर्थिक परिस्थिती आव्हानात्मक होताना दिसत आहे. या पार्श्वभूमीवर भारतीय अर्थव्यवस्था मात्र मजबूत असल्याचे चित्र आहे. भारतीय नागरिकांमधील बचतीची सवय देशाची अर्थव्यवस्था मजबूत राहण्यास सहाय्यभूत ठरली आहे. प्रतिकूल जागतिक परिस्थितीत नागरिकांच्या बचतीचा उपयोग बँकिंग क्षेत्राला व्यवसायात भांडवल म्हणून होत असतो. सध्या जागतिक स्तरावर सुरु असलेल्या युद्धाची झळ काही प्रमाणात भारताला सुध्दा बसत आहे. विशेषतः इंधनाचा प्रश्न निर्माण होत असून, युद्धदज्ज्य परिस्थितीमुळे अनेक उद्योगधंदे संकटात येण्याची शक्यता अर्थतज्ञांकडून व्यक्त केली जात आहे. त्यासाठी बँकिंग क्षेत्राला सज्ज व सज्ज राहावे लागणार आहे.

बँकिंग क्षेत्रातील असलेले स्पर्धात्मक वातावरण, बदलते तंत्रज्ञान, अनुपालन कार्यपध्दती, जोखीम व्यवस्थापन, अनुत्पादक कर्जे (NPA) कमी करणे या सर्व बाबींमध्ये आपली जनसेवा बँक प्रगतीपथावर आहे. सध्या चालू असलेली कर्जे अनुत्पादक होऊ नये यासाठी रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार Special Mention Account (SMA-0 to SMA-2) मधील कर्जावर देखरेख करण्याची व्यवस्था केलेली आहे. तसेच कर्जाचा दरमहाचा हप्ता त्याच महिन्यात जमा व्हावा असे रिझर्व्ह बँकेला अपेक्षित आहे. कर्ज हप्त्याची परतफेड नियमित ठेवल्याने कर्जदारांचे पतमानांकन (Credit Rating) सुदृढ होण्यास मदत होते. तसेच बँकांची थकबाकीही नियंत्रणात राहते. त्यानुसार कर्जदारांना वेळोवेळी SMS द्वारे आवश्यक सूचना पाठवल्या जातात, जेणेकरून कर्जखाती NPA होणार नाहीत.

व्यापक बँकिंग व्यवस्थेत घरकुल आणि MSME आदी कर्ज पुरवठ्यासाठी होत असलेली वाढती मागणी हे बँकिंग व्यवसायासाठी सकारात्मक संकेत आहेत. सहकारी बँकांसाठी विशिष्ट नियामक मार्गदर्शक तत्त्वे विकसित होत राहतील, परंतु आम्ही प्राधान्य क्षेत्रातील कर्जपुरवठ्यावर विशेषतः घरकुल व MSME क्षेत्रावर लक्ष केंद्रीत करीत आहोत.

त्यानुसार आम्ही सुरक्षित आणि व्यापक दृष्टीकोन ठेऊन बँकेची धोरणे आखत आहोत. हा दृष्टीकोन भांडवली कार्यक्षमतेला पाठबळ देणारा ठरत आहे. तसेच सामान्य ग्राहकांसाठी स्पर्धात्मक व्याजदरात घरकुल कर्जपुरवठा करण्यावर भर दिला आहे. रिझर्व्ह बँकेने सहकारी बँकांना एकूण कर्ज व्यवसायापैकी ५०% कर्जे छोट्या रकमांचे देण्याचे निकष लागू केले आहेत. त्यानुसार आपली बँक कार्यवाही करत आहे. रिझर्व्ह बँकेने अग्रक्रम आणि दुर्बल घटक क्षेत्राला लागू केलेल्या निकषांची आपल्या बँकेने यशस्वी पूर्तता केली आहे.

आज सर्वच क्षेत्रात अत्याधुनिक तंत्रज्ञानाचा वापर गरजेचा झाला आहे. बदलत्या काळानुसार आज ग्राहकांना प्रत्यक्ष बँकेत येऊन व्यवहार करण्याची आवश्यकता भासत नाही. आपल्या बँकेने अद्ययावत तंत्रज्ञानाचा वापर करून उपलब्ध केलेल्या मोबाईल ॲप, ए.टी.एम. कार्ड तसेच UPI आदी सेवांमुळे बँकेत न येता ग्राहकांचे अनेक आर्थिक व्यवहार होत आहेत. आधुनिक सुविधांद्वारे सुरक्षित बँकिंग सेवेचा लाभ मिळत असल्याने प्रत्यक्ष शाखेत येणाऱ्या ग्राहकांची संख्या कमी झाल्याचे दिसते. हे चित्र ग्राहकांचा बँकेच्या आधुनिक सेवेवरील विश्वास अधोरेखित करते. खाजगी व राष्ट्रीयीकृत बँकांच्या स्पर्धेमध्ये टिकून राहण्यासाठी कर्ज मंजूरी प्रक्रिया जलद गतीने होण्यासाठी बँकेने पावले उचलली आहेत. कर्जासाठी आवश्यक असणारे आर्थिक निकष व अन्य तपशिल ग्राहकांना तत्परतेने समजण्यासाठी या आर्थिक वर्षात अत्याधुनिक सॉफ्टवेअरचा उपयोग करण्याचा बँकेचा मानस आहे.

चालू आर्थिक वर्षात बँक जलद कर्ज मंजूरी व वितरणासाठी Loan Origination System (LOS) प्रणालीची अंमलबजावणी करणार आहे. या प्रणालीद्वारे कर्जदाराची सध्या चालू असलेली कर्जे, आर्थिक पत्रकांचा आवश्यक तपशिल, वैधानिक आवश्यक माहिती, कर्ज मंजूरीस लागू निकष व कर्ज वितरण आदी सुविधा उपलब्ध होणार असून यामुळे कर्जमंजूरी व कर्ज वितरण वेळेत होण्यास मदत होऊ शकेल.

त्याच प्रमाणे पुढील कालावधीत बँक Early Warning Systems (EWS) सॉफ्टवेअरचा वापर करणार आहे. त्यामुळे संभाव्य फसवणूक किंवा घोटाळे, कर्ज बुडीत होण्याचा धोका वेळेत समजणेसाठी या सॉफ्टवेअर प्रणालीचा उपयोग होईल.

पुढील कालावधीत बँकेने नव्याने अंमलात आणलेल्या ECBA (Eligibility Criteria for Branch Authorization) ला पात्र होण्यासाठी रिझर्व्ह बँकेने जाहीर केलेल्या निकषांद्वारे कामकाज करण्याचे धोरण निश्चित केले आहे. सदर निकषांची पूर्तता बँक करीत असल्याने रिझर्व्ह बँकेकडे शेड्युल्ड बँक दर्जासाठी प्रस्ताव सादर केला आहे.

ग्राहकांना तंत्रज्ञानयुक्त सेवा सुविधा देण्यासाठी बँकेतील सेवकांना वेगवेगळ्या विषयांचे प्रशिक्षण दिले जात आहे. बँकिंग क्षेत्रास उपयुक्त असलेल्या परीक्षांमध्ये (उदा. JAIIB, CAIIB) सेवक उत्तीर्ण झाल्यास विशेष इन्क्रिमेंट अथवा शुल्काचा परतावा देऊन प्रोत्साहित केले जाते. व्यवसाय वृद्धिसाठी मागील ३ वर्षांपासून शाखांचे वेगवेगळे गट करून कर्ज योजनांच्या मार्केटिंगसाठी शाखांतर्गत स्पर्धा आयोजित केली जात आहे. त्याला मिळणारा प्रतिसाद उत्साहवर्धक आहे. दरवर्षी एक एप्रिल या दिवशी निर्धार दिनाच्या कार्यक्रमाप्रसंगी विविध कर्जे, ठेवी, अनुपालन यात उल्लेखनीय कामगिरी करणाऱ्या अशा सर्व सेवकांचा व्यासपीठावर उचित सन्मान केला जातो.



रिझर्व बँक, पुणे नागरी सहकारी बँक असोसिएशन, महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक्स फेडरेशन लि. आदींकडून बँकेच्या संचालक मंडळातील सदस्यांनी वेगवेगळ्या प्रशिक्षण कार्यक्रमात वेळोवेळी सहभाग घेतला आहे.

आगामी काळात आपल्यासमोर नियमाकांच्या अपेक्षांमध्ये वाढ, सायबर सुरक्षेचे धोके, मोठ्या बँका आणि फिनटेक कंपन्यांकडून स्पर्धा तसेच निरनिराळी कौशल्ये आणि प्रणाली सातत्याने अद्ययावत ठेवण्याची गरज, अशी आव्हाने राहणार आहेत. त्याचवेळी ही आव्हाने आपल्याला अधिक सक्षम आणि बँकिंग व्यवसायाशी सुसंगत बनण्याची संधीही देत आहेत. डिजिटल पर्सनल डेटा प्रोटेक्शन ॲक्ट २०२३ (DPDP) च्या अंमलबजावणीमुळे बँकिंग कार्यप्रणालीत एक नवा आयाम जोडला गेला आहे. आजच्या काळात कोणत्याही संस्थेच्या डेटाला महत्व प्राप्त झालेले आहे. डेटा गोपनीयता, ग्राहकांची संमती आणि कोणत्याही नियम उल्लंघन प्रसंगाची जबाबदारी ही आता बँकेच्या कार्यपध्दतीचा केंद्रबिंदू ठरत आहे. ग्राहकांचा डेटा पूर्णतः सुरक्षित आणि गोपनीय राहिल तसेच अत्यंत जबाबदारीने हाताळला जाईल यासाठी आम्ही आमच्या प्रणाली, प्रक्रिया आणि कर्मचारी जागरूकता यामध्ये सक्षमता आणण्यासाठी सातत्याने प्रयत्न करित आहोत.

या आर्थिक वर्षात बँकेने १५ एटीएम मशीनमध्ये One Time Combination (OTC Locks System) बसविलेले आहेत. कॅश सुरक्षेच्या दृष्टीने बँकेने सदर खबरदारी घेतली आहे. या पार्श्वभूमीवर आमचा दृष्टीकोन स्पष्ट आणि सुशासन केंद्रीत आहे. मजबूत भांडवली पाया राखणे, शिस्तबध्दपणे व्यवसायवाढ साध्य करणे, मालमत्ता गुणवत्ता सुधारणे, MSME आणि घरकुल, वित्त क्षेत्रात आपली वाटचाल अधिक भक्कम करणे, तंत्रज्ञानात आवश्यक ती गुंतवणूक करणे आणि संपूर्ण संस्थेमध्ये अनुपालन व उत्तरदायित्वाची संस्कृती निर्माण करणे यासाठी आम्ही जागरूकतेने कार्यरत आहोत. बँकेच्या व्यवसायवृद्धीचा विचार करून भविष्यात लवकरच दोन नवीन शाखा सुरू करण्याचा आमचा मानस आहे.

बँकेच्या आर्थिक वर्ष २०२५-२६ मधील आर्थिक कामगिरीचा आढावा पुढील प्रमाणे आहे.

तपशील	दि. ३१ मार्च २०२६ अखेर रक्कम (रु.कोटीत)
सभासद संख्या	४३,६१७
वसूल भाग भांडवल	४६.७०
वैधानिक राखीव निधी	६४.६४
इतर निधी	१६०.७४
एकुण ठेवी	२०८१.३८
एकुण कर्जे	११५८.८७
गुंतवणूक	१०२९.०९
खेळते भांडवल	२३७५.६५
निव्वळ नफा	१४.११
Net NPA	०%
भांडवल पर्याप्तता% (CRAR)	१९.७९%

आभार - बँकेचे सर्व सभासद, ग्राहक, हितचिंतक यांनी बँकेच्या स्थापनेपासून आत्तापर्यंत दाखविलेल्या विश्वासामुळे आणि पाठिंब्यामुळे बँक प्रगतीपथावर आहे. त्यामुळे सर्व सभासद, ग्राहक, हितचिंतक यांचे मी मनापासून आभार मानतो.

संचालक मंडळाच्या वतीने भारतीय रिझर्व बँक ऑफ इंडिया, सहकार खाते, सहकार आयुक्त कार्यालय, सहकारी संस्थेचे निबंधक, पुणे जिल्हा नागरी सहकारी बँक असोसिएशन यांचेकडून वेळोवेळी प्राप्त झालेल्या मार्गदर्शनाबद्दल मी आभार मानतो. बँकेचे वैधानिक व अंतर्गत लेखापरिक्षक, कायदेशीर सल्लागार आणि प्रसार माध्यमे यांनी केलेल्या सहकार्यामुळे बँकेला खूप मदत झाली यासाठी मी संचालक मंडळाच्या वतीने आभार मानतो.

बँकेच्या सर्वांगीण विकासासाठी समर्पित भावनेने काम करणारे व कायमच उल्लेखनीय काम करण्यासाठी प्रेरीत असणारे सेवक संघटना पदाधिकारी आणि सर्व सेवक बंधू-भगिनी यांचा मी ऋणी आहे.

धन्यवाद!

संचालक मंडळाच्या वतीने

डॉ. राजेंद्र गुरुपादया हिरेमत
(अध्यक्ष)



54th ANNUAL REPORT

Respected Shareholders,

Warm Greetings,

On behalf of the Board of Directors, I extend a warm welcome to all members to the 54th Annual General Meeting of the Bank and am pleased to present before you the Annual Report of your Bank. While reviewing the banks performance during the past year, I am pleased to share with you our future plans and growth initiatives. Your Bank continues to progress steadily on the path of success, supported by the trust of our members and depositors and the confidence reposed in the present Board of Directors.

Looking ahead, we continue to witness significant changes in the environment in which Urban Cooperative Banks currently operate. Regulatory expectations are becoming more transparent and stringent. At the same time, these developments are helping urban cooperative banks become more efficient and customer-focussed. Technology is advancing rapidly and customers today expect not only modern banking facilities but also trust, security and reliable services from Cooperative Banks.

Considering the prevailing global economic situation, many countries are experiencing economic challenges. Against this backdrop, the Indian economy continues to demonstrate resilience. The strong savings culture among Indian citizens has contributed significantly to the strength of the economy. Even during adverse global conditions, these savings continue to support the banking sector. The ongoing global conflicts and fuel related concerns may impact India to some extent and economists have expressed concerns that several industries may face challenges due to such circumstances. The banking sector must therefore remain prepared and vigilant.

Amidst the competitive environment, our Bank continues to make progress in all areas such as technology adoption, compliance practices, risk management, and reduction of non-performing assets (NPAs). To ensure that the existing loans do not turn non-performing, arrangements have been made to monitor loan accounts under SMA - 0 to SMA-2 categories in accordance with Reserve Bank guidelines. Regular SMS reminders are also sent to borrowers to encourage timely repayment of instalments and prevent slippages into NPA categories as regular repayments strengthens their credit rating.

The growing demand for lending in sectors such as housing and MSME, is a positive indicator for the banking business. While specific regulatory prescriptions for Cooperative Banks may continue to evolve, we are aligning our strategy towards secured and priority sector lending, particularly in the housing and MSME segments.

Accordingly, the Bank is formulating its policies with a prudent approach to strengthen capital efficiency. The Bank has also focused on providing housing loans at competitive interest rates for general consumers. The Reserve Bank has prescribed that 50% of cooperative bank lending should be directed towards small ticket loans and our Bank is taking appropriate steps accordingly. I am pleased to state that the bank has successfully complied with the criteria prescribed by the Reserve Bank for priority and weaker sectors.

Today, the adoption of advanced technology has become essential across all sectors. Our Bank has introduced facilities such as mobile banking application, ATM cards, and UPI services using the latest technology, enabling customers to carry out financial transactions conveniently and securely without visiting the branch. This reflects the confidence and trust that customers place in the Bank's technology-driven services.

The Bank has also taken measures to expedite the loan approval process in order to remain competitive with private and nationalized banks. During the current financial year, the Bank is implementing Loan Origination System (LOS) - automated digital banking software that automates the entire lending lifecycle from application intake, credit checks and disbursement i.e. from initial submission to final funding while adhering to strict regulatory requirements.

Further the Bank is also in the process of implementing an Early Warning Systems (EWS) software solution to detect early signs of financial distress, potential frauds and possible loan defaults at an initial stage.

We resolve to operate at all times in accordance with the regulatory guidelines regularly issued by the Reserve Bank of India. The Reserve bank of India has recently introduced the ECBA (Eligibility Criteria for Branch Authorisation) framework for Cooperative Banks. The Bank has complied with the ECBA requirements and has submitted a proposal to the Reserve Bank of India for inclusion in the Second Schedule of the Reserve Bank of India Act and for grant of Scheduled Bank status.

To provide technology-enabled services to customers, bank employees are regularly trained in various banking-related subjects. Employees who successfully complete professional banking examinations such as JAIIB and CAIIB are encouraged through special increments or reimbursement of examination fees. Over the past three years, the Bank has also organised competitions related to the marketing of loan schemes by grouping branches into different teams to encourage business growth. The response to these initiatives has been encouraging. Every year on 1st April, during the Nirdhar Din programme, employees who have delivered outstanding performance in the areas of lending, deposits, and



compliance are duly recognised and honoured.

Members of the Board of Directors also participated in various training programmes conducted by RBI-CAB, Pune Nagari Sahakari Banks Association Ltd., Pune, The Maharashtra Urban Co-operative Banks Federation Ltd. etc.

In the coming period, we are likely to face challenges such as increasing regulatory expectations, cyber security threats, competition from large banks and fintech companies, and the continuous need to upgrade systems and skills. At the same time, these challenges also provide opportunities for us to become more competitive, efficient, and relevant in the banking sector. The implementation of the Digital Personal Data Protection Act, 2023 (DPDP Act) has introduced a new dimension to the banking ecosystem. Data privacy, customer consent, and accountability for violations have become central to banking operations. The Bank is taking necessary measures to strengthen its systems, processes, and employee awareness to ensure that customer data remains secure, confidential, and protected with the highest degree of responsibility.

During the year, bank has implemented OTC (One-Time Combination) locks for its 15 ATM cash dispensers as an additional security measure to strengthen the safety of ATM operations and prevent unauthorised access.

Against this backdrop, our approach remains focused on good governance. We are working diligently to maintain a strong capital base, achieve disciplined business growth, improve asset quality, strengthen our presence in MSME and housing finance sectors, make necessary investments in technology, and foster a culture of compliance and accountability across the organisation. Considering the growth in the Bank's business, we intend to open two new branches in the near future. Following is an overview of the Bank's financial performance for the financial year 2025-2026.

Particulars	As on 31.03.2026
	Rs. in crore
No. of Members	43,617
Paid up Capital	46.70
Statutory Reserve	64.64
Other Reserves	160.74
Total Deposits	2081.38
Total Advances	1158.87
Investments	1029.09
Working Capital	2375.65
Net Profit	14.11
Net NPA	0%
C.R.A.R. %	19.79%

Gratitude

Your Bank continues to progress because of the trust and support extended by all members, customers, and well-wishers since its inception. I, therefore, sincerely thank all our members, customers, and well-wishers for their continued encouragement and support.

The Board of Directors is also grateful to the Reserve Bank of India, Registrar of Cooperative Societies, Commissioner of Co-operative Departments, and Pune District Urban Cooperative Bank Association for their valuable guidance and support from time to time.

On behalf of the entire Board of Directors, I would also like to express sincere appreciation to the Bank's Statutory Auditors, Internal Auditors, Legal Advisors, and media representatives for their continuous cooperation and support.

I also place on record my gratitude to all employees, Union representatives, and staff members whose dedication, hard work, and commitment continue to contribute significantly to the overall development and success of the Bank.

Thank you,

On behalf of Board of Directors

Dr. Rajendra Gurupadaya Hiremath

(Chairman)



ASKA & COMPANY
Formerly known as
AMBEKAR SHELAR KARVE & AMBARDEKAR
Chartered Accountants
आर्थिक वर्ष २०२५-२६ चा वैधानिक लेखापरिक्षकांचा अहवाल
Statutory Auditors Report for the year 2025-26
INDEPENDENT AUDITOR'S REPORT

To,

The Members,

Janaseva Sahakari Bank Ltd., Hadapsar, Pune

Report on the Audit of the Financial Statements

1. We have audited the accompanying Standalone Financial Statements of Janaseva Sahakari Bank Limited, Hadapsar, Pune ('the Bank') which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account, the Cash Flow Statement for the year ended and notes to the Financial Statements including a summary of significant accounting policies and other explanatory information in which are included returns for the year ended on that date of Head Office & 28 Branches audited by us.

Opinion

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with the notes thereon, give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended from time to time, Maharashtra Co-operative Societies Act, 1960 ('the Act') and the Maharashtra Co-operative Societies Rules, 1961 ("the Rules") and the guidelines issued by Reserve Bank of India ('RBI'), Registrar of Co-operatives Societies, Maharashtra, in the manner so required for the Bank give a true and fair view in conformity with the accounting principles generally accepted in India

- a. In case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026;
- b. In case of Profit and Loss Account, it's profit for the year ended on that date; and
- c. In case of the Cash Flow Statement, of the cash flow for the year ended on that date.

Basis for opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements, 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 Auditors' Report thereon

4. The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in Board of Directors report including other explanatory information but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Directors' Report including annexures, and Management Discussion and Analysis, if we conclude that there is material misstatement therein, we are required to communicate the matter to those



charged with governance and the members in the Annual General Meeting. We have nothing to report in this regard.

Responsibility of Management and those charged with governance for the Financial Statements

5. The Bank's Board of Directors is responsible for the preparation and fair presentation 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, and the provisions of the Banking Regulation Act, 1949 and the Rules made hereunder, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of 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 that for one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentation, or the override of internal control.
- 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management 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 disclosure in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.



● Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the Standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

● Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charge 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 charge with governance with the 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 safeguard.

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

Report on Other Legal and Regulatory Requirements

7. The Balance sheet and the Profit and Loss Account have been drawn up in Form 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949 and Rules thereon.

8. Subject to the limitations of the audit indicated in paragraph 4 to 6 above, as required u/s 30(3) of Banking Regulation Act, 1949 & under Rule 69(4) of the Maharashtra Co-operative Societies Rules, 1961 we report that:

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

b. In our opinion, proper books of accounts as required by the Act, Rules and Bye-Laws have been kept by the bank so far as it appears from our examination of those books and the returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.

c. The Balance Sheet and Profit & Loss Account and the Cash flow statement dealt by this report, are in agreement with the books of accounts and returns.

d. The transactions of the Bank which have come to our notice, have been within the powers of the Bank.

e. The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally accepted in India so far as it applicable to banks.

9. As required by Rule 69(6) of Maharashtra Co-operative Societies Rules, 1961 we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the bank

i. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules and Bye - Laws of the Bank.

ii. During the course of our audit, we have generally not come across any sum which sought to have been but have not been brought into account by the bank.

iii. In our opinion and according to explanation given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the money due to the bank.

iv. The following amounts are categorized as sub-standard, doubtful or loss assets as per the prudential norms of RBI as on 31.03.2026 and reported in terms of clause (iv) of Rule 69(6) of the Rules.



(Rs. in Crores)

Particulars	Principal	Interest	Total
	O/s	O/s	
Sub-Standard	11.79	0.75	12.55
Doubtful	26.4	26.09	52.49
Loss	0.39	0.11	0.51
Total	38.60	26.96	65.55

Bank is having total provision of Rs. 49.57 Crores as on 31.03.2026 as against the Gross NPA of Rs. 38.60 Crores.

v. To the best of our knowledge, no other matters have been specified by the Registrar of Co-operatives of Maharashtra, which require reporting under this rule.

We further report that for the year 2025-26 under audit, the bank has been awarded 'A' classification.

For A S K A & CO
CHARTERED ACCOUNTANTS
F.R.N. 122063W

CA Sachin Ambekar
(PARTNER)
M.NO. 108911
PLACE: Dombivli
DATE: 25/05/2026
UDIN: 26108911MPCZGU6068



आर्थिक वर्ष २०२५-२६ मधील संचालकांची मा.संचालक मंडळ आणि समिती सभेतील उपस्थिती	Board of Directors	Executive Committee	Audit Committee	Special Committee for monitoring High Value Frauds	Special Committee of the Board for monitoring & follow-up cases of Fraud and High Value Frauds (reconstituted in Jan 2026)	Loan & Credit Monitoring Committee	Law & Recovery Committee	Investment Committee (constituted in Jan 2026)	IT Committee (constituted in Jan 2026)	Customer Service Committee (constituted in Jan 2026)	Risk Management Committee of the Board (constituted in Jan 2026)
झालेल्या एकूण सभा ->	२६	२२	१३	२	१	२७	१३	३	३	१	१
क्र. संचालकांचे नाव	उपस्थिती										
१. मा. डॉ. राजेंद्र गुरुपादया हिरेमठ - अध्यक्ष	२३	१९*	-	-	-	-	-	-	२	-	-
२. मा. श्री. रवि शंकर तुपे - उपाध्यक्ष	२२	१२	-	-	-	१४*	९	-	-	-	१
३. मा. श्री. राजेंद्र गजानन वालेकर - संचालक	२५	२०	-	१	-	३**	-	-	२	-	-
४. मा. श्री. विनायक आनंदराव गायकवाड - संचालक	२५	-	-	-	-	-	१२	-	-	१	-
५. मा. सौ. आशा बाळासाहेब बहिरट - संचालक	२६	-	-	२	०	२३	-	३	२	-	१
६. मा. अॅड. माधुरी मुकुंद पाटोळे - तज्ञ संचालिका	२४	-	-	-	-	१९	-	-	-	१	-
७. मा. श्री. नाथु सिताराम साबळे - संचालक	२१	३**	१०	-	-	-	-	०	-	-	-
८. मा. श्री. सचिन एकनाथ शिरुडे - संचालक	२२	-	-	२	-	२१	-	२	३	-	-
९. मा. अॅड. संजय मनोहर दहिभाते - संचालक	२३	-	-	-	-	-	१२	-	-	-	१
१०. मा. श्री. शिरीष भानुदास किराड - संचालक	२५	२१	-	-	१	२५	-	३	-	-	-
११. मा. श्री. संजय श्रीपाद घाटपांडे - संचालक	२४	-	११	-	-	-	-	-	-	-	१
१२. मा. डॉ. निलेश विनायक आबनावे - संचालक	२६	-	१२	-	-	-	-	३	-	१	-
१३. मा. अॅड. विनोद शशिकांत रासकर - संचालक	२४	-	-	२	१	-	८*	-	३	-	१
१४. मा. श्री. नंदकुमार ज्ञानोबा राऊत - संचालक	२५	-	-	-	१	-	११	-	-	१	-
१५. मा. श्री. राजन रत्नाकर वडके - संचालक	२६	-	१२	-	-	-	४**	-	-	१	-
१६. मा. श्री. विद्याधर भालचंद्र दंडवते - तज्ञ संचालक	१५	१६	५	-	-	-	-	-	-	-	-
१७. मा. श्री. जितेंद्र संपतराव दाभाडे - सेवक संचालक	२५	-	-	-	-	-	-	-	-	-	-
१८. मा. श्री. ज्योतिबा दिगंबर कांबळे - सेवक संचालक	२२	-	-	-	-	-	-	-	-	-	-

* (डिसेंबर २०२५ पर्यंत) ** (जानेवारी २०२६ पासून)

आर्थिक वर्ष २०२५-२६ मधील संचालकांची मा.व्यवस्थापन मंडळ सभेतील उपस्थिती

क्र.	संचालकांचे नाव	उपस्थिती
१.	मा. श्री. रवि शंकर तुपे - अध्यक्ष	१९
२.	मा. श्री. राजेंद्र गजानन वालेकर - सदस्य	२६
३.	मा. श्री. नाथु सिताराम साबळे - सदस्य	२२
४.	मा. सीए निखिल विलास नायकवडी - सदस्य	२५
५.	मा. सौ. मेघा भूषण प्रभुणे - सदस्य	२४
६.	मा. श्री. गजानन नारायण नामजोशी - सदस्य	२५



दि. ३१ मार्च २०२६ रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2025	भांडवल व देयता (Capital & Liabilities)	Amount	31/03/2026
	१. भांडवल		
100,00,00,000.00	अधिकृत भाग भांडवल (Authorised Share Capital)		100,00,00,000.00
	1,00,00,000 Shares Of Rs. 100/- Each		
45,79,25,725.00	२. वसूल भाग भांडवल (Paid Up Capital)		46,70,50,150.00
3,18,29,325.00	* 12,34,778 * Shares Of Rs. 25/- Each	3,08,69,450.00	
42,60,96,400.00	* 43,61,807* Shares Of Rs. 100/- Each	43,61,80,700.00	
235,45,15,996.08	३. राखीव व इतर निधी (Reserve Fund And Other Reserves)		225,38,50,340.00
61,60,64,812.38	वैधानिक राखीव निधी (Statutory Reserve)	64,64,29,501.85	
38,80,76,118.69	इमारत निधी (Building Fund)	38,80,76,118.69	
77,27,32,968.54	अनुत्पादित कर्जावरील तरतूद (Provision for NPA)	49,57,07,051.26	
5,38,92,650.04	गुंतवणूक घसारा निधी (Investment Depreciation Reserve)	10,44,35,996.34	
5,85,00,000.00	उत्पादनक्षम कर्जावरील तरतूद (Cont.prov. against Std. Assets)	5,85,00,000.00	
93,55,896.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	93,55,896.00	
87,23,013.00	सभासद कल्याण निधी (Member's Welfare Fund)	87,23,013.00	
28,44,010.00	देणगी निधी (Donation Fund)	28,44,010.00	
18,80,79,422.00	गुंतवणूक चढउतार निधी (Investment Fluctuation Reserve)	23,80,79,422.00	
3,97,000.00	सामाजिक कृतज्ञता निधी (Samajik Krutadnyta Nidhi)	3,97,000.00	
2,50,37,000.00	संगणक निधी (Computer Fund)	2,50,37,000.00	
1,62,09,000.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	1,62,09,000.00	
76,36,635.00	रिवॅल्युएशन रिझर्व (Revaluation Reserve)	76,36,635.00	
39,95,000.00	हाऊसिंग अँड इन्फ्रास्ट्रक्चर रिझर्व (Hsg. & Infrastructure Reserve)	39,95,000.00	
1,19,33,000.00	आकस्मिक खर्चासाठी राखीव निधी (Contingency Reserve Fund)	1,19,33,000.00	
18,50,81,577.43	जनरल राखीव निधी (General Reserve Fund)	23,05,33,802.86	
14,44,893.00	निवडणूक निधी (Election Fund)	14,44,893.00	
45,13,000.00	शिक्षण निधी (Education Fund)	45,13,000.00	
1956,79,43,822.57	४. ठेव व इतर खाती (Deposits And Other Accounts)		2081,38,44,943.97
1205,57,01,801.73	मुदत ठेवी (Fixed Deposits)	1299,39,80,715.81	
1055,75,64,164.59	a. व्यक्तीच्या (Individual)	1115,84,68,964.07	
149,81,37,637.14	b. अन्य संस्था (Other Societies)	183,55,11,751.74	
591,73,06,535.31	बचत ठेवी (Savings Deposits)	606,47,50,735.54	
550,89,83,719.25	a. व्यक्तीच्या (Individual)	570,43,84,254.63	
40,83,22,816.06	b. अन्य संस्था (Other Societies)	36,03,66,480.91	
159,49,35,485.53	चालू ठेवी (Current Deposits)	175,51,13,492.62	
102,81,86,326.20	a. व्यक्तीच्या (Individual)	112,86,12,454.34	
56,67,49,159.33	b. अन्य संस्था (Other Societies)	62,65,01,038.28	
2238,03,85,543.65	पुढील पानावर (Carried Forward)		2353,47,45,433.97



BALANCE SHEET AS ON 31 - 03 - 2026

रकम रु. (Amount Rs)

31/03/2025	अस्ति व येणी (Properties & Assets)	Amount	31/03/2026
7,54,35,530.00	1. रोख शिल्लक Cash		7,04,52,409.00
281,03,77,203.41	2. Balances with Other Banks		325,67,41,878.93
109,04,89,398.41	a. चालू खात्यांमधील ठेवी (Current Deposits)	117,02,70,958.93	
0.00	b. बचत खात्यांमधील ठेवी (Savings Deposits)	0.00	
171,98,87,805.00	c. मुदत ठेवी (Fixed Deposits)	208,64,70,920.00	
49,96,93,338.88	3. मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी (Money At Call And Short Notice) (Including TREPS)		24,98,85,795.75
7965786209.68	4. गुंतवणूक (Investments)		7954505819.54
720,73,32,959.68	a. केंद्र व राज्य सरकारी रोखे (Central & State Govt. Securities)	714,54,72,569.54	
	दर्शनी किंमत Face Value Rs. 705,51,90,000.00 बाजारभावाने किंमत Market Value Rs. 696,96,88,593.95		
228,08,650.00	b. शेअर्स Shares in Cooperative Institutions	228,08,650.00	
	c. Other Investments		
73,56,34,600.00	i) पी.एस.यू. बॉन्ड्स PSU Bonds	78,62,14,600.00	
10,000.00	ii) Other Investments	10,000.00	
0.00	5. Investment out of the Principal/Subsidiary State Partnership Fund		0.00
1046,66,68,175.83	6. कर्जे Advances		1158,87,34,224.94
287,03,36,710.60	I) अल्प मुदत Short Term Loans	302,06,45,547.78	
	Cash Credits, Overdrafts & Bills Discounted of which secured against		
0.00	a. सरकारी रोखे तारण Govt. & Other approved securities	0.00	
278,98,47,823.44	b. इतर तारण Other Tangible Securities	185,33,56,538.75	
8,04,88,887.16	c. जामिनकी Loans Against Guarantees	116,72,89,009.03	
(77,55,34,670.56)	पैकी थकबाकी of the advances amount Overdue (51,25,75,459.05)	(75,79,48,099.01)	
(54,35,30,559.78)	अनुत्पादित कर्जे Considered Bad & Doubtful for recovery (24,53,72,639.96)		
158,41,30,853.30	II) मध्यम मुदत Medium Term Loans	210,19,20,489.21	
1,62,209.24	a. सरकारी रोखे तारण Govt. & Other approved securities	98,622.98	
145,37,05,676.91	b. इतर तारण Other Tangible Sec.	195,06,08,796.05	
13,02,62,967.15	c. जामिनकी Loans Against Guarantees	15,12,13,070.18	
(4,68,12,790.39)	पैकी थकबाकी of the advances amount Overdue (3,19,01,272.06)	(5,96,57,399.78)	
(4,93,35,870.32)	अनुत्पादित कर्जे Considered Bad & Doubtful for recovery (2,77,56,127.72)		
601,22,00,611.93	III) दीर्घ मुदत Long Term Loans	646,61,68,187.95	
70,855.00	a. सरकारी रोखे तारण Govt. & Other approved securities	0.00	
597,79,24,853.35	b. इतर तारण Other Tangible Sec.	645,19,29,088.70	
3,42,04,903.58	c. जामिनकी Loans Against Guarantees	1,42,39,099.25	
(17,68,05,139.65)	पैकी थकबाकी of the advances amount Overdue (9,09,82,380.80)	(20,38,18,337.61)	
(23,53,48,510.93)	अनुत्पादित कर्जे Considered Bad & Doubtful for recovery (11,28,35,956.81)		
2181,79,60,457.80	पुढील पानावर (Carried Forward)		2312,03,20,128.16



दि. ३१ मार्च २०२६ रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2025	भांडवल व देयता Capital & Liabilities			31/03/2026
2238,03,85,543.65	मागील पानावरून (Brought Forward)			2353,47,45,433.97
30,48,83,618.73	5. Overdue Interest Reserve			26,95,71,288.85
91,25,392.10	6. देय व्याज Interest Payable			1,07,69,559.60
0.00	7. शाखा मिळवणी Branch Adjustments			0.00
12,94,11,537.53	8. इतर देणी Other Liabilities			17,05,52,917.85
1,41,59,133.00	Bills Payable		5,65,59,231.59	
0.00	Unclaimed Dividend		66,78,256.00	
15,77,020.06	Suspense Account		16,06,915.06	
11,36,75,384.47	Other Payable		10,57,08,515.20	
17,00,46,859.00	9. नफा आणि तोटा Profit & Loss			15,02,73,589.38
11,56,53,238.60	मागील वर्षाचा नफा Profit as per last B/S		11,83,72,253.88	
6,39,78,633.52	Less : Appropriations		10,91,51,639.78	
11,83,72,253.88	Add : Profit for the year		14,10,52,975.28	
	Contingent Liabilities			
74,09,80,888.47	Outstanding Liabilities for Guarantees			52,87,12,418.65
66,49,100.00	Issued		41,99,100.00	
73,43,31,788.47	Others		52,45,13,318.65	
2299,38,52,951.01	एकूण रूपये TOTAL			2413,59,12,789.65

For A S K A & CO
CHARTERED ACCOUNTANTS
F.R.N.: 122063W

CA SACHIN S.AMBEKAR
PARTNER

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

उपाध्यक्ष : रवि शंकर तुपे

मुख्य कार्यकारी अधिकारी : शिरीष निवृत्ती पोळेकर



BALANCE SHEET AS ON 31 - 03 - 2026

रक्कम रु. (Amount Rs)

31/03/2025	अस्ति व येणी Properties & Assets	Amount	31/03/2026
2181,79,60,457.80	मागील पानावरून (Brought Forward)		2312,03,20,128.16
51,93,67,852.18	7. येणे व्याज Interest Receivable		48,65,26,661.78
21,44,84,233.45	गुंतवणुकीवरील On Investment	21,69,55,372.93	
120,77,98,872.56	अनुत्पादित कर्जावरील On NPA Of which considered bad and doubtful of recovery 137,30,86,330.83	26,95,71,288.85	
(90,29,15,253.83)	निर्लेखित कर्जावरील व्याज On Technical Write Off Int. Receivable (110,35,15,041.98)		
0.00	8. Bills receivable being bills for collection		0.00
0.00	9. Branch adjustments		0.00
20,25,87,439.68	10. Premises less Depreciation		18,66,91,599.68
9,90,09,079.00	11. फर्निचर, फिक्चर्स Furniture & Fixtures less depreciation		8,76,93,001.68
2,30,74,920.26	12. Other Fixed Assets		1,14,30,526.38
52,45,557.46	वाहन Vehicles less Depreciation	55,52,536.46	
64,36,575.73	संगणक हार्डवेअर Computer Hardware less Depreciation	22,11,421.93	
1,13,92,787.07	संगणक सॉफ्टवेअर Computer Software less Depreciation	36,66,567.99	
33,18,53,202.09	13. अन्य मालमत्ता Other Assets		24,32,50,871.97
13,24,605,.60	शिल्लक स्टेशनरी Stationery On Hand	17,56,264.30	
1,34,39,896.00	भाड्यापोटी आगाऊ Deposit With Landlord	1,49,69,896.00	
9,84,61,296.83	करापोटी आगाऊ Advance Tax Paid & Refund Receivable	7,76,29,472.27	
4,49,415.74	आयकर येणे TDS Receivable	0.00	
3,99,23,511.35	अन्य येणी Other Receivable	4,13,18,631.65	
17,38,42,076.57	डिफर्ड टॅक्स असेट्स Deferred Tax Assets	10,22,04,117.92	
44,12,400.00	NFS ACQUIRER	39,66,700.00	
0.00	CLEARING SETTLEMENT ACCOUNT	14,05,789.83	
2299,38,52,951.01	एकूण रूपये TOTAL		2413,59,12,789.65

राजेंद्र गजानन वालेकर
 नाथु सिताराम साबळे
 सचिन एकनाथ शिरुडे
 अॅड.संजय मनोहर दहिभाते
 अॅड.विनोद शशिकांत रासकर

संचालक मंडळ सदस्य
 विनायक आनंदराव गायकवाड
 शिरीष भानुदास किराड
 नंदकुमार ज्ञानोबा राऊत
 डॉ. निलेश विनायक आबनावे
 विद्याधर भालचंद्र दंडवते - तज्ञ संचालक

सौ . आशा बाळासाहेब बहिरट
 अॅड. माधुरी मुकुंद पाटोळे - तज्ञ संचालिका
 संजय श्रीपाद घाटपांडे
 राजन रत्नाकर वडके



दि. ३१ मार्च २०२६ रोजी संपलेल्या कालावधीचे नफा-तोटा पत्रक

31/03/2025	खर्च Expenditure	31/03/2026
97,73,20,584.35	१. दिलेले व्याज Interest Paid	105,23,85,307.06
94,80,68,295.59	ठेवींवरील Interest Paid Deposits	97,66,92,247.11
17,93,288.77	कर्जावरील Interest Paid On Borrowings	30,54,405.30
2,74,58,999.99	Other Interest Expenses	7,26,38,654.65
39,59,58,210.03	२. पगार, भत्ते आणि भविष्य निर्वाह निधी Salary & Allowances & Provident Fund	37,36,71,936.80
10,10,500.00	३. Director's & Local Committee Member Fees & Allowances	10,35,640.00
9,87,02,177.50	४. भाडे / कर / विमा / वीज Rent, Taxes, Insurance, Lighting etc	10,05,69,438.99
59,50,330.96	५. कायदे विषयक खर्च Law Charges	44,09,605.35
1,59,92,910.47	६. टपाल / तार / टेलिफोन Postage, Telegram & Telephone charges	1,77,31,673.37
56,95,854.00	७. हिशेब तपासणी शुल्क Auditor's Fees	87,69,502.03
6,42,83,789.27	८. घसारा खर्च / देखभाल खर्च Depreciation on & Repairs to Property	7,15,44,852.26
67,32,685.46	९. लेखन साहित्य, छपाई, जाहिरात Stationery, Printing & Advertisement etc	73,98,007.18
8,47,371.72	१०. बँकेच्या मालमतेच्या विक्रीवरील तोटा Loss from Sale Of or dealing with Non Banking Assets	0.00
34,61,67,001.19	११. Other Expenditure	24,03,61,376.91
3,80,293.75	कमिशन Commission Paid	1,90,643.86
14,74,775.16	प्रवास खर्च Travelling Exp.	12,77,941.04
0.00	गुंतवणूकीवरील घसारा Depreciation On Investment	5,05,43,346.30
1,81,84,404.48	गुंतवणूकीपोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त Amortization of Premium On GOI Securities	1,98,02,313.28
13,00,00,000.00	अनुत्पादित कर्जावरील तरतूद Provision for NPA	0.00
5,97,121.40	तरतूदी Provision Account	3,48,32,425.60
0.00	देणगी खर्च Donation Expenses	5,01,000.00
10,74,753.00	समारंभ खर्च Function Expenses	15,03,355.82
1,94,334.25	वार्षिक सर्वसाधारण सभा खर्च AGM Expenses	3,63,402.00
3,71,99,363.92	Delivery Channel Expenses	3,38,52,472.54
2,89,10,404.30	कार्यालयीन खर्च Office Expenses	2,21,32,680.60
39,48,029.33	अन्य खर्च Other Expenses	37,23,837.22
	१२. आयकर Income Tax	
0.00	Current Year	0.00
12,42,03,521.60	To Deferred Tax Liability	7,16,37,958.65
11,83,72,253.88	१३. निव्वळ नफा Balance of Profit	14,10,52,975.28
203,70,33,668.83	एकूण TOTAL	201,89,30,315.23

AS PER AUDIT REPORT OF EVEN DATE
For A S K A & CO
CHARTERED ACCOUNTANTS
F.R.N.: 122063W

CA SACHIN S.AMBEKAR
PARTNER
PLACE :DOMBIVLI
DATE :25/05/2026

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ
उपाध्यक्ष : रवि शंकर तुपे
मुख्य कार्यकारी अधिकारी : शिरीष निवृत्ती पोळेकर



Profit and loss account for the year ended 31.03.2026

31/03/2025	उत्पन्न Income		31/03/2026
171,63,27,794.04	1. एकूण मिळालेले व्याज Interest & Discount Recd.		170,96,08,464.30
88,84,42,500.00	कर्जावरील व्याज Interest on Loans & Advances	92,76,81,505.52	
14,08,25,490.46	मुदत ठेवीवरील व्याज Interest on Bank Fixed Deposits	13,28,77,355.28	
68,70,59,803.58	गुंतवणूकीवरील व्याज Interest on Investments	64,90,49,603.50	
29,55,080.08	2. कमिशन Commission, Exchange and Brokerage		35,63,413.14
0.00	3. Subsidies and Donations		0.00
5,74,145.02	4. बिगर बँकिंग मालमत्ता विक्रीवरील नफा Income from non banking assets & profit from sale of dealing with such assets		42,569.52
	Profit On Sale Of Non Banking Assets	42,569.52	
31,71,76,649.69	5. इतर उत्पन्न Other Income		30,57,15,868.27
4,212.00	मिळालेले लाभांश Dividend Received on shares	3,612.00	
2,26,23,963.53	प्रक्रिया शुल्क Processing Charges	1,55,60,040.13	
4,62,77,389.07	सेवा शुल्क Service Charges	4,67,21,898.54	
1,28,67,014.50	लॉकर भाडे / अन्य Locker Rent & Other	1,31,75,311.36	
8,43,548.84	किरकोळ जमा Misc. & Other Receipts	4,42,998.82	
2,65,05,674.12	Delivery Channel Income	2,26,62,343.26	
79,17,363.81	विमा व्यवसायातील उत्पन्न Commission On Insurance Business	89,66,054.00	
17,97,985.70	निलेखित बुडीत कर्जातील वसुली Recovery In Written-off Loan A/cs	8,52,04,863.34	
0.00	Forfeit Amount against Auction	3,08,26,500.00	
7,96,31,302.96	Reversal of IDR Provision	0.00	
4,34,89,419.05	COVID RES 2 Excess Prov. Reverse	81,73,990.50	
3,00,00,000.00	Contingency Provision Reverse	0.00	
6,21,922.00	Income Tax Provision Written Back	0.00	
10,31,814.00	Interest on Income Tax Refund	33,98,890.00	
70,31,266.62	सरकारी रोखे ट्रेडिंगवरील नफा / तोटा Profit / Loss On G-sec.trading	3,11,90,673.14	
0.00	Profit on Sale of Mutual Funds	3,93,88,693.18	
3,65,33,773.49	Deferred Tax Assets	0.00	
203,70,33,668.83	एकूण TOTAL		201,89,30,315.23

राजेंद्र गजानन वालेकर
 नाथु सिताराम साबळे
 सचिन एकनाथ शिरुडे
 अॅड.संजय मनोहर दहिभाते
 अॅड.विनोद शशिकांत रासकर

संचालक मंडळ सदस्य
 विनायक आनंदराव गायकवाड
 शिरीष भानुदास किराड
 नंदकुमार ज्ञानोबा राऊत
 डॉ. निलेश विनायक आबनावे
 विद्याधर भालचंद्र दंडवते - तज्ञ संचालक

सौ . आशा बाळासाहेब बहिरट
 अॅड. माधुरी मुकुंद पाटोळे - तज्ञ संचालिका
 संजय श्रीपाद घाटपांडे
 राजन रत्नाकर वडके



Cash Flow Statement as on 31/03/2026

Particular	Amount	Amount
Cash Flow from Operating Activities		
Net Profit as per Profit & Loss Accounts		14,10,52,975.28
Add Adjustment for :		
Depreciation Fixed Assets	4,61,55,232.32	
Depreciation on Investments	5,05,43,346.30	
Deferred Tax Assets	7,16,37,958.65	
Net Profit / Loss on sale of Fixed Assets	(42,569.52)	
Bad Debts Written off	27,70,25,917.28	
Sub-Total	44,53,19,885.03	
Operating Profit Before Working Capital Changes		58,63,72,860.31
(Increase) / Decrease Investment	(35,53,02,724.86)	
(Increase) / Decrease in Loans & Advances	(1,39,90,91,966.39)	
(Increase) / Decrease in Interest Receivable	(24,71,139.48)	
(Increase) / Decrease in Other Receivable	(61,89,677.85)	
Increase / (Decrease) in Other Payable	1,46,76,885.99	
Increase / (Decrease) in Interest Payable	16,44,167.50	
Increase / (Decrease) in Deposits & Other A/c	1,24,59,01,121.40	
Increase / (Decrease) in Provision for NPA	(27,70,25,917.28)	
Increase / (Decrease) Provisions	1,97,86,238.33	
Sub-Total	(75,80,73,012.64)	
Cash from Operation		(17,17,00,152.33)
Taxes Paid / (Refund)		(2,31,54,048.88)
Operating Profit After Changes in Working Capital (A)		(14,85,46,103.45)
Cash Flow from Investing Activities (B)		
Purchase of Fixed Assets	(73,53,810.68)	
Sale of Fixed Assets	97,459.52	
		(72,56,351.16)
Cash Flow from Finance Activities (C)		
Shares	91,24,425.00	(1,92,06,649.00)
Dividend Paid	(2,91,02,700.00)	



Cash Flow Statement as on 31/03/2026

Particular	Amount	Amount
Nominal Member Fees	4,37,208.00	
Entrance Fees	3,34,418.00	
(A) + (B) + (C)		(17,50,09,103.61)
Cash or Cash Equivalent at the Beginning of the year		1,66,56,18,267.29
Cash or Cash Equivalent at the End of the year		1,49,06,09,163.68
		17,50,09,103.61

For Janaseva Sahakari Bank Ltd, Hadapsar, Pune

Suraj Ghadge Chief Manager	Shirish Polekar C.E.O.	Dr. Rajendra Hiremath Chairman	Ravi Tupe Vice Chairman
Vidyadhar Dandavate Expert Director	Vinayak Gaikwad Director	Rajendra Valekar Director	Shirish Kirad Director
Sanjay Ghatpande Director	Nathu Sable Director	Adv.Sanjay Dahibhate Director	Sachin Shirude Director
Nandkumar Raut Director	Adv. Vinod Raskar Director	Rajan Wadke Director	Dr. Nilesh Abnave Director
Mrs. Asha Bahirat Director	Adv. Madhuri Patole Expert Director		

PLACE : HADAPSAR,PUNE
DATE : 15/05/2026

AS PER AUDIT REPORT OF EVEN DATE

FOR A S K A & CO
CHARTERED ACCOUNTANTS
F.R.N.: 122063W

CA SACHIN S. AMBEKAR
PARTNER
M. No. 108911
PLACE : DOMBIVLI
DATE : 25/05/2026



SIGNIFICANT ACCOUNTING POLICIES

NOTES FORMING PART OF PROFIT & LOSS A/C

FOR THE YEAR ENDED 31ST MARCH 2026 AND BALANCE SHEET AS ON EVEN DATE

OVERVIEW

Janaseva Sahakari Bank Ltd., Hadapsar, Pune is a co-operative society registered under the MCS Act 1960(Registration No. PNA/BNK/206/1972) and engaged in the business of banking as per the license granted by the Reserve Bank of India. Bank's area of operations as per bye laws is confined to the geographical limits of whole of the Maharashtra State . The bank has 28 branches and one offsite ATM at various locations in the state of Maharashtra. During the year, it was engaged in the business of banking and allied permissible activities..

1. BASIS OF PREPARATION

The financial statements of the bank have been prepared and presented in accordance with generally accepted accounting principles in India. The bank has prepared and presented these financial statements to comply in all material aspects with the master direction issued by the Reserve Bank of India (RBI) on Financial statements – presentation and disclosure as amended, accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, the statutory provisions of the Banking Regulation Act, 1949 as amended from time to time (As applicable to urban co-operative banks) & Maharashtra Co-operative Societies Act, 1960 and Rules framed thereunder as amended, circulars, guidelines issued by the RBI and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared under the historical cost convention, as modified by revaluation of premises, unless stated otherwise and on "Going Concern" basis. The accounting policies adopted in the current year are consistent with those of previous year except specified otherwise.

2. USE OF ESTIMATES

The preparation of financial statements in conformity with the generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of reporting period.

The management believes that the estimates used in preparation of financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in the current period.

3. INVESTMENTS

i. Categorization of investment:

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories for the purpose of valuation.

- Held to Maturity (HTM) - Securities acquired by the Bank with the intention to hold till maturity
- Held for Trading (HFT) - Securities acquired by the Bank with the intention to trade
- Available for Sale (AFS) - Securities which do not fall within the above two Categories are classified as Available for Sale

ii. Classification of Investments:

For the purpose of disclosure in the financial statements, Investments have been classified into following five heads as per the applicable RBI guidelines.

- Government Securities
- Other Approved Securities
- Shares
- Bonds of PSU
- Others

iii. Valuation of Investments:

a) Held to Maturity – These investments are carried at their acquisition cost. Any premium on acquisition is amortized over the balance period to maturity as per the Reserve Bank of India guidelines and Bank's policy.

b) Held for Trading – All securities in this category are valued scrip-wise at lower of cost or market price at the end of each month and the net resultant depreciation in each classification is recognized in the profit and loss account. Net Appreciation, if any, is ignored.

c) Available for Sale – All securities in this category are valued scrip-wise at lower of cost or market price at the end of each quarter and the net resultant depreciation in each classification is recognized in the profit and loss account. Net Appreciation, if any, is ignored.

d) In case of shares & bonds & other investments, the scrip wise appreciation is ignored. Market value of Government Securities (excluding treasury bills) is determined on the basis of the price list published by RBI or the prices periodically declared by PDAI jointly with FIMMDA / FBIL for valuation. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by



FIMMDA / FBIL.

e) Market value of other approved securities is determined based on the yield curve and spreads provided by FIMMDA / FBIL.

f) Treasury bills are valued at carrying cost, which includes discount amortized over the period to maturity.

g) Units of Mutual Funds are valued at the lower of cost and net asset value provided by the respective mutual funds.

h) Broken Period interest paid / received on debt instruments is treated as revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.

i) Profit in respect of investment sold from HTM category is included in profit on sale of Investment and equal amount net of taxes, if any, and net of transfer to Statutory Reserves as applicable net of tax is transferred to Investment Fluctuation Reserve (IFR) as an appropriation of profit.

j) In the event that Investment Depreciation Reserve (IDR) created on account of depreciation in investments is found to be in excess of the required amount in any year, the excess shall be credited to the Profit & Loss Account and an equivalent amount (net of taxes, if any, and net of transfer to Statutory Reserves as applicable to such excess provision) shall be appropriated to the IFR Account.

k) Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines.

l) Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

iv. Transfer of investments between categories:

Bank decides the category of each Investment at the time of acquisition and classifies the same accordingly. Shifting of securities from one category to another, other than shifting/transfer from HFT to AFS category, is done once in a year with the approval of Board of Directors, at the least of acquisition cost/Book value/Market value on the date of shifting. The depreciation, if any, on such shifting is provided for and the book value of the security is adjusted accordingly. The transfer of securities from one category to another is made as per the guidelines of RBI. Transfer / shifting of Investments

from HFT to AFS category is executed under exceptional circumstances, like not being able to sell the securities within 90 days due to tight liquidity condition, or extreme volatility, or market becoming unidirectional.

v. Valuation policy in event of inter category transfer of investments:

i) Transfer of securities from HFT/ AFS category to HTM category and HFT to AFS category is carried out at the lower of acquisition cost/ book value/ market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.

ii) Transfer of securities from HTM category to AFS category is carried out on acquisition price/ book value. On transfer, these securities are immediately revalued and resultant depreciation, if any, is provided, in the Profit and Loss Account

vi. Accounting for Repo/ Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI):

The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized TREPS. However, 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 Reverse Repo account is classified under TREPS lending (Money at Call & Short Notice).

4. Prior period items:

Prior period items of income/expenditure which are not material, the same have been charged/ accounted for in respective heads of accounts.

5. Advances:

i. Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the Prudential Norms on Income Recognition, Assets Classification and Provisioning and circulars issued by the Reserve Bank of India from time to time.

ii. Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI.

iii. In addition, a general provision has been made on all standard assets as per RBI guidelines and in accordance with amendments and clarifications issued from time to time as follows.



Category of Standard Asset	Rate of Provisioning
Direct Advances to Agriculture and SME sectors	0.25%
Commercial real Estate (CRE) sector	1.00%
Commercial Real Estate Residential housing Sector (CRE-RH)	0.75%
All other Loans and Advances not included above	0.40%

iv. Provision in respect of Restructured Accounts has been made in accordance with RBI guidelines, which require diminution in the fair value of assets to be provided for at the time of restructuring and it is reviewed at each balance sheet date thereafter.

v. The unrealized interest from the date of classification as Non-Performing Assets is disclosed separately under "Overdue Interest Reserve".

vi. Write offs, if any are charged to provision made on NPA accounts. Recovery in write off accounts is accounted as income.

6. Cash Flow Statement (AS-3)

The cash flows are reported using the indirect method whereby profit before tax is adjusted for effects of transactions of non cash nature, deferrals or accruals of past or future cash receipts or payments and items of income or expenses associated with investing or financing cash flows.

7. Revenue Recognition (AS-9)

7.1 Items of Income & Expenditure are generally accounted on accrual basis except interest on Non-Performing Assets (NPAs) which is recognized on realization basis in accordance with RBI guidelines. The bank derecognizes the unrealized interest accrued up to the date of classification of Advances as NPAs. Bank guarantee commission is collected in advance for the entire period of guarantee and recognized to revenue. Since bank guarantee commission is not refundable it is considered as being accrued in the year in which bank guarantee is issued.

7.2 Profit/loss on the sale of investments is credited or debited to Profit/ Loss on sale of Investment.

7.3 Dividend is accounted on an accrual basis, where the right to receive the dividend is establish.

7.4 Income on Units of Mutual Funds is recognized

accrual basis.

7.5 The bank recognizes interest on income tax refund on accrual basis on the basis of receipt of income tax refund order and / or confirmation thereof.

i. Income from Investments:

Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments are recognized on straight line basis over the period to maturity.

ii. Income from Para banking Business:

Commission on sale of life insurance and mutual fund products by the Bank is recognized on accrual basis as and when the product are sold.

iii. Income from Other Business :

Locker rent, loan processing fees are accounted for on Cash basis.

8. Property, Plant & Equipment (Fixed Assets) (AS 10):

i. PPE are stated at historical cost net of depreciation. Cost includes incidental direct expenses incurred on acquisition of assets.

ii. Revalued assets are carried at revalued amounts less amortization/depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet. Depreciation on revaluation surplus is debited to Revaluation Reserve and depreciation on cost including revaluation amount is debited to Profit and Loss account

iii. Gains or Losses arising from derecognition of fixed assets are measured as difference between the net Proceeds on disposal and carrying amount of the assets and are recognized in the Profit and Loss account when the asset is derecognized.

iv. Fixed assets except freehold land are depreciated at the rates considered appropriate by the Management.

v. Depreciation on Fixed Assets:

The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below.



Particulars	Basis of Depreciation	Rates of depreciation (p.a.)
Building	Written Down Value	10.00%
Machinery	Written Down Value	25.00%
Furniture & Fixture	Written Down Value	10.00%
Vehicle	Written Down Value	20.00%
Computer Hardware	Straight Line Method	33.33%
Computer Software	Straight Line Method	33.33%
Lease hold Improvements/ Improvement of own premises	Straight Line Method	20.00%
Solar System	Straight Line Method	40.00%

vi. Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased and retained for 180 days or more; otherwise, it is charged at 50% of the normal rate. If the assets are sold prior to the year end before retaining for 180 days or more, depreciation is charged at 50% of the normal rate.

9. Employee Benefits (AS 15) (Revised):

I) Short Term Employee Benefit :

Undisclosed amount of employee short term benefits, such as medical benefit which are expected to paid in exchange for the service rendered by employees, are recognized in the period when the service is rendered.

II) Long term Employee Benefit:

The Bank's Contribution to Provident Fund is accounted for on basis of Contribution to the scheme and is charged to the profit and loss account.

III) Defined Contribution Plan :

The Bank has opted for Group Gratuity Scheme and Group Leave Encashment Cum Life Assurance cover for employees from Life Insurance Corporation of India (LIC). Bank's liabilities towards defined benefit schemes are determined on the basis of actuarial valuation made at the end of financial year. Actuarial gains and losses are recognized in the Profit and Loss account annually.

10. Segment Reporting (AS 17):

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

Segment reporting is prescribed under following heads :

- Treasury
- Corporate/ Wholesale Banking
- Retail Banking
- Other Banking Operations.

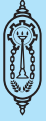
Geographic Segments: The Bank operates only in Maharashtra and hence the reporting consists only of domestic segment.

11. Leases (AS 19):

Leases in which the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset are classified as operating leases. Operating lease payments are recognized as an expense in the statement of Profit and loss over the lease term, in accordance with the terms of lease agreement.

12. Earnings per Share (AS 20):

Earnings per share is calculated by dividing the Net Profit or Loss for the period attributable to equity



shareholders by the weighted average number of equity shares outstanding during the period. The weighted average number of shares is calculated on monthly basis.

13. Accounting for Tax on Income (AS 22):

i. Income tax expense is the aggregate amount of current tax and deferred tax expense incurred by the bank. The current tax is determined in accordance with the provisions of Income Tax Act 1961. The deferred tax expense is recognized in accordance with Accounting Standard – 22 “Accounting for Taxes on Income”

ii. Deferred Tax assets and liabilities are recognized considering the tax effects of timing differences between accounting income and taxable income , including impact of carry forward losses. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date.

iii) The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account.

iv) Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management’s judgment as to whether realization is reasonably certain.

v) Deferred tax assets arising from unabsorbed depreciation and carry forward of tax losses are recognized only when there is virtual certainty that such deferred tax asset can be realized against future taxable income.

14. Impairment of Assets (AS 28):

The assets of the Bank are reviewed to assess whether there is any indication that the carrying value of the asset may not be recoverable. The recoverability of the assets is assessed by comparing the carrying value of the asset with the net discounted future cash flows expected to be generated from its use. If the asset is found to be impaired, the excess of carrying value over the estimated recoverable amount is recognized as impairment loss in the statement of Profit & loss.

15. Provisions, Contingent Assets & Contingent Liabilities (AS 29):

As per AS 29, Provisions, Contingent Liabilities and

Contingent assets issued by ICAI , the bank recognizes provision only when it has a present obligation due to a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle an obligation and when a reliable estimate of the amount of the obligation can be made.

a) A disclosure of Contingent Liability is made when there is 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

b) 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.

c) 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

d) Contingent Assets are not recognized in the financial statements. However, Contingent Assets are assessed continually.

e) Guarantees and credits given on behalf of constituents – As a part of banking activities, the Bank issues documentary credits and guarantees on behalf of the customers. Documentary credits enhance the credit standing of the customers of the bank. Guarantees generally represent irrevocable assurances that the bank will make the payment in the event of customer failing to fulfil its financial obligations.

16. Money at call and Short notice:

The balance of TREPS lending / borrowing through CCIL, Liquidity Adjustment Facility (LAF) & Standing Deposit Facility (SDF) with RBI is classified under Money at call & short notice) . Income from such lending and borrowing is accounted as interest expenditure/income, as the case may be by the bank.

17. Balance with Bank :

Current Deposit in Balance with banks include



Balances with RBI and current deposits with other banks.

NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 2026

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements-

Presentation and Disclosures:

1. INTERNAL CONTROLS:

During the last few years, the Bank recorded remarkable growth, both in size, and in the business mix resultantly to ensure enhanced systematic controls. Information Security audit was carried out last year as per RBI guidelines. Recommendations made by the auditors and other actions to strengthen the control mechanisms are implemented time to time.

2. INFORMATION UNDER MSME (DEVELOPMENT) ACT 2006:

Necessary compliance under section 15 of the MSMED Act 2006 has been done in the case of Micro and Small Enterprises in the making the required classification and payment thereof.

3. EVENT OCCURRING AFTER THE BALANCE SHEET DATE (AS-4):

No significant event which would affect the financial position as on 31.03.2026 to a material extent has taken place after the Balance Sheet date till the signing of report.

4. PRIOR PERIOD ITEMS (AS-5):

The prior period items were pertaining to few expenses which were not recorded / provided for due to oversight during previous financial year 2024-25. These prior period expenses are not shown separately in the statement of profit & loss for current financial year as per bank's policy as the amount is not of material significance.

5. INVESTMENTS (AS-13):

a) During the year, Bank has shifted securities from Available for Sale (AFS)

category to Held to Maturity (HTM). Bank has recorded depreciation of Rs 224.02 lakh on account of shifting of securities from AFS to HTM. Further while shifting of securities from HTM Category to AFS Category there was appreciation of Rs 672.17 lakh which was ignored.

b) During the year bank has shifted security from HFT

to AFS and recorded depreciation of Rs. 37.58 lakhs as per RBI guidelines on account of such shifting.

c) During the year, Bank has sold securities held under AFS category & Profit of Rs 521.50 lakh is incurred on sale.

b) As on 31.03.2026 , fixed Deposit of Rs 2240.60 Lakh have been lien marked against BG/LC and OD limit. Following are the details of the same.

(Rs. in Lakhs)

Bank Name	Fixed Deposit	BG/LC/OD Limit
Bank of Maharashtra	718.66	500.00
IDBI Bank Ltd	200.00	200.00
RBL Bank Ltd	1321.94	1100.00
Total	2240.60	1800.00

C. Employees Benefits: AS-15 (Revised 2005):

a. Defined Contribution Schemes: Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution, measured as a fixed percentage of basic & dearness allowance i.e. salary.

b. During the year an amount of Rs. 2.41 Crore (P.Y.Rs. 2.43 Crore) were charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds. This is included in the contribution to Staff PF and reversal of Group Gratuity policy premium.

Particulars	Amount in Crores
Bank contribution to PF	2.41
PF administrative charges	0.10
Group Gratuity policy premium	(0.48)
Total	2.03

c. Defined Benefit Scheme Gratuity Fund & Leave encashment:

The Bank makes contribution for the gratuity liability and leave encashment liability of the employees to LIC managed funds. Employees of the Bank are entitled to accumulate their earned/privilege leave up to a maximum 240 days.

d. Actuarial assessment of Gratuity and Leave encashment is as follows



e. Change in the Present Value of Defined Benefit Obligations:

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Opening Present Value of Defined Benefit Obligation	1911.01	1833.75	777.70	721.90
2	Interest Cost	123.34	126.33	51.05	49.74
3	Current Service Cost	94.23	92.89	47.45	43.83
4	Past Service Cost	0.00	0.00	0.00	0.00
5	Benefits Paid	(194.29)	(158.44)	53.99	62.23
6	Actuarial (Gains) /Losses for the Year	(230.19)	16.47	(119.40)	24.46
7	Closing Present Value of Defined Benefit Obligation	1704.10	1911.00	702.81	777.70

A Change in the Fair Value of Plan Assets :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Opening Fair Value of Plan Assets	2014.95	1960.27	905.16	905.19
2	Expected return on Plan Assets	140.54	139.49	63.67	63.37
3	Contributions Made	41.34	86.00	0.00	0.00
4	Mortality Charges and Taxes	0.00	(4.03)	0.00	(0.14)
5	Benefits Paid	(194.29)	(158.44)	(53.99)	(62.23)
6	Actuarial Gains / (Losses)	8.72	(8.35)	3.08	(1.03)
7	Closing Fair Value of Plan Assets	2011.26	2014.95	917.93	905.16

B The amount to be recognized in the balance sheet

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Present Value of Defined Benefit Obligation	1704.10	1911.00	702.81	777.70
2	Fair Value of the Plan assets	2011.26	2014.95	917.93	905.19
3	Net Asset / (Liability) recognized in Balance Sheet	307.15	103.94	215.12	127.46
4	Other Amount recognized in Balance Sheet	1704.10	1911.00	702.81	777.70
5	Net Asset / (Liability) recognized in Balance Sheet	307.15	103.94	215.12	127.46



C Amount Recognised in the Profit & Loss Account :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Current Service Cost	94.23	92.89	47.45	43.83
2	Interest Cost	123.34	126.33	51.05	49.74
3	Expected Return on plan assets	(140.54)	(139.49)	(63.67)	(63.37)
4	Actuarial (Gains) / Losses for the year	(238.91)	24.82	(122.48)	25.49
5	Past service Cost			0.00	0.00
6	Expenses to be recognized	(161.87)	104.54	(87.65)	55.69
7	Additional provision made / write back during the year	0.00	0.00	0.00	0.00
8	Net Expense recognized in Profit & Loss Account & included in Staff Cost	(161.87)	104.54	(87.65)	55.68

Reconciliation in the Net Liability recognised in the Balance Sheet

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Opening Net Liability	103.94	126.51	127.46	183.28
2	Expenses Recognized	161.87	(104.53)	87.65	(55.69)
3	Contribution / Benefits Paid	41.34	86.00	0.00	0.00
4	Mortality Charges and Taxes	0.00	(4.03)	0.00	(0.14)
5	Closing Net Asset / (Liability)	307.15	103.94	215.12	127.46

g Actual Return on Plan Assets

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Expected return on plan assets	140.54	139.49	63.67	63.37
2	Actuarial gain (loss) on plan assets	8.71	(8.35)	3.08	(1.03)
3	Actual return on plan assets	149.26	131.15	66.75	62.34

h Comparison of obligation and planned asset

(Rs. in Lakhs)

Sr.	Particulars	31.03.2022	31.03.2023	31.03.2024	31.03.2025	31.03.2026
1.	Define benefits obligations	1755.7	1760.45	1833.75	1911.00	1704.10
2.	Plan Assets	1938.63	1971.55	1960.27	2014.95	2011.26
3.	Surplus / Deficit	182.93	211.1	126.51	103.94	307.15



i Principal Actuarial Assumptions (Expressed as weighted averages)

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
1	Discount Rate	7.30%	6.80%	7.30%	6.80%
2	Expected Return on plan assets	7.25%	7.25%	7.25%	7.25%
3	Expected Rate of Salary increases	5.00%	7.00%	5.00%	7.00%

d) Segment Reporting: Accounting Standard 17

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

Rs.in Crore

Particular Year	Treasury		Corporate		Retail		Other Banking Operations		Total	
	CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
Revenue	85.25	91.51	41.09	35.82	65.39	60.16	9.82	12.89	201.55	200.38
Result	26.51	42.85	6.10	4.57	(9.92)	(18.73)	(1.45)	(7.73)	21.24	20.96
Unallocated expenses									0.04	0.36
Operating Profit									21.27	20.60
Income Taxes									7.16	8.77
Less: Extraordinary Items									-	-
Net Profit									14.11	11.84
Other Information										
Segment Assets	1,051.80	869.02	368.35	282.60	817.48	794.55	157.98	325.98	2,395.61	2,272.15
Unallocated Assets									17.98	27.23
Total Assets									2,413.59	2,299.39
Segment Liabilities	939.01	896.70	284.11	223.21	780.47	732.29	282.95	322.79	2,286.55	2,174.99
Unallocated Liabilities									127.04	124.40
Total Liabilities									2,413.59	2,299.39

Notes:

- 1) Costs common for all the segments are allocated in proportion of segment revenue.
- 2) Cost common for corporate and retail segments are allocated on basis of segment assets as on 31st March 2026
- 3) Share capital along with some reserves are considered in unallocated liabilities.
- 4) Allocation of common cost of deposits is done on basis of average value of portfolio at beginning & end of the year.
- 5) The bank operates in Maharashtra state of India, hence separate information regarding geographical segments is not given.
- 6) Previous year figures have been regrouped/reclassified and re-arranged where ever necessary.

b. RELATED PARTY DISCLOSURES: (Accounting Standard - 18)

The Bank has not extended any finance except as permitted by RBI to the current members of the Board of Directors and their relatives, nor renewed/granted extensions to such loans.



(Rs in Crores)

Item/Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings#	0.00	0.00	0.00	0.00	0.00	0.00
Deposits#	0.00	0.00	0.00	0.00	0.00	0.00
Placements Of Deposits#	0.00	0.00	0.00	0.00	0.00	0.00
Advances#	0.00	0.00	0.00	0.00	0.19	0.19
Investments#	0.00	0.00	0.00	0.00	0.00	0.00
Non Funded Commitments#	0.00	0.00	0.00	0.00	0.00	0.00
Leasing/HP arrangements availed#	0.00	0.00	0.00	0.00	0.00	0.00
Leasing/HP arrangements provided#	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Fixed assets	0.00	0.00	0.00	0.00	0.00	0.00
Sale of Fixed assets	0.00	0.00	0.00	0.00	0.00	0.00
Interest Paid	0.00	0.00	0.00	0.00	0.00	0.00
Interest recived	0.00	0.00	0.00	0.00	0.00	0.00
Rendring of Services*	0.00	0.00	0.00	0.00	0.00	0.00
Receiving of services*	0.00	0.00	0.00	0.00	0.00	0.00
Managements contracts*	0.00	0.00	0.00	0.00	0.00	0.00

The loans extended are in conformity with the RBI directives issued vide its circular dated 12.03.2007, the directors or their relatives are permitted to avail advances against the security of their term deposits and life insurance policies. None of these loans is overdue.

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives:

(Amount in Rs. Crore)

Particulars	Amount O/s at the beginning of the year i.e. 01.04.2025	Amount of sanctioned during the current period	Amount of O/s at the end of the year 31.03.2026	% to the total Loans & Advances
Directors	0.05	0	0.00	0.00
Relative of Directors	0.28	0	0.19	0.00
Companies / Firms in which Directors are interested	0	0	0	0
Directors Relative Surety	0	0	0	0
Total	0.33	0	0.19	0



a. The Bank has disclosed the necessary information regarding parties to the extent permissible under Banking Regulation Act, 1949 by way of loans given to Directors and their relatives.

b. The Bank is a co-operative society under the Maharashtra State Co-operative Societies Act, 1960 and there are no Related Parties requiring a disclosure under Accounting Standard 18 issued by the Institute of Chartered Accountants of India other than Key Management Personnel the Chief Executive Officer of the Bank Shri. Shirish Nivrutti Polekar. However, in terms of RBI circular dated March 29,2003, CEO being a single party coming under the category, no further details therein need to be disclosed.

c. LEASES (Accounting Standard - 19)

The Bank has entered into the lease agreement with various parties. The total of future minimum lease payment under non-cancellable operating leases is as follows

(Rs. in Lakhs)

Particulars	31.03.2026	31.03.2025
Future lease rental payable as at the end of the year		
- Not later than one year	384.69	420.15
- Later than one year and not later than five years	1109.37	926.91
- Later than five years	209.70	180.51
Total of minimum lease payments recognized in the profit and loss account for the year	380.77	420.04
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

d) EARNING PER SHARE (EPS) (AS-20) :

Particulars	31.03.2026	31.03.2025
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	1410.53	1183.72
Weighted Average No. of Equity Shares outstanding during the period (In Lakhs)	49.71	48.51*
Basic Earnings Per Share (Rs.)	28.38	25.85
Diluted Earnings Per Share (Rs.)**	28.38	25.85
Nominal Value Per Share	100	100.00

*Calculated on the basis of proportionate months for which outstanding.

**EPS is calculated on basis of Rs 100 paid up shares. Paid up shares of Rs 25 each have been Deemed to be converted in 100 Rs paid up shares for the purpose of calculation of EPS.

e. DEFERRED TAX ASSETS (DTA)/LIABILITY (DTL): (Accounting Standard - 22)

Deferred tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the balance sheet date. Deferred tax assets are recognized only to the extent that there is reasonable certainty that sufficient future income will be available against which such deferred tax assets can be realized .



The Deferred Tax Assets as at 31.03.2026 and breakup of its components are as follows. (Rs. in Lakhs)

Particulars	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2025	During the year	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2026
Depreciation on Fixed Assets	(18.83)	(36.72)	(55.55)
BDDR	1125.39	(756.66)	368.73
Security Valuation	(60.05)	60.05	0.00
Salary Provision	37.75	0.00	37.75
Standard Asset	147.23	0.00	147.23
Covid provision reversed	145.32	(125.29)	20.03
Loss carry forward FY 2024-25	361.60	50.46	412.06
Loss carry forward FY 2025-26	0.00	91.78	91.78
Total	1738.42	-716.38	1022.03

f) DISCONTINUING OPERATIONS : ACCOUNTING STANDARD 24

The Bank, during the financial year 2025-2026, has not discontinued any of its business activities/operations which resulted in discharging of liabilities and realization of the assets and no decision has been finalized to discontinue a business activity in its entirety which will have the above effects.

g) INTANGIBLE ASSETS: ACCOUNTING STANDARD 26

Details of computer software assets in accordance with AS-26 on intangible assets issued by ICAI are as under (Rs. in Lakhs)

Particulars	2025-2026	2024-2025
Opening balance as on 01.04.2025	113.93	200.31
Additions during the year	17.10	5.54
Less: Depreciation / Amortization	94.36	91.92
Closing balance as on 31.03.2026	36.67	113.93
Estimated useful life (in years)	3	3

h) IMPAIRMENT OF ASSETS: ACCOUNTING STANDARD 28

There is no indications of any material impairment of any of the assets in the opinion of the management of the bank and as such no provision under Accounting Standard 28 issued by ICAI is required.

i) PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS: ACCOUNTING STANDARD 29

a. Details of Provision.

(Rs. In lakhs)

Particulars of provision	Opening balance - 01.04.2025	Addition	Deletion/ Utilization	Closing Balance- 31.03.2026
NPI	0.00	0.00	0.00	0.00
Reconciliation Entries	0.74	0.00	0.67	0.07
Contingency	150.00	300.00	0.00	450.00
Covid 19	0.00	0.00	0.00	0.00
Covid Resolution-2	161.31	0.00	81.73	79.58



b. All letters of credit/guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligation, devolvement, raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges. The details of contingent liabilities in respect of bank guarantees, letter of credit, etc. are given below

(Rs. In lakhs)

Particulars	31.03.2026	31.03.2025
Bank Guarantee	41.99	66.49
Letter of Credit	809.06	475.34
Claims against bank not acknowledge as debts		
Court cases*	16.00	41.00
GST Notice	71.79	71.79
TOTAL	1010.63	654.62

*Amount not quantified in all cases

j) Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme, 2014 – Section 26A of Banking Regulation Act, 1949). The Bank transferred the amount in accordance with RBI Circular in the matter. The details are provided below:

(Rs. in Lakhs)

Particulars	31.03.2026	31.03.2025
Opening Balance of amounts transferred to DEAF	1760.24	1603.81
Add: Amounts transferred to DEAF during the year	125.94	223.71
Less: Amounts reimbursed by DEAF towards claims*	36.76	67.28
Closing Balance of amounts transferred to DEAF	1849.42	1760.24

18. Details of Transfer of Loan Exposure

a) Details of financial assets sold to Asset Reconstruction Companies (ARCS)

Bank has not sold any financial assets to Asset Reconstruction Companies (ARCs) during current and previous years.

b) Details of non-performing financial assets purchased/sold from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs)

Bank has not purchased/sold any non-performing financial assets from/ to other banks/ Financial Institutions/ NBFC (excluding ARCs) during current and previous years.

19. Prudential/ Technical write off of Bad debts

As per RBI circular RBI/2023-24/40DOR.STR.REC.20/21.04.048/2023-24 on Framework for Compromise Settlements and Technical Write-offs, bank has carried out the exercise of technical write off on 31.03.2026, NPA accounts of Rs.27.70 Crores have been technically written off.

20. Capital Commitment

The estimated amount of contracts remaining to be executed on capita account (net of advances) and not provided for as at March 31, 2026 is Rs. 12.24 lakhs.



Disclosure of Information as per RBI Master Direction RBI/DoR/2025-26/289DoR.ACC.REC.No.208/21.04.018/2025-26 Dated 28th November, 2025 as amended

1. Regulatory Capital

a. Composition of Regulatory Capital

(Amount in Crores)

Sr.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	179.19	164.73
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	179.19	164.73
iv)	Tier 2 capital	36.31	30.93
v)	Total capital (Tier 1+Tier 2)	215.50	195.66
vi)	Total Risk Weighted Assets (RWAs)	1088.74	969.55
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	16.46	16.99
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.46	16.99
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.33	3.19
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	19.79	20.18
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of		
a)	Government of India		
b)	State Government (specify name)\$		
c)	Sponsor Bank\$	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	0.92	3.68
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NA	NA
xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NA	NA

2.Asset Liability Management

Maturity Pattern of certain items of assets and liabilities – 31.03.2026

(Amount in Crores)

	Day 1	2to7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 mths & up to 6 Months	Over 6 mths & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	1.80	45.32	10.56	24.05	48.32	43.59	122.34	187.71	1,512.66	81.80	3.23	2,081.38
Advances	2.26	6.17	6.58	6.45	12.18	12.18	36.57	73.13	444.08	304.43	254.84	1,158.87
Investments	-	26.49	8.50	14.01	18.01	24.53	77.36	117.60	157.74	151.11	433.73	1,029.08
Barrowings	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



Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdraw able on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioral pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioural maturity instead of contractual maturity, subject to the approval of the Board / ALCO.

3. Investments

a) Composition of Investment Portfolio

(Amount in Rs. Crore)

Investment in India - 31.03.2026							
	Govt. Securities	Other approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or Joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	449.83	0.00	2.28	1.57	0.00	0.00	453.68
Less: Provision for non-performing investment (NPI)	0	0	0	0			0
Net	449.83	0.00	2.28	1.57	0.00	0.00	453.68
Available for Sale							
Gross	264.72	0.00	0.001	77.05	0.00	0.00	341.77
Less: Provision for non-performing investment -(NPI)	10.44	0.00	0.00	0.00	0.00	0.00	10.44
Net	254.28	0.00	0.001	77.05	0.00	0.00	331.33
Held for Trading							
Gross	0.00	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
Net	0.00	0.00	0.00		0.00	0.00	0.00
Total Investments	714.55	0.00	2.281	78.62	0.00	0.00	795.45
Less : Provision for non-performing investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	10.44	0.00	0.00	0.00	0.00	0.00	10.44
Net	704.11	0.00	2.281	78.62	0.00	0.00	785.01



Investment in India - 31.03.2025							
	Govt. Securities	Other approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or Joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	450.08	0.00	2.28	1.57	0.00	0.00	453.93
Less: Provision for non-performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0
Net	450.08	0.00	2.28	1.57	0.00	0.00	453.93
Available for Sale							
Gross	270.65		0.001	72.00	0.00	0.00	342.65
Less: Provision for non-performing investment -(NPI)	5.39		0.00	0.00	0.00	0.00	5.39
Net	265.26		0.001	72.00	0.00	0.00	337.26
Held for Trading							
Gross	0.00	0.00	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
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	720.73		2.281	73.57			796.58
Less : Provision for non-performing investments	0.00	-	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	5.39		0.00	0.00	0.00	0.00	5.39
Net	715.34		2.281	73.57	0.00	0.00	791.19

During the current & previous financial years, Bank has only Investment in India.

b) Movement of provisions for Depreciation and Investment Fluctuation Reserve (Rs. in Crore)

Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	5.39	13.35
b) Add: Provisions made during the year	5.05	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	7.96
d) Closing balance	10.44	5.39
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	18.81	16.46
b) Add: Amount transferred during the year	5.00	2.35
c) Less: Drawdown	0.00	0.00
d) Closing balance	23.81	18.81
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category %	6.97	5.49



c) Sale and transfer to/from HTM category

During the year ended March 31, 2026 and previous year ended March 31, 2025, the value of sales/transfers of securities to/from HTM category (excluding one-time transfer of securities, sales to RBI under pre-announced open market operation auctions, repurchase of government securities by Government of India and repurchase of the state development loans by concerned state government, as permitted by RBI guidelines) did not exceed 5.00% of the book value of investments held in HTM category at the beginning of the year.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in Rs. Crore)

Sr. No.	Particulars	2025-26	2024-25
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

ii. Issuer composition of non-SLR investments

(Amount in Rs. Crore)

Sr.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		(3)	(4)	(5)	(6)	(7)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)					
				CY	PY	CY	PY	CY	PY	CY	PY
a)	PSUs	42.77	58.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	35.85	14.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	2.28	2.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total *	80.90	75.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

e) Statement of Securities sold/ purchased under REPO transaction:

(Amount in Rs. Crore)

	Min. outstanding during the year		Max. Outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31, 2026	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Govt. securities								
b) Corporate debt securities	1.00	1.00	37.00	37.00	11.98	11.98	0.00	0.00
c) Any other securities								
ii) Securities sold under reverse repo								
a) Govt. securities								
b) Corporate debt securities	1.00	1.00	47.00	47.00	4.84	4.84	25.00	25.00
c) Any other securities								



4.Asset quality

c)Classification of advances and provision held as on 31.03.2026

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance - 01.04.2025	9638453234.80	197563198.51	626527769.18	4123973.34	828214941.03	10466668175.83
Add: Additions during the year					120854228.51	
Less: Reductions during the year*					563104445.05	
Closing balance - 31.03.2026	11202769500.45	117959051.75	264059263.30	3946409.44	385964724.49	11588734224.94
*Reductions in Gross NPAs due to:						
i) Upgradation					97376378.85	
ii) Recoveries (excluding recoveries from upgraded accounts)					188702148.92	
iii) Technical/ Prudential ¹⁶ Write-offs					277025917.28	
iv) Write-offs other than those under (iii) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					772732968.54	
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/ Write-off loans					277025917.28	
Closing balance of provisions held					495707051.26	
Net NPAs						
Opening Balance					55481972.49	
Add: Fresh additions during the year					120854228.51	
Less: Reductions during the year					286078527.77	
Closing Balance					-109742326.77	-109742326.77



	Standard	Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances
Floating Provisions					
Opening Balance - 01.04.2025					0.00
Add: Additional provisions made during the year					0.00
Less: Amount drawn down ¹⁸ during the year					0.00
Closing balance of floating provisions - 31.03.2026					0.00
Technical write-offs and the recoveries made thereon					
Opening balance of Technical/ Prudential written-off accounts					871905196.59
Add: Technical/ Prudential write-offs during the year					277025917.28
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					85204863.34
Closing balance					1063726250.53

Ratios (in percent)	2025-26	2024-25
Gross NPA to Gross Advances	3.33	7.91
Net NPA to Net Advances	-0.99	0.57
Provision coverage ratio	128.43	93.30



d) Sector-wise Advances and Gross NPAs –

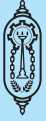
(Amount in Rs. Crore)

Sr. No.	Sector*	Current Year			Previous Year		
		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	45.06	21.51	47.74	41.98	36.63	87.26
b)	Advances to industries sector eligible as priority sector lending	195.60	8.23	4.21	185.80	16.53	8.90
c)	Services	217.05	4.31	1.99	212.56	22.13	10.41
d)	Personal loans	177.73	1.49	0.84	159.90	1.42	0.89
	Subtotal (i)	635.44	35.54	5.59	600.24	76.71	12.78
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.08	0.00	0.00	0.42	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	16.96	0.0	0.00	0.29	0.04	13.79
d)	Personal loans	506.40	3.06	0.60	445.73	6.08	1.36
	Sub-total (ii)	523.44	3.06	0.58	446.44	6.12	1.37
	Total (I + ii)	1158.88	38.60	3.33	1046.68	82.83	7.91

Sub-sector wise Advances and Gross NPAs –

(Amount in Rs. Crore)

Sr. No.	Sector*	Current Year			Previous Year		
		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	31.73	21.51	67.79	41.98	36.63	87.26
b)	Advances to industries sector eligible as priority sector lending	194.18	8.23	4.24	189.88	56.96	30.00



	1. Engineering	103.82	6.81	6.56	84.49	0.16	0.19
	2. Personal	86.57	1.42	1.64	94.28	16.37	17.36
	3. Vehicle & Vehicle Parts	3.79	0.00	0.00	7.03	0.00	0.00
c)	Services	211.33	4.27	2.02	197.18	36.49	18.51
	1. Other	32.83	2.60	7.92	37.63	5.21	13.85
	2. Personal	121.12	1.07	0.88	111.34	16.15	14.51
	3. Vehicle & Vehicle Parts	57.38	0.60	1.05	63.59	0.77	1.21

e) Overseas assets, NPAs and revenue

(Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total Assets	NA	NA
Total NPAs	NA	NA
Total Revenue	NA	NA

f) Details of accounts subjected to restructuring

Details of accounts subjected to restructuring during the financial year 2025-26 are given below restricted other than as per RBI Circular Dated 06.08.2020.

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub standard	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



Total	Number of borrowers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

As on 31 st March 2026 , no applications for restructuring are under process.

g) Divergence in Asset classification and provisioning

Divergence in the RBI inspection for FY 2024-25 are less than prescribed threshold for disclosure as per master direction of the RBI. Hence it is not disclosed separately.

h) Disclosure of transfer of loan exposures

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2025-26 and previous financial year 2024-25.

a) Details of financial assets sold to Asset Reconstruction Companies (ARCS)

Bank has not sold any financial assets to Asset Reconstruction Companies (ARCs) during current and previous years.

b) Details of non-performing financial assets purchased/sold from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs)

Bank has not purchased/sold any non-performing financial assets from/ to other banks/ Financial Institutions/ NBFC (excluding ARCs) during current and previous years.

c) Non- Fund Based Credit Facilities

(Amount in Rs. Crore)

	As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
	Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
1. Outstanding Guarantees (Rs. Crores)				
In India	0.42	0.00	0.66	0.00
Outside India	0.00	0.00	0.00	0.00
2. Acceptance, Endorsement and other Obligation (Rs, crore)	8.09	0.00	4.75	0.00
3. Other NFB Credit facilities (Rs. Crore)	0.00	0.00	0.00	0.00

d) Fraud accounts

The details information of frauds as well as the provisioning during the financial year 2025-26 is given below.

Rs.in crores

Particulars	2025-26	2024-25
Number of frauds reported	1	1
Amount involved in fraud (₹ crore)	0.0028	0.09
Amount of provision made for such frauds (₹ crore)	*0.0028	0.09
Amount of Unamortized provision debited from 'other reserves as at the end of the year. (₹ crore)	NIL	NIL



*Note: During the year the Bank has reported fraud of Rs.27,800/- and has made 100% provision in respect of the same in the month of September 2025. Further, with the approval of the BOD the Bank has written off this amount of fraud by debiting the same to profit & Loss A/c. Accordingly the provision made for the same was also reversed by the Bank.

e) Disclosure Related to Project Finance

S No	Item Description	Number of Accounts	Total Outstanding (In ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	38	68.52
2	Projects under implementation accounts sanctioned during the quarter.	19	16.98
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	20	18.58
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	37	66.92
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.	2	3.58
5.1	Out of '5' -accounts in respect of which Resolution Plan has been implemented.	0	0
5.2	Out of '5' -accounts in respect of which Resolution Plan is under implemented.	0	0
5.3	Out of '5' -accounts in respect of which Resolution Plan has failed.	0	0
6	Out of '5',accounts in respect of which resolution process involving extension in original/extended DCCO,as the case may be ,has been invoked due to change in scope and size of the project.	2	3.58
7	Out of '5',accounts in respect of which cost overrun associated with extension in original/extended DCCO,as the case may be ,was funded	0	0
7.1	Out of '7' accounts where SBCF was sanctioned during financial closure and renewed continuously.	0	0
7.2	Out of '7' accounts where SBCF was not pre sanctioned or renewed continuously.	0	0
8	Out of '4'- accounts in respect of which resolution process was not involving extension in original/extended DCCO, as the case may be,has been invoked.	0	0
8.1	Out of '8' - accounts in respect of which resolution plan has been implemented.	0	0
8.2	Out of '8' - accounts in respect of which resolution plan is under implementation.	0	0
8.3	Out of '8' - accounts in respect of which resolution plan has failed.	0	0



f) Disclosure under Resolution Framework for COVID-19-related stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC./3/21.04.048/2020-21 dated August 6, 2020 and dated May 05, 2021 to enable lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposure as Standard.

Summary Statements of MSME, Personal & other corporate loan A/c s restructured as per RBI circular for Resolution Framework for COVID-19 related stress are as below.

Half yearly Disclosure for the period of September 30,2025

(Amount in Rs. Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half- year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half- year 30.09.2025
Personal Loans	0.34	0.02	0.00	0.17	0.17
Corporate persons*					
<i>Of which MSMEs</i>	8.49	0.00	0.00	2.41	6.08
Others	26.36	0.57	0.00	5.01	21.35
Total	35.19	0.59	0.00	7.59	27.60

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

Half yearly Disclosure for the period of March 31, 2026

(Amount in Rs. Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half- year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half- year 31.03.2026
Personal Loans	0.17	0	0.00	0.06	0.11
Corporate persons*					
<i>Of which MSMEs</i>	6.08	2.07	0.00	3.22	2.86
Others	21.35	0.00	0.00	2.70	18.65
Total	27.60	2.07	0.00	5.98	21.62

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

**g. Exposures****a) Exposure to real estate sector**

Category	(Amount in Rs. Crore)	
	2025-26	2024-25
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.	207.85	176.20
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;	50.86	46.80
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	258.49	223.00

*subject to audit report

b) Exposure to capital Market

(Amount in Rs. Crore)

Particulars	2025-26	2024-25
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	Nil	Nil
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil



vi) Loans sanctioned to corporate against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii) Bride Loans to companies against expected equality flows/ issues;	Nil	Nil
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	Nil	Nil

Bank has no exposure to Capital Market in current and previous year.

c) Risk category-wise country exposure

(Amount in Rs. Crore)

Risk Category*	Exposure (net) as at March 31, 2026	Provision held as at March 31, 2026	Exposure (net) as at March 31, 2025	Provision held as at March, 31 2025
Insignificant	Nil	Nil	Nil	Nil
Low	Nil	Nil	Nil	Nil
Moderately Low	Nil	Nil	Nil	Nil
Moderate	Nil	Nil	Nil	Nil
Moderately High	Nil	Nil	Nil	Nil
High	Nil	Nil	Nil	Nil
Very High	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil

Bank is not dealing in foreign exchange and all transactions are domestic in nature hence not identified any country risk in current and previous year.

d) Unsecured advances

(Amount in Rs. Crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	18.93	18.42
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures

During the year under audit the Bank does not have any factoring exposure.

f) Unhedged Foreign Currency exposure-

The Bank does not carry foreign exchange business.



g) Loan Against gold and silver collateral

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

(Amount in Rs. Crore)

Particulars	Loan Outstanding		Average ticket size (crore)	Average LTV Ratio	Gross NPA
	Crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	45.38	3.92	0.01	0.57	0.50
(a) Consumption loans	43.76	3.78			0.47
of which bullet repayment loans	43.41	3.75			0.47
(b) Income generating loans	1.62	0.14			0.03
2. New Loans Sanctioned and Disbursed during FY [(c)+(d)]	75.62	6.53	0.02	0.60	NA
© Consumption Loans	74.81	6.46			NA
of which bullet repayment loans	73.86	6.37			NA
(d) Income generating loans	0.81	0.07			NA
3. Renewals sanctioned and disbursed during the FY	9.81	0.85	0.02	0.50	NA
4. Top up loans sanctioned and disbursed during the FY	0.00	0.00	0	0	NA
5. Loans repaid during the FY [(e)+(f)]	61.10	5.27	0.01	NA	NA
(e) Consumption loans	59.67	5.15		NA	NA
of which bullet repayment loans	58.87	5.08		NA	NA
(f) Income generating loans	1.43	0.12		NA	NA
6. Non-Performing Loans recovered during the FY [(g)+(h)]	0.50	0.04	0.01	NA	NA
(g) Consumption loans	0.47	0.04		NA	NA
of which bullet repayment loans	0.47	0.04		NA	NA
(h) Income generating loans	0.03	0.00		NA	NA
7. Loans written off during the FY [(i)+(j)]	0.00	0.00	0	NA	NA
(i) Consumption loans	0.00	0.00		NA	NA
of which bullet repayment loans	0.00	0.00		NA	NA
(j) Income generating loans	0.00	0.00		NA	NA
8. Closing balance at the end of FY [(k)+(l)]	59.38	5.12	0.02	62.27	0.02
(k) Consumption loans	58.75	5.07			0.02
of which bullet repayment loans	58.26	5.03			0.02
(l) Income generating loans	0.63	0.05			0



a) Details of Gold and Silver collateral and auctions

1	Unclaimed gold or silver collateral at the end of the financial year (in grams)	0.00
2	No of Loan accounts in which auctions were conducted	0.00
3	Total outstanding in loan accounts mentioned in (b)	0.00
4	Gold or Silver collateral acquired during the FY due to default of loans (in grams)	0.00
5	Gold or Silver collateral auctioned during the FY (in grams)	0.00
6	Recovery made through auctions during the FY (Rs. In crore)	0.00
7	Recovery Percentage	
	as % of value of gold or silver collateral	0.00
	as % of outstanding loan	0.00

h) Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Rs. Crore)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	130.68	105.01
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.28	5.37

b) Concentration of advances

(Amount in Rs. Crore)

Particulars	2025-26	2024-25
Total advances to the twenty largest borrowers	292.00	290.53
Percentage of advances to twenty largest borrowers to total advances of the bank	25.80%	27.77%

c) Concentration of exposures

(Amount in Rs. Crore)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	292.00	290.53
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	25.80%	27.77%

d) Concentration of NPAs

(Amount in Rs. Crore)

Particulars	2025-26	2024-25
Total Exposure to the top twenty NPA accounts	34.72	74.64
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	89.97%	90.12

i) Derivatives

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



j) Transfer to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crores)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1760.24	1603.81
ii)	Add: Amounts transferred to DEA Fund during the year	125.94	223.71
iii)	Less: Amounts reimbursed by DEA Fund towards claims	36.76	67.28
iv)	Closing balance of amounts transferred to DEA Fund	1849.42	1760.24

k) Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the officers of Banking Ombudsman (OBOs)

Sr.	Particulars	2025-26	2024-25
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	0	3
2	Number of complaints received during the year	312	168
3	Number of complaints disposed during the year	312	171
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the years	0	0
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	2	4
5.1	Of 5, number of complaints resolved in favour of the bank of Bos	2	4
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Bos	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Bos against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the ground specifically mentioned in BO Scheme 2006 and covered within the ambit of the scheme.

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2025-2026)					
Internet/Mobile/Electronic Banking	0	50	92.31%	0	0
ATM/Debit Cards	0	26	36.84%	0	0
SMS issues	0	2	NA	0	0
App issues	0	11	-31.25%	0	0



Account opening/ difficulty in operation of accounts	0	26	NA	0	0
Loans and advances	0	13	NA	0	0
Others	3	181	67.59%	0	0
Staff behavior	0	3	50.00%	0	0
Total	0	312		0	0
Previous Year (2024 - 25)					
Internet/Mobile/Electronic Banking	0	26	-69%	0	0
ATM/Debit Cards	0	19	26%	0	0
SMS issues	0	0	0	0	0
App issues	0	16	166%	0	0
Account opening/difficulty in operation of accounts	0	0	0	0	0
Loans and advances	0	0	0	0	0
Others	3	108	882%	0	0
Staff behavior	0	2	-60%	0	0
Total	0	171		0	0

i. DISCLOSURES FOR PENALTIES:

The Reserve Bank of India (RBI) has not imposed any penalty for any reason on the bank during the financial year 2025-26

m. Other Disclosures

b) Business ratios

Particular	2025-26	2024-25
Interest Income as a percentage to Working Funds	7.23	7.63
Non-interest income as a percentage to Working Funds	1.21	1.42
Cost of Deposits	5.06%	4.96%
Net Interest Margin	3.45	3.66
Operating Profit as a percentage to Working Funds	0.80	1.10
Return on Assets	0.86	0.51
Business (deposits plus advances) per employee (in ₹ crore)	7.83	7.25
Profit per employee (in ₹ crore)	0.028	0.028

c) Banc assurance business

(Amount in Rs. Crore)

Nature of Income	2025-26	2024-25
From selling Life Insurance Policies	0.18	0.41
From selling Non-life Insurance Policies	0.72	0.38
From selling Mutual Fund Products	0.00	0.00
Total	0.90	0.79

d) Marketing and distribution

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year.

e) Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

Category of PSLC	Amount of PSLC Sold	No. of Units Sold	Premium Amount per Unit	Premium Amount Received
NIL	NIL	NIL	NIL	NIL



f) Provisions and contingencies

(Amount in Crores)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.00	0.00
iii) Provision made towards Income tax	0.00	0.00
iv) Other Provisions and Contingencies (with details)	300.00	0.00
Total	300.00	0.00

g) Payment of DICGC Insurance Premium

Deposit Insurance premium as applicable was paid to DICGC within the prescribed timeline

(Amount in Rs. Crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	2.36	2.32
ii)	Arrears in payment of DICGC premium	0.00	0.00

h) Disclosure of facilities granted to directors and their relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives (Amount in Rs. Crore)

Particulars	Amount O/s at the beginning of the year i.e. 01.04.2025	Amount of sanctioned during the current period	Amount of O/s at the end of the year 31.03.2026	% to the total Loans & Advances
Directors	0.05	0	0.00	0.00
Relative of Directors	0.28	0	0.19	0.00
Companies / Firms in which Directors are interested	0	0	0	0
Directors Relative Surety	0	0	0	0
Total	0.33	0	0.19	0

a. The Bank has disclosed the necessary information regarding parties to the extent permissible under Banking Regulation Act, 1949 by way of loans given to Directors and their relatives.

b. The Bank is a co-operative society under the Maharashtra State Co-operative Societies Act, 1960 and there are no Related Parties requiring a disclosure under Accounting Standard 18 issued by the Institute of Chartered Accountants of India other than Key Management Personnel the Chief Executive Officer of the Bank Shri Shirish Nivrutti Polekar. However, in terms of RBI circular dated March 29, 2003, CEO being a single party coming under the category, no further details therein need to be disclosed.

i) Previous year's figures have been regrouped/rearranged where ever necessary

For Janaseva Sahakari Bank Ltd, Hadapsar, Pune				AS PER AUDIT REPORT OF EVEN DATE FOR A S K A & CO CHARTERED ACCOUNTANTS F.R.N.: 122063W
Suraj Ghadge Chief Manager	Shirish Polekar C.E.O.	Dr. Rajendra Hiremath Chairman	Ravi Tupe Vice Chairman	
Vidyadhar Dandavate Expert Director	Vinayak Gaikwad Director	Rajendra Valekar Director	Shirish Kirad Director	
Sanjay Ghatpande Director	Nathu Sable Director	Adv.Sanjay Dahibhate Director	Sachin Shirude Director	
Nandkumar Raut Director	Adv. Vinod Raskar Director	Rajan Wadke Director	Dr. Nilesh Abnave Director	
Mrs. Asha Bahirat Director	Adv. Madhuri Patole Expert Director	PLACE : HADAPSAR,PUNE DATE : 15/05/2026		



संक्षिप्त आढावा

कर्जे (Loans & Advances)

मागील वर्षी आपल्या बँकेची एकूण कर्जे रु. 1046.67 कोटी इतकी होती. चालू आर्थिक वर्षअखेर बँकेची एकूण कर्जे रु. 1158.87 कोटी इतकी आहेत कर्जाचे मार्च 2026 अखेर ठेव - कर्जाचे प्रमाण (CD Ratio) हे 55.68 % इतके झाले आहे. आपण विविध उत्पन्न गटातील कर्जदारांना सर्व प्रकारच्या कर्जाचे वाटप करीत असतो. पुढील वर्गीकरणाच्या तक्त्यावरून असे दिसून येते की, रु. 5.00 लाख पर्यंत कर्ज घेणा-या छोट्या कर्जदारांची संख्या (9446) ही एकूण कर्जदारांच्या (12777) 73.93 % इतकी आहे. याचाच अर्थ छोट्या कर्जदारांना आपली बँक अधिक प्राधान्याने कर्ज वाटप करत असते.

अग्रक्रम क्षेत्र कर्ज (Priority Sector Advances)

अहवाल वर्ष अखेर बँकेने अग्रक्रम क्षेत्रास तसेच दुर्बल घटकास दिलेल्या कर्जाचे प्रमाण 60.62 % व 14.61 % आहे.

सहभाग कर्ज योजना (Consortium Advances)

सहभाग कर्ज योजनेअंतर्गत एकूण 12 खात्यांमध्ये रु. 92.15 कोटी येणेबाकी आहे. मल्टीपल बँक कर्ज योजने अंतर्गत 9 खात्यांमध्ये रु. 98.53 कोटी येणेबाकी आहे. अशा एकूण 21 कर्ज खात्यांमध्ये एकूण येणे बाकी रु. 190.68 कोटी आहे. वरीलपैकी 3 कर्ज खाती उद्योगाशी संबंधित असून अन्य 18 खाती इन्फ्रा प्रोजेक्ट, ग्लास इंडस्ट्री, कापूस इ. उद्योगांशी संबंधित आहेत.

Brief Overview

Loans and Advances

In the previous year, our Bank's total loans stood at Rs. 1046.67 crores. By the end of the current financial year, the bank's total loans reached Rs. 1158.87 crores. By the end of March 2026, the credit-to-deposit ratio (CD ratio) stood at 55.68%. We disburse all types of loans to various income groups. From the following classification table, it can be seen that the total number of small borrowers taking loans up to Rs. 5.00 lakhs is 9446, which accounts for 73.93% of the total borrowers (12777). This signifies that our bank prioritizes distributing loans to small borrowers.

Priority Sector Advances

During the report year, the proportion of loans given by the bank to the priority sector and weaker sections stands at 60.62% and 14.61% respectively.

Consortium Advances

Under the Consortium Loan Scheme, total outstanding dues are Rs. 92.15 crores across 12 accounts. Under the multiple Bank Credit Loan Scheme, total outstanding dues are Rs. 98.53 crores across 9 accounts. Thus, the total outstanding dues across 21 accounts are Rs. 190.68 crores. Of the above, 3 loan accounts are related to industrial sector, while the remaining 18 accounts are related to industries such as Infra Projects, Glass Industry, and Textiles etc.

कर्जाचे कर्ज रकमेप्रमाणे वर्गीकरण (Amount wise Classification of Advances)

(Rs. in Lakh)

अ.क्र.	कर्ज रकम (Loan Amount)	खातेसंख्या (No. of Accounts)	एकूण कर्जखात्यांशी प्रमाण (% to total Loan a/c's)	येणेबाकी (Outstanding)	एकूण कर्जांशी प्रमाण (% to total Loans)
01	रु.50,000 पर्यंत (Up to Rs. 50,000)	1363	10.67	356.37	0.31
02	रु.50,001 ते रु. 2 लाखापर्यंत (Rs. 50,001 up to Rs. 2 Lakhs)	4465	34.94	5271.73	4.55
03	रु.2 लाखांचे पुढे ते रु. 5 लाखापर्यंत (Above Rs. 2 Lakhs up to Rs. 5 Lakhs)	3618	28.32	10935.3	9.44
04	रु.5 लाखांचे पुढे ते रु. 10 लाखापर्यंत (Above Rs. 5 Lakhs up to Rs. 10 Lakhs)	1399	10.95	9964.33	8.60
05	रु.10 लाखांचे पुढे ते रु. 25 लाखापर्यंत (Above Rs. 10 Lakhs up to Rs. 25 Lakhs)	1322	10.35	21286.00	18.37
06	रु.25 लाखांचे पुढे ते रु. 50 लाखापर्यंत (Above Rs. 25 Lakhs up to Rs. 50 Lakhs)	355	2.78	12161.42	10.49
07	रु.50 लाखांचे पुढे ते रु. 1 कोटी पर्यंत (Above Rs. 50 Lakhs up to Rs. 1 Crore)	117	0.91	8050.45	6.94
08	रु. 1 कोटीपेक्षा अधिक (Above Rs. 1 Crore)	138	1.08	47861.74	41.30
	एकूण (Total)	12777	100	115887.34	100.00



संचालक व संचालक नातेवाईक कर्जे

मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना कोणत्याही कर्जाकरीता मुदतवाढ देण्यात आलेली नाही. बँकेच्या संचालक मंडळाच्या निवडणुकी नंतर प्रथमच संचालक झालेल्या संचालकांना / त्यांच्या नातेवाईकांना निवडणुकीपूर्वी दिलेली कर्जे अहवालामध्ये दर्शविण्यात आली आहेत. यापैकी कोणतेही कर्ज थकीत नाही.

Loans to Directors and their relatives :

The Bank has not extended any finance to the members of the Hon. Board of Directors and their relatives, nor renewed and granted extensions to such loans. The information given herein pertains to loans granted prior to their election as directors. No loan out of these is overdue.

संचालक व संचालक नातेवाईक कर्जे Loans to Directors & their Relatives (रक्कम रु. कोटीत)

तपशील (Particulars)	वर्षाचे सुरुवातीस येणे बाकी (Balance at the beginning of the year)			अहवाल वर्षात मंजूर केलेल्या कर्जाची रक्कम (Loans granted during the year)			अहवालवर्ष अखेर येणे बाकी (Balance at the end of the year)			थकबाकी (Overdues)
	संचालक संख्या (No.of Directors)	कर्जखाते संख्या (No.of Loan a/c)	रक्कम (Balance)	संचालक संख्या (No.of Directors)	कर्जखाते संख्या (No.of Loan a/c)	रक्कम (Balance)	संचालक संख्या (No.of Directors)	कर्जखाते संख्या (No.of Loan a/c)	रक्कम (Balance)	
संचालक (Directors)	1	1	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00
नातेवाईक (Relative)	2	2	0.28	0	0	0.00	1	1	0.19	0.00
एकूण	3	3	0.33	0	0	0.00	1	1	0.19	0.00

थकबाकी वसुली :

दि.31.03.2026 रोजी संपलेल्या आर्थिक वर्षात मा. संचालक मंडळ व सेवक वर्ग यांच्या अथक व सर्वांगीण प्रयत्नांमुळे दि.31.03.2025 रोजी एन.पी.ए. असलेली व वर्ष 2025-26 मध्ये नव्याने एन.पी.ए. झालेली खाती यामध्ये एकूण 374 खात्यांमध्ये रु.28.61 कोटींची वसुली आली.

दि.31.03.2026 अखेरीस 456 (Awarded) लवाद खात्यांपैकी एकूण 151 खात्यांमध्ये रु 3.36 कोटींची वसुली झाली आहे. सिक्युरिटायझेशन कायदान्वये कारवाई चालू असलेल्या खातेदारांपैकी 34 खातेदारांकडून एकूण रक्कम रु.16.45 कोटींची वसुली झाली आहे.तसेच NCLT मध्ये दाखल केलेल्या खात्यांपैकी 2 खात्यांमध्ये रु.2.43 कोटींची वसुली झालेली आहे व अन्य NPA खात्यांमध्ये रु.6.47 कोटींची वसुली केली आहे.

आपल्या बँकेची दि.31.03.2026 रोजीची 200 खात्यांमधील एन.पी.ए. रक्कम रु. 38.59 कोटी इतकी आहे. सहकार खात्यांकडून 2025-26 चे काळात अधिकार प्रदान करण्यात आलेल्या एकूण 19 वसुली अधिकाऱ्यांच्या मदतीने थकीत कर्जखात्यांमध्ये वसुलीसाठी प्रयत्न करणेत आले.

सन 2025-26 या आर्थिक वर्षात बँकेतील एकूण 19 अधिकारी सेवकांना सहकार खात्याद्वारे वसुली अधिकारी हे अधिकार प्रदान करण्यात आलेले होते. सदर अधिकाराचा कालावधी दि. 31.03.2026 रोजी संपुष्टात आला. सदर अधिकाऱ्यांच्या कामकाजातून निरस्त खात्यांमध्ये सन 2025-26 मध्ये रक्कम रु.8.52 कोटी इतकी वसुली करण्यात आली.

बँकेच्या एकूण लवाद दावा कर्जांमध्ये (Suit Filed Accounts) 463 खात्यांवर रक्कम रु.108.01 कोटी येणेबाकी वर वसुली दावे दाखल करण्यात आलेले आहेत.

Overdues and Recovery

The collective efforts of the Hon. Board of Directors and the employees, resulted in a total recovery of Rs. 28.61 crore from 374 accounts, including amounts that were classified as NPAs as on 31 March 2025 and those that newly became NPAs during the financial year 2025-26.

Out of 456 (Awarded) suit filed accounts as on 31.03.2026, a total of Rs. 3.36 crore has been recovered in 151 accounts. Under the Securitization Act, bank has recovered a total amount of Rs. 16.45 crore in 34 accounts. Also, out of the accounts filed with NCLT, Rs. 2.43 crore has been recovered in 2 accounts and Rs. 6.47 crore has been recovered in other NPA accounts.

The Banks NPA as on 31.03.2026 is Rs.38.59 crore in 200 accounts. During the year 2025-26, the Co-operative Department authorised 19 Officers as "Recovery Officers" which contributed substantially to the recovery of outstanding loan accounts. Due to the efforts of such Recovery Officers an amount of Rs. 8.52 crore has been recovered from written off accounts during the year.

Bank has filed total 463 suit filed cases with outstanding balance of Rs. 108.01 crore.



Compromise Settlements and Technical Write - off बाबत Reserve Bank of India चे मार्गदर्शी सूचना व त्याबाबत बँकेने केलेल्या धोरणास अनुसरून मार्च २०२६ मध्ये बँकेने ६७ कर्ज खाती व मुद्दल रक्कम रु.२७.७० कोटी इतक्या रक्कमेची कर्ज खाती Technical Write - off फ़क्त Accounting Purpose साठी केली आहेत. बँकेचे सदर Technical Write - off accounts मधील वसुलीचे सर्व अधिकार अबाधित ठेवून सदरची खाती Technical Write-off केली आहेत.

दि. ३१ मार्च २०२६ अखेर संपलेल्या आर्थिक वर्षातील थकबाकीचे कालनिहाय वर्गीकरण खालील तक्त्यामध्ये दिले आहे.

As per the directions issued by the Reserve Bank of India regarding Compromise Settlements and Technical Write off accounts, the Bank finalised Compromise Settlements and Technical Write off accounts policy and as per the Bank Policy, in the month of March 2026 the bank has technically written off 67 NPA accounts having Principal balance of Rs.27.70 crore for accounting purpose only. Bank has reserved all the recovery rights of technical write off accounts. Period-wise overdue advances as the end 31.03.2026 is given in the table below.

(Rs. in Lakh)

Sr. No.	Type of Overdues	No. of Accounts	Balance Due
1	Overdue By expiry of repayment period	137	5697.31
2	Overdue By Installments	748	657.22
	Total	885	6354.53

नफा विभागणी

मार्च २०२६ अखेर माननीय संचालक मंडळाने खालील प्रमाणे नफा विभागणी सुचविलेली आहे. वार्षिक सर्वसाधारण सभेने मान्यता द्यावी ही विनंती.

Appropriation of Profit

The Board of Directors has recommended following appropriation of profits for the year ended 31st March 2026 in the financial statements, subject to approval by the Annual General Meeting.

(APPROPRIATION OF PROFIT FOR THE YEAR ENDED March 31, 2026)

तपशील (Particulars)	Amount in Rs
1 Last Year's Balance of Profit	92,20,614.10
2 Add :- Profit for the Current Financial Year 2025-26	14,10,52,975.28
3 Total Profit available for Appropriation	15,02,73,589.38
4 Statutory Reserve 25% of Current year's Profit	3,52,63,243.82
5 General Reserve 10% of Current Year's Profit	1,41,05,297.53
6 Charity Fund	8,50,000.00
7 Investment Fluctuation Fund	3,50,00,000.00
Balance of Profit Carried Forward	6,50,55,048.03

लेखा परीक्षण

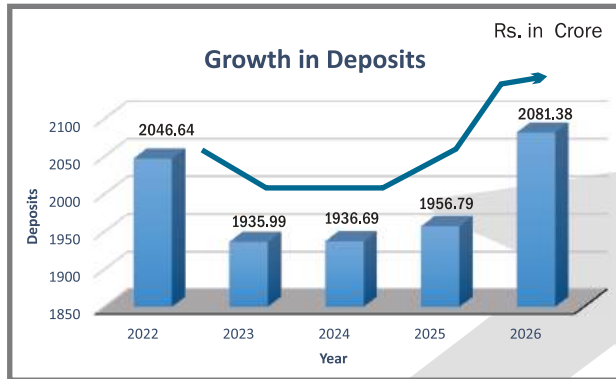
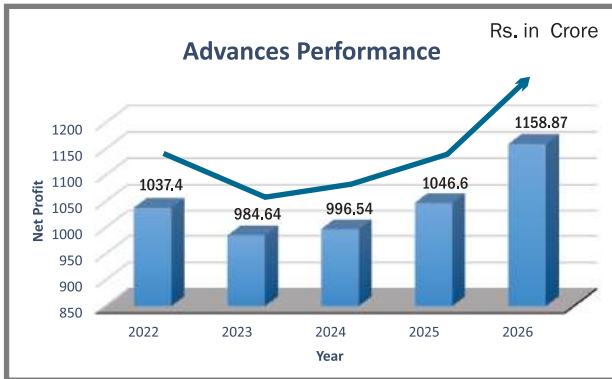
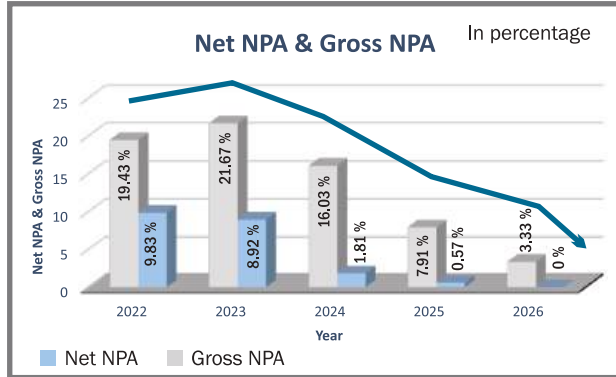
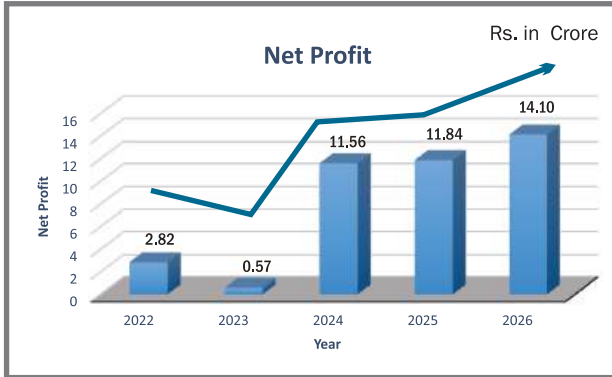
बँकेचे वैधानिक लेखापरीक्षक M/s ASKA & Co, चार्टर्ड अकॉउंटंट्स यांनी आर्थिक वर्ष २०२५-२६ चे वैधानिक लेखापरीक्षण पूर्ण केले असून बँकेस 'अ' वर्ग दिला आहे

Audit & Inspection:

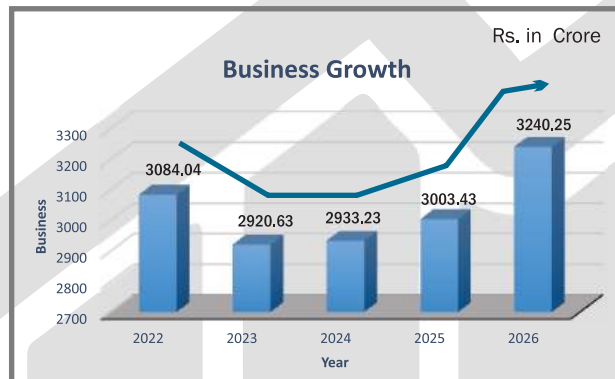
The bank's Statutory Auditors M/s. ASKA & CO (Chartered Accountants) have carried out the Statutory audit of our bank for the financial year 2025-26 and have awarded "A" grade.



Business Performance at a Glance



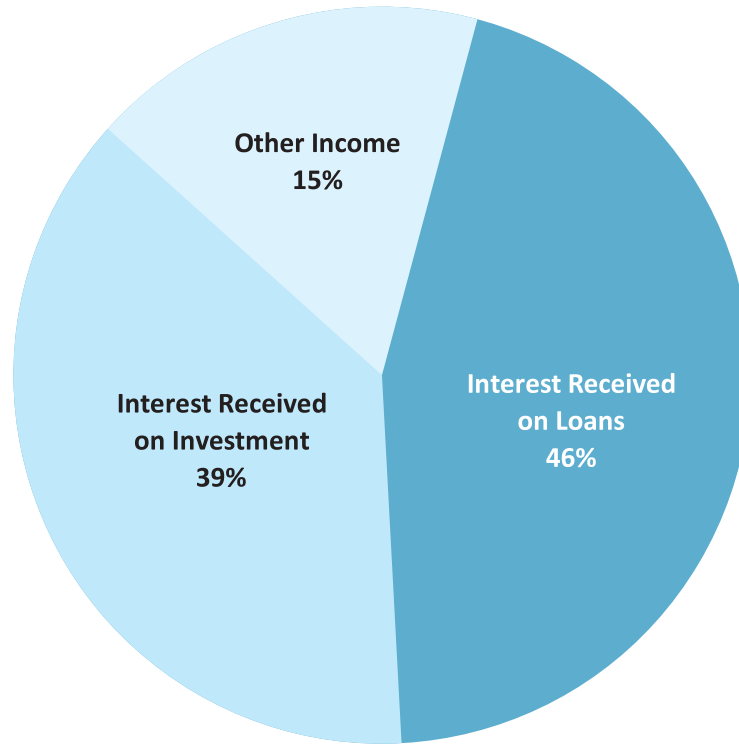
**0%
Net
NPA**



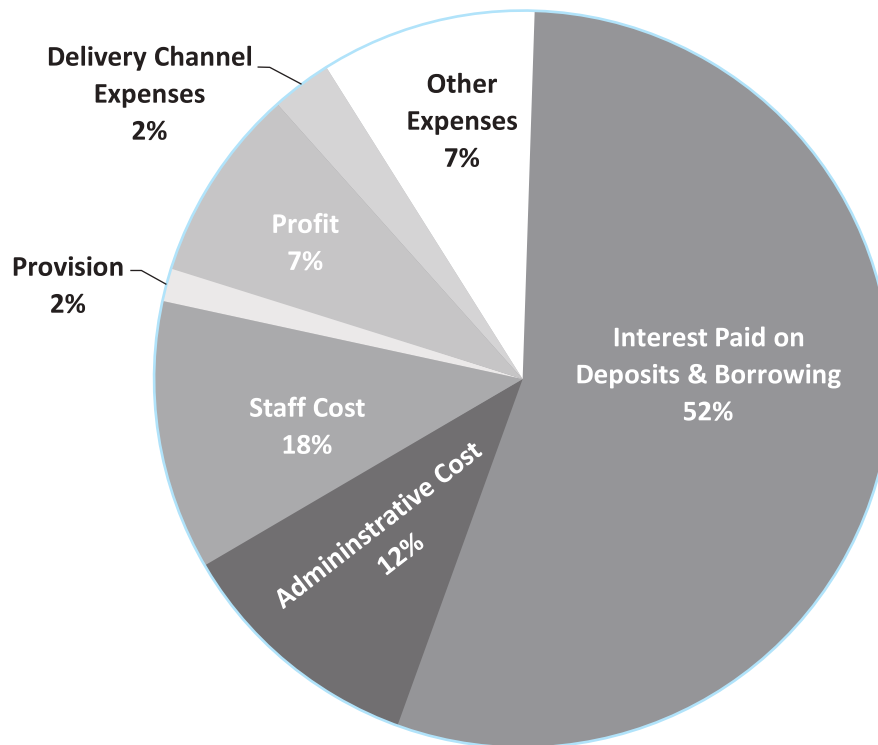
**19.79%
C.R.A.R.**



RUPEE EARNED - FY 2025-26



RUPEE SPENT - FY 2025-26





अंदाजपत्रक सन २०२६-२७
Budget for the year 2026-27

Rs.In Crore

Particulars	2025-26		2026-27
	Projected	Actual	Projected
Paid up Capital	50.00	46.70	51.00
Deposits	2150.00	2081.38	2350.00
Loans& Advances	1250.00	1158.87	1400.00
Investments	1050.00	1029.09	1100.00
Income			
Interest Income on Loans & Advances	98.00	92.77	106.00
Interest Income On Investment	80.00	82.13	85.00
Other Income	33.55	23.87	28.40
Trading Profit on G-sec	4.00	3.12	1.00
Total Income (A)	215.55	201.89	220.40
Expenses			
Interest on Deposits	102.00	97.67	111.00
Staff Salary	40.00	37.37	39.50
Other Expenses	38.55	52.74	43.25
Total Expenses (B)	180.55	187.78	193.75
Net Profit=A-B	35.00	14.11	26.65

शाखांचे लेखापरीक्षक

शाखांचे समावर्ती (मासिक व त्रैमासिक) लेखापरीक्षक

जून २०२५ पर्यंत

गोगटे अँड कंपनी
डी. व्ही. जायदे अँड कंपनी
श्रीकांत मोडक अँड असो.
शरद वझे अँड कंपनी
डी. डी. निंबाळकर अँड असो.

जुलै २०२५ पासून

एनएमएसडी अँड असो.
अजित रानडे अँड कंपनी
गोखले अँड गोखले
जोशी कुलकर्णी अँड असो.
गोखले टांकसाळे अँड घाटपांडे



परिशिष्ट - अ (Annexure : A)

01	बँकेचे नाव Name of the Bank	जनसेवा सहकारी बँक लि. हडपसर, पुणे (Janaseva Sahakari Bank Ltd. Hadapsar, Pune)
02	मुख्य कार्यालयाचा पत्ता Head Office Address	प्लॉट क्र. 14, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे 411013. (Plot No. 14, Hadapsar Industrial Estate, Hadapsar, Pune 411013)
03	रिझर्व बँक परवाना क्रमांक Reserve Bank Of India Licence No	युबीडी/एमएच/863/पी./दि. 01.10.1987 (UBD/MH/863/P/01.10.1987)
04	नोंदणी क्रमांक Registration No.	पी.एन.ए./बी.एन.के./206/1972 (PNA/BNK/206/1972)
05	कार्यक्षेत्र Area Of operation	महाराष्ट्र राज्य (Maharashtra State)
06	मुख्य कार्यालयासह शाखा विस्तार Branches	मुख्य कार्यालय + 28 शाखा (28 Branches, NIL extension counter and 1 Head Office)

दि. 31 मार्च 2026 अखेरची बँकेची आर्थिक स्थिती (Financial Position as at 31 March 2026)			रक्कम रु कोटीत Rs.In Crore
07	सभासद संख्या (No. of Members)		43617
	नाममात्र सभासद संख्या (No. of Nominal Members)		4105
08	अधिकृत भाग भांडवल (Authorised Capital)		100.00
	वसूल भाग भांडवल (Paid up Capital)		46.70
09	राखीव व अन्य निधी (Statutory & Other Reserves)		225.39
10	एकूण ठेवी (Total Deposits)		2081.38
	चालू ठेवी (Current Deposits)	175.51	
	बचत ठेवी (Savings Deposits)	606.47	
	मुदत ठेवी (Term Deposits)	1299.40	
11	एकूण कर्जे (Total Loans & Advances)		1158.87
	अल्प मुदत कर्जे (Short Term Loans)	302.06	
	मध्यम मुदत कर्जे (Medium Term Loans)	210.19	
	दीर्घ मुदत कर्जे (Long Term Loans)	646.62	
12	देणी (Borrowings)		NIL
	पुणे जिल्हा म. सह. बँक लि. (Pune Dist. Central Co-Op Bank)	NIL	
	महा. राज्य सह. बँक लि. (MSC Bank)	NIL	
	इतर (सीसीआयएल) (Against G.Sec. : Others (CCIL))	NIL	
13	गुंतवणूक (Investments)		1029.09
	जिल्हा मध्य. सह. बँक लि., पुणे व सातारा (Dist. Central Co-op. Bank, Pune & Satara)	14.25	
	महा. राज्य सह. बँक लि., मुंबई (MSC Bank, Mumbai)	2.00	
	इतर (Other)	1012.84	
14	थकबाकी (Overdues)		63.55
15	वैधानिक लेखापरिक्षण वर्ग (Rating by Statutory Auditors)		"A"
16	नफा (Net Profit)		14.11
17	सेवक संख्या (Number of Staff)		391
18	खेळते भांडवल (Working Capital)		2375.65



विनम्र
श्रद्धांजलि



कै. वसंत नारायण देवधर
बँकेचे प्रथम माजी कार्यकारी संचालक,
कार्यकाल (सन १९७२ ते १९८०)
निधन दि.१९.११.२०२५



अहवाल वर्षामध्ये भारतातील जे थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षणतज्ञ, सामाजिक कार्यकर्ते, बँकेचे सभासद, हितचिंतक, सेवक दिवंगत झाले आणि देशरक्षणासाठी जे जवान हुतात्मा झाले तसेच दिवंगत सर्व स्वातंत्र्यसैनिक यांना जनसेवा सहकारी बँकेचे संचालक मंडळ सदस्य व सर्व सेवक वर्ग यांच्या वतीने नम्रतापूर्वक भावपूर्ण श्रद्धांजली. ईश्वर मृतांच्या आत्म्यास शांती देवो.

सीकेवायसी (CKYC)

CKYC (Central KYC) ही भारत सरकारच्या सेंट्रल रजिस्ट्री ऑफ सिक्युरिटायझेशन अॅसेट रिकन्स्ट्रक्शन अँड सिक्युरिटी इंटररेस्ट ऑफ इंडिया (CERSAI) मार्फत राबविण्यात येणारी केंद्रीकृत KYC प्रणाली आहे. एकदा CKYC नोंदणी झाल्यानंतर KYC डेटा केंद्रीयरित्या सुरक्षित स्वरूपात संग्रहित केला जातो व ग्राहकाला 14 अंकी CKYC क्रमांक दिला जातो.

आपला CKYC क्रमांक जाणून 7799022129 या क्रमांकावर मिस्ड कॉल द्या किंवा www.ckycindia.in या संकेतस्थळावरून तुमचा सीकेवायसी (CKYC) नंबर मिळवा. हा CKYC क्रमांक तुमच्या KYC डेटाशी संलग्न असतो, त्यामुळे आपल्याकडे हा क्रमांक असल्यास कोणत्याही बँकेत / वित्तीय संस्थेत खाते सुरु करण्यासाठी पुन्हा KYC संदर्भातील कागदपत्रे सादर करण्याची गरज नाही.

ही प्रक्रिया जलद, सुरक्षित आणि सोपी आहे – आजच वापरून पहा!



बँकेचे कायदेशीर सल्लागार अॅड. नरेंद्र खासबारदार यांनी बँकेच्या
आर्थिक प्रगतीबद्दल दिलेल्या शुभेच्छा व कौतुक पत्र !



N. K. Khasbardar
B.Com. LL.B. D.B.M., Advocate

A - 1/12, Swaroop Housing Society
Near Mehendale Garage
Erandawana
Pune 411 004
Ph. No. 91-9922847754

दिनांक :- 27/05/2026

प्रति,
मा. अध्यक्ष,
जनसेवा सहकारी बँक लि., हडपसर,
पुणे

महोदय,


आपण व संचालक मंडळाने दि. २८ एप्रिल २०२६ रोजी केलेल्या सन्मानाबद्दल मी व्यक्तिशः आपले व संचालक मंडळाचे मनःपूर्वक आभार मानतो. वास्तविक पाहता वकिली व्यवसायास अनुसरून जे कर्तव्य करणे अपेक्षित होते तेच मी केले आहे. तरी देखील, आपण व संचालक मंडळाने त्याची आवर्जून नोंद घेतली ही बाब आपल्या मनाचा मोठेपणा दर्शविणारी आहे.

नुकत्याच संपलेल्या आर्थिक वर्षात म्हणजेच मार्च २०२६ मध्ये आपण तसेच संचालक मंडळ व बँकेचे मुख्य कार्यकारी अधिकारी आणि कर्मचारी यांनी केलेल्या अथक प्रयत्नांमुळे बँकेने उल्लेखनीय प्रगती केलेली असून खालील आकडेवारी ते सिद्ध करते.

निव्वळ एन.पी.ए. (Net NPA)	- 0.00%
एकूण एन.पी.ए. (Gross NPA)	- 3.33%
भांडवल पर्याप्तता प्रमाण (C.R.A.R.)	- 19.79%

त्यामुळे रिझर्व्ह बँकेने घालून दिलेल्या "Financially Sound and Well Managed Bank" या निकषाची परिपूर्णता बँकेकडून झालेली असून आंतरराष्ट्रीय मानांकनानुसार देखील बँक भक्कम अशा आर्थिक पायावरती उभी आहे, हे स्पष्ट होते, ही बाब निश्चीतच सर्व सभासदांना व बँकेच्या हितचिंतकांना अभिमानास्पद आहे. बँकिंग क्षेत्रामध्ये अशाप्रकारे भक्कम आर्थिक पायावर उभ्या असणाऱ्या बँका ह्या फारच कमी असून त्यात आपल्या बँकेचा समावेश व्हावा ही गोष्ट निश्चीतच गौरवास्पद आहे, त्यामुळे सहकार क्षेत्रातील "आदर्श बँक" म्हणून आपली बँक ओळखली जाईल याची मला खात्री आहे.

येणाऱ्या काळात आपल्या सर्वांच्या प्रयत्नांमुळे बँक उत्तरोत्तर प्रगती करेल. त्यासाठी सर्वांना मनःपूर्वक शुभेच्छा !

आपला विश्वासू

(नरेंद्र कृ. खासबारदार)



बँकेचे कर्मचारी प्रामाणिकतेचा आदर्श



नेताजीनगर शाखेचे लॉकर धारक लॉकर ऑपरेट करताना सोन्याचे ब्रेसलेट बाहेर विसरले होते. बँकेतील अधिकारी श्री. दीपक जोशी यांनी सदरची वस्तू ओळख पटवून लॉकर धारकास परत केली. यासाठी मा.संचालक मंडळ सभेत श्री. दीपक जोशी यांना सन्मानित करण्यात आले.

To,
The Branch Manager
Janaseva Sahakari Bank Ltd
Wanardi, Pune
Date:- 8/4/2026
Subject: Bracelet
Respected Sir,
This is with reference to the above subject. We had operated our locker for keeping our things & during the transfer one of the items i.e. Bracelet was not available which we were not aware.
This we realised only when your officer "Mr. Deepak Joshi" called us & informed that the Bank had found the Bracelet which after multiple verifications from the Branch Manager & the Deepak it was confirmed it is our Bracelet. They took due diligence in ascertaining the right owner after multiple conversations, we also gave a brief description of Bracelet, which confirmed it was our.
We are highly grateful & Thank the entire Janaseva Team, specifically "Mr. Deepak Joshi" who took all efforts & ensured the "Gold Horn" Bracelet" is returned to the rightful owner. We really appreciate his "Honesty" & "Dedication". It's rare to find such committed & Dedicated Individuals.
Thanking You



जनसेवा सहकारी बँक लि., हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

मुख्य कार्यालय : प्लॉट क्र. १४, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे ४११०१३.
 फोन:०२०-२६७०४३००-०४ (५लाईन्स) www.janasevabankpune.bank.in

क्र.	शाखा	पत्ता	फोन नंबर	मोबाईल नंबर
१	हडपसर	अग्रवाल टॉवर, पुणे- सोलापूर रोड, हडपसर, पुणे - ४११ ०२८	०२०-२६९९९८१०/ २६९९२३५२	८८०५०२५७०१
२	शनिपार	शॉप नं. १, गिरीधर पारिजात 'ए' विंग, ज्ञान प्रबोधिनी जवळ, सदाशिव पेठ, पुणे - ४११ ०३०	----	८८०५०२५७०२
३	मार्केट यार्ड	प्लॉट क्र. ३६५/६६ गुलटेकडी, मार्केटयार्ड, पुणे - ४११ ०३७	०२०-२४२६०३९२	८८०५०२५७०३
४	नेताजीनगर - वानवडी	परमार पार्क, वानवडी, पुणे - ४११ ०४०	९१४६००३३०५	८८०५०२५७०४
५	रामवाडी	दिपक पार्क, कल्याणी नगर, नगर रोड, रामवाडी, पुणे - ४११ ०१४	०२०-२६६८०७३५	८८०५०२५७०५
६	सासवड	लांडगे बिल्डिंग, मेन रोड, सासवड, ता. पुरंदर, जि. पुणे - ४१२ ३०१	---	८९५६४३१९७२
७	शिक्रापूर	एस.टी. स्टॅंड समोर, शिक्रापूर, ता. शिरूर, जि. पुणे - ४१२ २०८	---	८८०५०२५७०७
८	धनकवडी	स. नं. १९/ए, कुमार ट्रेड सेंटर, सातारा रोड, धनकवडी, पुणे - ४११ ०४३	०२०-२४३७३८५९	८८०५०२५७०८
९	भोसरी	स. नं. २३२/२, गणेश मंगल कार्यालय, नाशिक रोड, भोसरी, पुणे - ४११ ०३९	८८०५०२५७०९	८८०५३३३४५४
१०	वारजे	चौधरी बिल्डिंग, मेन रोड, वारजे, पुणे - ४११ ०५२	०२०-२५२३०३२६	८८०५०२५७१०
११	कॅम्प	इस्ट स्ट्रीट, ग्यालेरीया सोसायटी, २४२१, इस्ट स्ट्रीट, कॅम्प पुणे ४११ ००१	०२०-२६३४७७५१	८८०५०२५७११
१२	माणिकबाग	भाववर्षा, आनंदनगर सिंहाड रस्ता ४११ ०५१	०२०-२४३५४६०८	८८०५०२५७१२
१३	ससाणेनगर	यशराज कॉम्प्लेक्स, काळे पडळ कॉर्नर, ससाणेनगर, हडपसर, पुणे - ४११ ०२८	---	८८०५०२५७१३
१४	भुसारी कॉलनी (कोथरूड)	ए- टाईप, धनलक्ष्मी पार्क सोसायटी, उजवी भुसारी कॉलनी, कोथरूड, पुणे-४११०३८	---	८८०५०२५७१४
१५	सातारा	गुलबहार, बढिये पेट्रोल पंपाजवळ, पोवई नाका, रविवार पेठ, सातारा - ४१५ ००२	०२१६२-२२९३९९	८८०५०२५७१५
१६	एम.आय.डी.सी. भोसरी	सुखवानी प्राईड, अजमेरा कॉलनी रस्ता, पिंपरी, पुणे - ४११ ०१८	०२०-२७४५९१४४	८८०५०२५७१६



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क्र.	शाखा	पत्ता	फोन नंबर	मोबाईल नंबर
१७	बिबवेवाडी	स. नं. ६६९, प्लॉट नं. ३, स्नेहसदन, सुवर्ण नगरी बिबवेवाडी, पुणे - ४११ ०३७	०२०-२४२९०५०५	८८०५०२५७१७
१८	डेक्कन जिमखाना - शिवाजीनगर	एकदंत अपार्टमेंट, CTS १३६, प्लॉट नं. ८, गुळवणी महाराज पथ, एरंडवणे, पुणे - ४११००४	०२०-२९५२९५३९	८८०५०२५७१८
१९	कोरेगाव (सातारा जिल्हा)	तहसील ऑफिस समोर, रहिमतपूर रोड, पो. कोरेगाव, जि. सातारा - ४१५ ५०१	---	८८०५०२५७१९
२०	औंध	प्लॉट नं. २ए, एस.आर.चेंबर्स, नागरस रोड, मेडीपॉइंट हॉस्पिटल जवळ, औंध, पुणे-४११००७	०२०-२५८८१५८८	८८०५०२५७२०
२१	ठाणे	शॉप क्र.१,२,३, व ४, सीता कृपा अपार्टमेंट, धर्मवीर मार्ग परमार्थ निकेतन जवळ, पाचपाखाडी, ठाणे(प) - ४०० ६०२	---	८८०५०२५७२१
२२	शिरवळ	गट क्र. ३७७, एस.टी स्टॅड जवळ, मु.पो. शिरवळ, जि. सातारा - ४१२ ८०१	०२६९-२४४०७१	९२७०४५५१०१
२३	कोंढवा बुद्रुक	शॉप नं २ ते ५, शिवानी हार्ड्ट्स, खडी मशीन चौक, कात्रज कोंढवा रोड, कोंढवा बुद्रुक पुणे - ४११ ०४८	०२०-२६९३०००१	८८०५०२५७३४
२४	खराडी	प्लॉट नं. ३८, मथुरा सह.गृह संस्था मर्यादित, चंदन नगर, खराडी रोड, पुणे - ४११ ०१४	०२०-२७०१९०२१	८९५६४३१९७४
२५	पिरंगुट	गट नं. ७९/२, शॉप नं. १ ते ३, गिरीजा हार्ड्ट्स, पिरंगुट कॅम्प,पो.मुळशी पुणे - ४१२ ११५	७३५०००४२९२	८९५६४३१९७५
२६	फुरसुंगी	स. नं.(१४५) १७३, पुणे सासवड रोड, सोयबा मंगल कार्यालयाजवळ, भेकराईनगर, फुरसुंगी, ता.हवेली पुणे - ४१२ ३०८	---	९१७५९१२२०८
२७	केशवनगर-मुंढवा	शिवशंभो कृपा, नवजीवन मित्र मंडळ चौक, केशव नगर, मुंढवा, पुणे - ४११ ०३६	---	९५५२५४२१५९
२८	चाकण	ग्लोबल कमर्शियल कॉम्प्लेक्स, चाकण तळेगाव रोड, खराबवाडी, पुणे - ४१० ५०१	८३९००९२२५५	९६५७००२०६२



'हळदी -कुंकू समारंभ'

पहिले छायाचित्र : बँकेच्या वतीने प्रतीवर्षीप्रमाणे महिला सेविकांकरीता दि. २३ जानेवारी २०२६ या दिवशी हळदी-कुंकू समारंभ आयोजित करण्यात आलेला होता. यावेळी भारतमाता प्रतिमा पूजन करताना प्रमुख पाहुण्या सौ.सुचेता गोडबोले - देशपांडे, बँकेच्या संचालिका सौ.आशा बहिरट आणि बँकेच्या सहा.सरव्यवस्थापक लता घारे दुसरे छायाचित्र : हास्ययोग आणि ध्यानधारणा या उपक्रमामध्ये मार्गदर्शन करताना सौ.राधा कुलकर्णी.



'डॉ. बाबासाहेब आंबेडकर जयंती'

पूजनीय भारतरत्न डॉ. बाबासाहेब आंबेडकर यांच्या १३५ व्या जयंतीनिमित्त दि.१४ एप्रिल २०२६ रोजी बँकेच्या वतीने मान्यवर संचालकांनी डॉ. बाबासाहेब आंबेडकर यांच्या पुतळ्यास पुष्पहार अर्पण करून आदरांजली वाहिली.



'संकल्प दिन'

बँकेचे संस्थापक अध्यक्ष स्व.मामासाहेब हजारे यांच्या ३१ ऑगस्ट हा स्मृतीदिन, बँकेच्या वतीने 'संकल्प दिन' म्हणून साजरा करण्यात आला. याप्रसंगी कार्यक्रमाचे प्रमुख वक्ते रा.स्व.संघ, धर्मजागरण, पश्चिम महाराष्ट्र प्रांताचे सहसंयोजक मा.श्री.मिलिंद वाईकर यांचा सत्कार करताना बँकेचे मा.उपाध्यक्ष रवि तुपे, संचालक विनायक गायकवाड आणि मुख्य कार्यकारी अधिकारी शिरीष पोळेकर उपस्थित होते.



'वर्धापन दिन'

बँकेच्या ५३ व्या 'वर्धापन दिना' निमित्त कार्यक्रमाचे अध्यक्ष राष्ट्रीय स्वयंसेवक संघ, पश्चिम महाराष्ट्र प्रांत, प्रांत कार्यवाह मा.डॉ.श्री.प्रविणजी दबडघाव यांच्या हस्ते जनसेवा पुरस्कार स्वीकारताना कोंकिलआ पुणे फॉर हिअरिंग अँड स्पीच, छत्रपती शिवाजीनगर, पुणे या संस्थेचे मुख्य व्यवस्थापकीय विश्वस्त मा.डॉ.अविनाश वाचासुंदर व विश्वस्त सौ.रक्षा देशपांडे, संस्थेचे सर्व पदाधिकारी, शेजारी बँकेचे मा.अध्यक्ष डॉ.राजेंद्र हिरेमठ, मा.उपाध्यक्ष रवि तुपे, मुख्य कार्यकारी अधिकारी शिरीष पोळेकर तसेच कार्यक्रमाचे प्रमुख पाहुणे प्रसिद्ध मोटिव्हेशनल स्पीकर मा.श्री.गणेश शिंदे उपस्थित होते.



शनिपार शाखा स्थलांतर

जनसेवा सहकारी बँकेच्या शनिपार शाखेचे स्थलांतर सोमवारी (दि.२७ एप्रिल २०२६) शॉप नं.१ गिरीधर पारिजात, ए विंग, ज्ञानप्रबोधिनी जवळ, सदाशिव पेठ, पुणे ४११०३० येथील नूतन वास्तूत झाले. शाखेचे उद्घाटन बँकेचे अध्यक्ष डॉ. राजेंद्र हिरेमठ यांच्या शुभहस्ते करण्यात आले. यावेळी (डावीकडून) शाखा व्यवस्थापक प्रसाद कानडे, तज्ञ संचालिका अँड. सौ. माधुरी पाटोळे, मुख्य कार्यकारी अधिकारी शिरीष पोळेकर, बँकेचे अध्यक्ष डॉ.राजेंद्र हिरेमठ, संचालिका सौ. आशा बहिरट आणि उपाध्यक्ष रवि तुपे



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