



श्री लक्ष्मीकृपा

अर्बन को-ऑप. बँक लि. पुणे

ॐ विश्वास । सहकार । सर्वांगीण प्रगती ॐ



ए.टी.एम



मोबाईल
बँकिंग



यु.पी.आय



शैक्षणिक
कर्ज



सोने तारण कर्ज



वाहन कर्ज



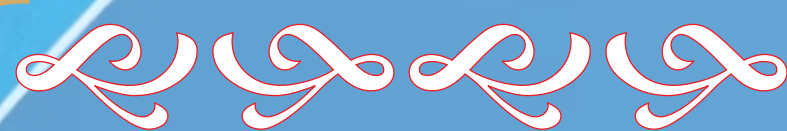
उद्योग कर्ज



गृह कर्ज

सहकारातून समृद्धी !

२९ वा
वार्षिक अहवाल
सन २०२५-२०२६



संचालक मंडळ



मा. श्री. नंदकुमार गायकवाड
अध्यक्ष



मा. अॅड. श्री. रामराव देशमुख
उपाध्यक्ष



मा. श्री. अर्जुन सकुंडे
(माजी डी.वाय.एसपी) संचालक



मा. कु. अर्चना देशमुख
संचालिका



मा. श्री. महेंद्र दांगट
संचालक



मा. श्री. दत्ता पासलकर
संचालक



मा. श्री. विजय शितोळे
संचालक



मा. श्री. तुषार केवटे
संचालक



मा. श्री. प्रकाश गिरमे
संचालक



मा. श्री. प्रताप निकम
संचालक



मा. श्री. अशोक घिगे
संचालक



मा. श्री. आशिष पाटील
संचालक



मा. श्री. बापू चव्हाण
संचालक



मा. श्री. डॉ.चंद्रकांत डांबरे
संचालक



मा. सौ. मनिषा गायकवाड
संचालिका



मा. श्री. सुरेंद्र दांगट
तज्ञ संचालक



मा. श्री. दिपक व्यवहारे
तज्ञ संचालक
सी.ए.



मा. श्रीमती अश्विनी मोरे
सी.ई.ओ.



मा. श्री. पांडुरंग पायगुडे
जी.एम.



बँकेचे अध्यक्ष मा.श्री. नंदकुमार गायकवाड, उपाध्यक्ष मा.अॅड.रामराव देशमुख, संचालक व इतर मान्यवर
वार्षिक सभेच्या वेळी दिप प्रज्वलन करताना



बँकेचे अध्यक्ष मा.श्री. नंदकुमार गायकवाड, सीईओ अश्विनी मोरे
जीएम. पांडुरंग पायगुडे, व कर्मचारी मराठा बिझनेस एक्स्पोजमध्ये पुष्प अर्पण करताना



बँकेचे अध्यक्ष मा.श्री. नंदकुमार गायकवाड, दिनदिर्शिकाचे
प्रकाशन करताना बँकेचे सर्व सेवक वर्ग



बँकेचे अध्यक्ष मा.श्री. नंदकुमार गायकवाड, सीईओ अश्विनी मोरे
जीएम पांडुरंग पायगुडे, मराठा बिझनेस एक्स्पोजेचे अध्यक्ष मा. विक्रमजी गायकवाड व
प्रविण गायकवाड संभाजी बिग्रेड प्रदेशाध्यक्ष व संजय शिरोळे यांचा सत्कार करताना

✽ संस्थापक अध्यक्ष ✽

मा. अॅड. कै. नामदेवराव निकम



विनम्र श्रद्धांजली !

दुःख दुसऱ्यांचे जाणावे । ऐकोनी तरी वाटोन घ्यावे ॥

बरे वाईट सोसावे । समुदायांचे ॥

संचालक सभासद, ठेवीदार, हितचिंतक व

भारतातील ज्ञात, अज्ञात थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ,

लेखक, साहित्यिक, कलावंत, देशासाठी लढणारे जवान,

शिक्षणतज्ञ, देशभक्त, कवी, सामाजिक कार्यकर्ते,

दिवंगंत झाले

त्या सर्वांना भावपूर्ण श्रद्धांजली.



आमचे मार्गदर्शक



मा. कै. अंकुशराव निकम



बँकेच्या २८व्या सर्वसाधारण सभेमध्ये
बँकेचे अध्यक्ष मा.श्री. नंदकुमार गायकवाड,
उपाध्यक्ष मा. रामराव देशमुख, संचालक
श्री. तुषार केवटे, श्री प्रताप निकम
बारामती सहकारी बँक लि.चे
मुख्य कार्यकारी अधिकारी
श्री. बनकर साहेब यांचा सत्कार करताना

मराठा बिझनेस एक्स्पो येथील बँकेच्या स्टॉलला
पुणे बँक असोसिएनेचे अध्यक्ष श्री सुभाष मोहिते
व इतर मान्यवर यांनी भेट दिली



बँकेचा शिवणे शाखेच्या वर्धापन दिना निमित्त बँकेचे अध्यक्ष
श्री. नंदकुमार गायकवाड, संचालक श्री. प्रताप निकम,
बँकेच्या शिवणे शाखेचा वर्धापन दिनानिमित्त
मान्यवर सभासद यांचे स्वागत करताना



श्री लक्ष्मीकृपा अर्बन को-ऑप. बँक लि., पुणे

मुख्य कार्यालय :- स.न. १२/३ - ब, सिद्धार्थ टॉवर्स, 'ए' विंग, पहिला मजला, संगम प्रेस रोड, कोथरुड, पुणे - ४११ ०३८.

फोन नं - ७२७६०७६७०५ / ८०८७८६७६०५ / ०२०२५२९३९८४

e-mail - shrilaxmikrupabank@gmail.com वेबसाईट:- WWW.SLKUBANK.COM

२९वी वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची २९ वी वार्षिक सर्वसाधारण सभा रविवार दि. २७/०९/२०२६ रोजी सकाळी १०.०० वाजता बँकेच्या जवळ असलेल्या मोरेश्वर सभागृह, १७/३-ब, संगमप्रेसच्यामागे, कर्वेरोड, कोथरुड, पुणे-४११०३८ येथे खालील कामकाजाकरीता आयोजित केलेली आहे.

* सभे पुढील विषय *

- १) दि. २७/०९/२५ रोजी झालेल्या २८ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) दि. ३१ मार्च २०२६ अखेरचे ताळेबंद व नफा-तोटा पत्रक वाचून मान्यता देणे.
- ३) दि. ३१ मार्च २०२६ अखेरचे नफा वाटणीस मान्यता घेणे.
- ४) सन २०२५-२६ अंतर्गत लेखापरीक्षकांनी व शासकीय लेखापरीक्षकांनी सादर केलेल्या लेखा परिक्षणांचे अहवाल व दोष दुरुस्ती अहवालांची वाचून स्विकृत करणे.
- ५) बँकेचे सन २०२६-२७ वर्षाकरीता अंतर्गत लेखा परिक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरविणे. तसेच शासकीय लेखा परिक्षक यांची आर.बी.आय कडून आलेल्या नेमणूकी बाबत नोंद घेणे.
- ६) बँकेचे संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची, महाराष्ट्र सहकारी संस्था कायदा १९६० कलम ७५(२) नुसार माहिती घेणे.
- ७) मागील वार्षिक सर्वसाधारण सभेने मंजूर केलेल्या सन २०२५-२०२६ वर्षाच्या अंदाजपत्रकातील खर्चाच्या बाबींमध्ये जादा झालेल्या खर्चास मंजूरी देऊन सन २०२६-२०२७ वर्षातील अंदाजपत्रकास मंजूरी देणे. (परिशिष्ट-अ)
- ८) सदर वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे / क्षमापित करणे.
- ९) मा.अध्यक्षांच्या अनुमतीने आयत्यावेळी येणाऱ्या विषयांवर चर्चा करणे.

स्थळ- पुणे

दिनांक - ०९/०९/२०२६

संचालक मंडळाच्या आदेशानुसार

अश्विनी रत्नाकर मोरे
मुख्य कार्यकारी अधिकारी

सुचना :-

- १) गणसंख्येच्या अभावी सभा तहकूब झाल्यास ती सभा त्याच दिवशी त्या ठिकाणी अर्ध्या तासाने म्हणजे सकाळी १०.३० वाजता मूळ सभेच्या विषयपत्रिकेवरील कामकाज पार पाडण्यासाठी भरेल व अशा सभेस पुरेशी गणसंख्या असणे आवश्यक राहणार नाही.
- २) भारतीय रिझर्व्ह बँकेच्या सूचनेनुसार सर्व सभासदांनी व खातेदारांनी के.वाय.सी (KYC) बाबतच्या कागदपत्रांची पूर्तता करणे आवश्यक आहे. के.वाय.सी ची पूर्तता झाली नसल्यास आपल्या नजिकच्या शाखेत संपर्क करावा.
- ३) जे सभासद आपला सेव्हिंग/करंट खात्याचा नियमित वापर करत नसतील त्यांचे खातेव्यवहार रिझर्व्ह बँकेच्या नियमाप्रमाणे स्थगित ठेवावे लागतील, तरी सर्व सभासदांना विनंती की, आपले खात्यांचा नियमित वापर करावा.
- ४) सभासदांना बँकेच्या कामकाजाबाबत काही माहिती पाहिजे असल्यास, बँकेच्या कार्यालयात दि. १९/०९/२०२६ पूर्वी लेखी आणून द्यावे अशा विचारलेल्या माहितीची उत्तरे सभेत दिली जातील. त्याबाबत अगोदर पत्रव्यवहार केला जाणार नाही.
- ५) ज्या सभासदांनी भाग दाखले घेतले नसतील त्यांनी बँकेच्या कार्यालयीन वेळेत बँकेतून घेऊन जाण्यास विनंती आहे.
- ६) सभासदांचे राहण्याचे पत्ते बदललेले असतील त्यांनी कृपया नवीन पत्त्याची नोंद कार्यालयाकडे लेखी स्वरूपात योग्य त्या कागदपत्रासह द्यावी.
- ७) बँकेच्या सुधारित पोटनियमा नुसार रु. १०००/- किमान, भागधारणा करणे आवश्यक आहे. प्रत्येक सभासदाने ही पूर्तता करणे अनिवार्य आहे.



श्री लक्ष्मीकृपा अर्बन को-ऑप. बँक लि., पुणे

सन्माननीय सभासद बंधू-भगिनीनो -

आपल्या बँकेच्या २९व्या वार्षिक सर्वसाधारण सभेस उपस्थित असणाऱ्या आपणा सर्व सभासदांचे मनःपूर्वक स्वागत. आपल्या बँकेच्या सन २०२५-२०२६ या वर्षाच्या कामकाजाचा आढावा, तसेच वर्षा अखेरची आर्थिक पत्रके आपणासमोर स्विकृत करणेसाठी आणि मान्यतेसाठी ठेवीत आहोत.

१) व्यवसाय -

ठेवी स्वीकारणे, कर्ज वाटणे आणि गुंतवणूक करणे हा बँकेचा मुख्य व्यवसाय आहे. या बाबतची आकडेवारी खालीलप्रमाणे आहे.

(रु.लाखात)

क्र.	तपशील	३१.०३.२०२५	३१.०३.२०२६
१	ठेवी	५६०७.०१	६४७२.९६
२	कर्ज	३३७१.०५	४२८२.३६
३	गुंतवणूक	२७८५.८२	२६७७.४७

या व्यवसायाशी संबंधित घटक ठेवीदार, कर्जदार आणि सभासद यांची आकडेवारी खालील प्रमाणे.

क्र.	तपशील	३१.०३.२०२५	३१.०३.२०२६
१	सभासद	८५७८	८६२४
२	ठेवीदार	१०४७५	१०६११
३	कर्जदार	५३०	५७२

व्यवसायात वाढ झाली हे समाधानकारक आहे, पण त्याच बरोबर या वाढीचे जे मान्यता प्राप्त निकष आहेत तेही साध्य करणे जरूरीचे आहे. आपल्या बँकेच्या संदर्भात ही स्थिती खालीलप्रमाणे असल्याचे दिसून येते.

क्र.	तपशील	अपेक्षित आदर्श प्रमाण	प्रत्यक्ष प्रमाण
१	वसूल भाग भांडवलाचे खेळत्या भांडवलाशी प्रमाण	२ ते ४%	५.०० %
२	ठेवी चे कर्जाशी कर्ज प्रमाण	६५%	६६.१५%
३	निष्क्रीय जिंदगीचे प्रमाण (नेट एन.पी.ए.)	३.०% चे आत	२.९४%
४	नफ्याचे ठेवीशी प्रमाण	१ ते ४%	०.२१%
५	भाग भांडवल पर्याप्त प्रमाण (सी.आर.ए.आर.)	९%	१७.९०%



२) आर्थिक स्थिती -

व्यवसायातील धोके सहन करण्यासाठी, सभासदांचे भागांचे संरक्षण करण्यासाठी संस्थेचा आर्थिक पाया मजबूत असणे आवश्यक आहे. या दृष्टीकोनातून आपल्या बँकेची स्थिती खालीलप्रमाणे आहे.

(रु. लाखात)

क्र.	तपशील	३१.०३.२०२५	३१.०३.२०२६
१	वसूल भाग भांडवल	३५८.३७	३७७.३६
२	भांडवली निधी	६५२.५०	६५८.२५
३	भाग भांडवल पर्याप्त प्रमाण	२०.०२ %	१७.९०%
४	निष्क्रिय जिंदगीपोटी करावयाची तरतूद	१६६.३०	१७१.३६
५	निष्क्रिय जिंदगीपोटी प्रत्यक्ष केलेली तरतूद	१९०.१८	१९०.१८

वरील सर्व माहिती आपल्या बँकेच्या व्यवसायाची स्थिती, आणि आर्थिक सक्षमता दर्शविते.

३) व्यवस्थापन -

अहवाल वर्षात मा. श्री. नंदकुमार गंगाधर गायकवाड यांनी अध्यक्ष म्हणून काम पाहिले आहे. मा.श्रीमती अश्विनी रत्नाकर मोरे ह्या बँकेच्या मुख्य कार्यकारी अधिकारी म्हणून काम पाहत असून संचालक मंडळाने कार्यतत्परतेसाठी एकूण सहा उपसमित्या नेमलेल्या आहेत. अहवाल वर्षात संचालक मंडळाच्या १४ सभा झाल्या व सर्व उपसमित्यांच्या २६ सभा झाल्या. या सभांना संचालकांची उपस्थिती चांगली होती. रिझर्व्ह बँकेच्या धोरणानुसार संचालक मंडळाने विविध धोरणाची आखणी केलेली आहे.

४) वसूली व निष्क्रीय जिंदगी (एन.पी.ए) व्यवस्थापन-

कर्जाची वसूली समाधानकारकपणे झालेली असून बँकेचे एन.पी.ए. कमी करण्यासाठी सातत्याने प्रयत्न चालू आहेत. सदर प्रमाण कमी करण्यात आपण यशस्वी होऊ अशी खात्री वाटते.

५) व्यवसाय नियंत्रण

नियंत्रण हा विकासातील गुणवत्ता वाढविण्याचा प्रभावी मार्ग आहे. आपल्या बँकेने सन २०२५-२०२६ या वर्षाकरीता मे.शरद व्ही पाटील अँड कंपनी, चार्टर्ड अकॉंटंट्स, पुणे यांची अंतर्गत हिशेब तपासनीस म्हणून नेमणूक केली होती. त्यांनी सन २०२५-२६ या वर्षात वेळोवेळी बँकेच्या कामकाजाचे परीक्षण केलेले आहे. याप्रमाणे वर्षा अखेरचा ताळेबंद, नफा-तोटा पत्रक आणि निष्क्रिय जिंदगी प्रमाणित केलेली आहे. सन २०२५-२६ या वर्षाकरीता बँकेने शासकीय लेखापरीक्षक म्हणून मे. डांगे सिन्नरकर आणि असोसिएट्स यांची नेमणूक रिझर्व्ह बँकेद्वारा केलेली असून, त्यांनी तपासणी पूर्ण केलेली आहे. दोन्ही तपासणी अहवाल मा. ऑडिट कमिटी व बँकेतील मा.संचालक मंडळापुढे ठेऊन माहिती दिलेली आहे. अंतर्गत पत्रके, हिशेब तपासणी, याद्वारे हे नियंत्रण ठेवले जात आहे. तसेच अहवालातील त्रुटीची दुरुस्ती करण्यात आली आहे, तसेच रिझर्व्ह बँकेचे इन्पेक्शन २०२५ पर्यंत झालेले आहे तसेच बँकेने अहवाल वर्षात [VAPT Audit & System](#) ऑडीट केले असून अहवाल काळात दोषपुर्ती करून ऑडीट कमिटीची व संचालक मंडळाची त्यास मान्यता घेतली आहे.



६) संचालक कर्ज

महाराष्ट्र राज्य सहकारी कायदा कलम ७५(२) अन्वये संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची माहिती खालीलप्रमाणे आहे.

DIRECTOR RELATIVE REP MAR 2026

Sr. No	Name of Director	Name of Borrower	Relati onshi p	Date of Sanction	Type of Funded	Secured	Natu re of Secu rity	Value of security	Due Date	Outstandi ng Secured	Total Outstand ing	Exp osure No	Acti ons initi ated
1	GAIKWAD NANDKUMAR	GAIKWAD GAJRABAI	MOT	27/11/2025	221000	221000	FDR	246086	15/11/2026	227893	227893	NO	NA
2	DESHMUKH RAMRAO	DESHMUKH RAMRAO	SELF	27/03/2026	614515	614515	FDR	1000000	26/03/2027	613917	613917	NO	NA
	DESHMUKH RAMRAO	DESHMUKH ARUNA	WIFE	22/08/2025	1600000	1600000	FDR	2017995	26/04/2026	1698319	1698319	NO	NA
	JEEVANRAO	JEEVANRAO RAMRAO	WIFE	30/03/2026	1530000	1530000	FDR	1700000	28/03/2027	1495272	1495272	NO	NA
3	DESHMUKH ARCHANA	DESHMUKH VASANTRAO	FATHE	16/08/2025	246000	246000	FDR	274312	28/12/2026	245667	245667	NO	NA
4	PATIL ASHISH	PATIL ASHISH	SELF	13/06/2025	360000	360000	FDR	400000	13/04/2028	258262	258262	NO	NA
	HANMANTRAO	HANMANTRAO	WIFE	29/09/2025	216000	216000	FDR	240000	21/06/2028	92374	92374	NO	NA
		TOTAL			4787515					4631704			

संचालक व त्यांच्या नातेवाईकडील कर्जाची थकबाकी नाही, अशा कर्जांशी प्रमाण १.०८ % इतके आहे.



७) अपेक्षा- अहवाल वृत्तावरून आपल्या लक्षात आलेले असेलच की बँकेचे कामकाज, व्यवसाय वाढत आहे. गुणवत्ता पूर्ण होत आहे. यात अधिक वाढ होण्यासाठी सेवक आणि सभासद यांचा सहभाग आवश्यक आहे. आपले भाग भांडवल वाढणे, ठेवी देणे, आपले कर्ज व्यवहार बँकेमार्फत करणे, आपल्या परिचितांनाही आपल्या बँकेच्या परिवारात आणणे आणि आपल्या थकबाकीदार सभासदांना थकबाकी भरण्यास उद्युक्त करणे ही सभासदांकडून अपेक्षा आहे. आपण सर्वांनी या दृष्टीने प्रयत्न करावा अशी माझी आपणास विनंती आहे. बँकेने आपल्या सेवकांना ठेवी व कर्जाची उद्दिष्टे दिलेला असून त्याचा पाठपुरावा चालू असून स्टाफला ट्रेनिंग ही देत आहोत.

८) आभार - बँक प्रगती पथावर जाण्यासाठी, सर्वांचा सहभाग लाभणे आवश्यक असते. अहवाल वर्षात सर्व सभासद, सेवक आणि माझे सहकारी संचालक यांनी मला जे सहकार्य केले त्याबद्दल मी कृतज्ञता व्यक्त करतो. बँकेचे अंतर्गत लेखा परिक्षक मे. शरद व्ही. पाटील अँड कं (चार्टर्ड अकौंटंट्स) पुणे व शासकीय लेखा परिक्षक मे. डांगे सिन्नरकर आणि असोसिएट्स चार्टर्ड अकौंटंट्स यांनी केलेल्या मार्गदर्शनाबद्दल, सहकार खाते, पी.डी.सी.सी. बँकचे अधिकारी, एम.एस.सी. एच.डी. एफ.सी. बँकचे अधिकारी व रिझर्व्ह बँक ऑफ इंडिया यांच्या अधिकाऱ्यांनी केलेले मार्गदर्शन व सहाय्य आणि सर्व संबंधित वित्तीय सस्थांचे अधिकारी या सर्वांप्रती कृतज्ञता व्यक्त करतो.

९) विनंती-

- १) या अहवालासोबत आपणापुढे सन २०२५-२६ चा ताळेबंद व नफा-तोटा पत्रक ठेवलेले आहे त्यास आपण मान्यता द्यावी.
- २) सन २०२४-२५ चा शिल्लक नफा रू. ८,०३९.०७ व सन २०२५-२६ चा नफा रू. १३,२७,०१९.८८ ची मिळून एकूण १३,३५,०५८.९५

क्र.	तपशील	रक्कम रुपये मार्च-२०२५	रक्कम रुपये मार्च-२०२६
१	राखीव निधीकडे वर्ग	१०,२५,००.०१०	३,३२,०००.००
२.	गुंतवणूक चढउतार निधी	४,५०,०००.००	५,००,०००.००
३.	लाभांश	२४,१०,२५६.००	
४.	तंत्रज्ञान विकास निधी	२,००,०००.००	३,००,०००.००
५.	इमारत निधी	-	२,००,०००.००
६.	पुढील वर्षासाठी शिल्लक नफा	८,०३९.०७	३,०५८.९५
	एकूण	४०,९३,२९५.०७	१३,३५,०५८.९५

लाभांश वाटपासाठीचा प्रस्ताव रिझर्व्ह बँकेच्या मंजूरीसाठी पाठविला होता, सन २०२४-२५ या वर्षाकरीता परवानगी मिळाली असून सदर लाभांशाचे वाटप सुरू करित आहोत, वरीलप्रमाणे सन २०२५-२६ करिता नफा विभागणीस मंजूरी मिळावी

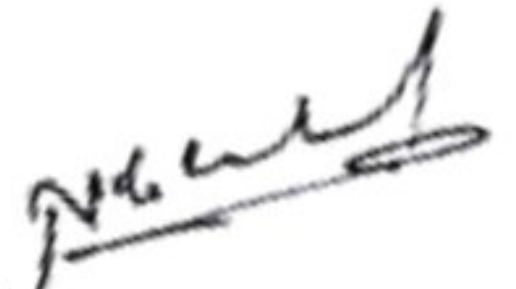
३) या सोबत ठेवलेल्या सन २०२६-२७ च्या अंदाजपत्रकास आपण मान्यता द्यावी.

आपणा सर्वांचे पुन्हा आभार.

धन्यवाद !

स्थळ - पुणे

दि. : २७/०९/२०२६


नंदकुमार गायकवाड
अध्यक्ष



Annexure "A"

NAME OF THE BANK	SHRI LAXMIKRUPA URBAN CO-OP.BANK LTD., PUNE
HEAD OFFICE ADDRESS	S.No.12/3-B,A-wing Siddharth Towers,Sangam Press Road, Kothrud,PUNE – 411 038 PH- 8081867605, 7276076705 / 02025293984
DATE & NO. OF REGISTRATION	PNA/BNK/111/97- DATED 3-10-1997
DATE & NO. OF R.B.I. LICENCE	UBD/MAH/1563-P – DATED 10-3-1998
DATE OF COMMENCEMENT OF BANKING BUSINESS	01-10-1998
JURISDICTION	PUNE DISTRICT
NO. OF BRANCHES INCLUDING H.O.	02

POSITION AS ON 31-03-2026

(₹ IN LACS)

MEMBERSHIP :	REGULAR	8624
	NOMINAL	60
PAIDUP SHOTE CAPITAL		377.36
RESERVES & FUNDS		575.23
DEPOSIT	: SAVING	883.76
	: CURRENT	436.44
	: FIXED	5152.76
	: TOTAL RS.	6472.96
ADVANCES	: SECURED	4231.53
	: UNSECURED	50.83
	TOTAL RS.	4282.36
TOTAL % OF PRIORITY SECTOR –		78.92%
TOTAL % OF WEAKER SECTION –		12.22 %
: OVERDUES %		7.03%
BORROWINGS	: D.C.C. BANK :	Nil
	: M.S.C. BANK :	Nil
INVESTMENT	: D.C.C. BANK :	245.34
	: M.S.C. BANK	54.02
	GOVT. SECURITIES	1706.56
TOTAL RS.		2005.92
AUDIT CLASSIFICATION	:	'A'
PROFIT FOR THE YEAR	:	13.27
SUB STAFF		17
OTHER STAFF	:	02
TOTAL STAFF	:	19
WORKING CAPITAL	:	7553.25



SHRI LAXMIKRUPA URBAN COOPERATIVE BANK LTD.
CASH FLOW STATEMENT
FOR THE YEAR ENDED ON 31ST MARCH 2026

Rs. in lakhs

Sr No	Particulars	2025-26	2024-25
A)	Cash Flow from Operating Activities		
	Net Profit As per Profit & Loss Account	13.27	40.86
Add	Adjustment		
	Depreciation on Assets	9.97	9.53
	Amortisation of Investments	1.25	1.25
	Provision for BDDR (Net)	3	5.5
	Provision for Leave Encashment	4.92	5.05
	Deferred Tax	-2.96	4.33
	Provision for IDR	26.58	
	Income Tax Provision	3.5	11.2
	Profit on Sale of Govt Securities	-5.98	-1.01
	Reversal of NPA Provision	-3.01	-30
	Profit on Sale of Fixed Asset		-0.09
		50.54	46.62
	Adjustment For		
	Payment of Income tax net of refund	-20	-18
	Increase /(Decrease) in Deposits	865.95	313.31
	(Increase) /(Decrease) in Loans & Advances	-926.72	-179.78
	(Increase) /Decrease in Investments	108.35	-296.75
	Increase /(Decrease) in Funds	31.59	-13.71
	(Increase) /Decrease in Other Assets	-0.39	-0.32
	Increase /(Decrease) in Other Liabilities	-29.93	20.42
	Net Cash generated from Operating Activities(A)	79.39	(128.21)
B)	Cash Flow From Investing Activities		
	Purchase of Fixed Assets	-8.88	-0.41
	Net Cash Generated from Investing Activities(B)	(8.88)	(0.41)
C)	Cash Flow From Financing Activity		
	Increase /(Decrease) in Share Capital	18.99	8.19
	Payment of Dividend	0	0
	Increase /(Decrease) in Borrowings	0	0
	Net Cash Generated from Financing Activities(C)	18.99	8.19
D)	Net Increase/Decrease in Cash & Cash equivalents(A+B+C)	89.50	(120.43)
E)	Cash & Cash Equivalents at the beginning of the year	280.34	400.77
F)	Cash & Cash Equivalents at the end of the year	369.84	280.34

For Shri Laxmikrupa Urban Co-operative Bank Ltd.

For Dange Sinnarkar & Associates

Chartered Accountants

Firm Registration No.: 118835W

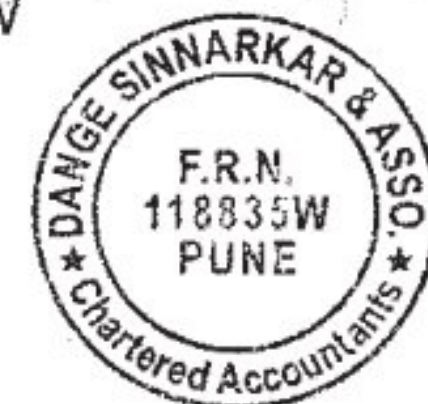
(Signature)
 Jayant Vishnu Dange
 Partner

Membership No.: 047494

UDIN: 26047494HZMAPZ1638

Place: Pune

Date: 26-06-2026





श्री लक्ष्मीकृपा अर्बन को ऑप बँक लि.पुणे

दि.३१.३.२६ अखेरचे ताळेबंद पत्रक

As on 31.03.25 Rs दि.31.03.25 रु		CAPITAL & LIABILITIES (भाडंवल व देणी)	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि.31.03.26 रु
5,00,00,000.00	1	CAPITAL भाडंवल			5,00,00,000.00
3,58,37,250.00	a)	Authorised Share Capital अधिकृत भाग भाडंवल			3,77,35,600.00
	b)	Paid up Share Capital वसूल झालेले भाग भाडंवल			-
	c)	Share Collection Account भाग अनामत			
5,43,64,484.20	2	RESERVE FUND & OTHER RESERVES			5,75,22,875.20
2,43,75,597.20	a)	गंगाजळी व इतर देणी Statutory Reserve Fund वैधानिक राखीव निधी		2,45,75,988.20	
30,00,000.00	b)	Building Fund इमारत निधी		30,00,000.00	
1,90,18,000.00	c)	Bad & Doubtful Advances Reserve संशायित व बुडीत कर्ज निवारण निधी		1,90,18,000.00	
3,08,011.00	d)	General Reserve Fund सामान्य राखीव निधी		3,08,011.00	
16,25,000.00	e)	Contingent Provision for Standard Assets उत्तम कर्जावरील संभाव्य निधी		19,25,000.00	
----	f)	Dividend Equalisation Fund लाभांश समतोलन निधी			
23,55,000.00	g)	Investment Depreciation Reserve गुंतवणूक घसारा निधी		50,13,000.00	
17,28,876.00	h)	Contingent fund आकस्मिक निधी		17,28,876.00	
13,000.00	i)	Education Fund शिक्षण निधी		13,000.00	
13,91,000.00	j)	Technology Development Fund तंत्रज्ञान विकास निधी		13,91,000.00	
5,50,000.00		Investment Fluctuation Reserve गुंतवणूक चढ उतार निधी		5,50,000.00	
56,07,01,399.26	3	DEPOSITS & OTHER ACCOUNTS			64,72,95,956.44
44,08,56,903.00	a)	Fixed Deposits मुदत ठेव		51,50,08,474.00	
38,67,32,711.00	i)	Individuals – व्यक्तिगत ठेवी	45,66,46,384.00		
5,41,24,192.00	ii)	Co-op.Soc.- सहकारी संस्था	5,83,62,090.00		
7,83,55,452.45	b)	Saving Bank Deposit बचत ठेव		8,83,75,782.01	
7,79,65,028.26	i)	Individuals – व्यक्तिगत ठेवी	8,81,41,874.44		
3,90,424.19	ii)	Co-op.Soc.- सहकारी संस्था	2,33,907.57		
4,10,93,604.81	c)	Current Deposits चालू ठेव		4,36,44,443.43	
4,08,82,927.06	i)	Individuals – व्यक्तिगत ठेवी	4,35,79,967.61		
2,10,677.75	ii)	Co-op.Soc.- सहकारी संस्था	64,475.82		
3,95,439.00	d)	Matured Deposit (मुदत संपलेया ठेवी)		2,67,257.00	
65,09,03,133.46		C/F (पुढील पानावर)			74,25,54,431.64



SHRI LAXMIKRUPA URBAN CO-OP. BANK LTD., PUNE
BALANCE SHEET AS ON 31.03.2026

As on 31.03.25 Rs दि.31.03.25 रु		PROPERTY & ASSETS मालमत्ता व येणी	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि 31.03.26 रु
2,60,40,274.75	1	CASH AND BALANCE WITH BANKS रोख व बँकेतील शिल्लक			2,15,89,787.24
48,21,595.00	a)	Cash on Hand हातावरील शिल्लक		37,50,422.00	
21218679.75	b)	In C/As with SCB/DCC/NATIONALISED Bank राज्य सहकारी व जिल्हा बँकेमधल चालू ठेव खाती		17839365.24	
19,94,267.08	2	BALANCE WITH OTHER BANKS Current Account चालू ठेव खाते			1,53,95,255.77
---	3	MONEY AT CALL & SHORT NOTICE मनी अँट कॉल अँड शॉर्ट नोटीस		---	---
27,85,82,113.12	4	INVESTMENTS (गुंतवणूक)			26,77,46,540.06
16,05,71,660.00		In Govt. Securities सरकारी कर्जरोख्यात		17,06,55,625.00	
16,00,00,696.00	a)	Face Value (दर्शनी मूल्य)	17,00,00,696.00		
15,66,56,037.74		Market Value (बाजार मूल्य)	15,01,01,525.89		
3,00,000.00	b)	In Shares of Co.op. Institutions सहकारी संस्थांचे भागांमध्ये		3,00,000.00	
1,00,000.00	i)	MSC Bank Mumbai म.रा.स.बँक मुंबई	1,00,000.00		
2,00,000.00	ii)	PDCC Bank Pune पुणे जि.म.स.बँक पुणे	2,00,000.00		
7,07,12,753.00	c)	In Fixed Deposits मुदत ठेवी		7,17,92,165.00	
2,58,03,221.00	1)	FD with Saraswat Bank	2,11,26,952.00		
15,97,119.00	2)	FD with PDCC Bank	52,14,411.00		
1,93,20,000.00	3)	Statutory Reserve Fund (PDCC Bank)	1,93,20,000.00		
50,00,000.00	3a)	FD with State Bank of India (Reserve Fund)	54,00,000.00		
40,00,000.00	b)	FD with State Bank of India	45,34,484.00		
99,92,413.00	4)	FD with HDFC Bank	1,07,94,762.00		
50,00,000.00	5)	FD with MSC Bank	54,01,556.00		
4,69,97,700.12	d)	Other Investment		2,49,98,750.06	
74,99,625.01	2)	Mutual Fund			
89,99,550.03	i)	Axis Liquid Fund	49,99,750.01		
89,99,600.02	ii)	SBI Liquid Fund	74,99,625.02		
74,99,625.02	iii)	Kotak Liquid Fund	-		
89,99,550.03	iv)	Boi Liquid Fund	49,99,750.01		
49,99,750.01	v)	HDFC Liquid Fund	39,99,800.01		
	vi)	Aditya Birla Liquid Fund	34,99,825.01		
30,66,16,654.95		C/F (पुढील पानावर)			30,47,31,583.07



श्री लक्ष्मीकृपा अर्बन को-ऑप बँक लि. पुणे
दि. ३१.०३.२०२६ अखेरचे ताळेबंद पत्रक

As on 31.03.25 Rs दि.31.03.25 रु		CAPITAL & LIABILITIES (भांडवल व देणी)	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि.31.03.26 रु
65,09,03,133.46		B/F (मागील पानावरून)			74,25,54,431.64
---	4	BORROWINGS घेतलेले कर्ज			---
25,000.00	5	BILLS for collection being Bills Receivable (As per contra) वसुलीसाठी स्विकारलेली बिले (दुबेरजी)			
---	6	BRANCH ADJUSTMENT शाखांतर्गत खाती जुळवणी			---
1,41,46,405.84	7	OVERDUE INTEREST RESERVE थकबाकी व्याज तरतूद N. P. A. A/c's (अनुत्पादित खात्यांवरील)			1,54,50,083.90
3,62,361.00	8	INTEREST PAYABLE देणे व्याज On Deposits (ठेवीवरील देणे व्याज)			6,42,504.00
1,00,56,280.98	9	OTHER LIABILITIES इतर देणी			67,07,847.00
99,03,465.00	a)	Other Payables (इतर देणी)		65,04,665.02	
1,52,815.98	b)	Sundry Creditors (किरकोळ देणी)		2,03,181.98	
40,92,388.07	10	PROFIT & LOSS A/C (नफा तोटा खाते)			54,20,314.95
6,595.14		Last year's profit (मागील वर्षाचा नफा)		40,93,295.07	
40,85,792.93		Add : PROFIT FOR THE YEAR 2025 - 2026		13,27,019.88	
67,95,85,569.35		C/F (पुढील पानावर)			77,07,75,181.49



SHRI LAXMIKRUPA URBAN CO-OP. BANK LTD., PUNE
BALANCE SHEET AS ON 31.03.2026

As on 31.03.26 Rs दि.31.03.26 रु		PROPERTY & ASSETS मालमत्ता व येणी	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि.31.03.26 रु
30,66,16,654.95		B/F (मागील पानावरुने)			30,47,31,583.07
33,71,05,451.93	5	ADVANCES (कर्ज)			42,82,36,260.54
7,84,45,302.24	a)	Short term Loans & Cash Credit अल्प मुदत कर्ज		9,63,26,471.35	
4,89,71,592.86	i)	Government & Other approved securities सरकारी रोखे व तत्सम तारणावर	7,21,98,662.12		
2,84,69,824.06	ii)	Other tangible Securities (अन्य तारणावरील)	2,34,46,030.39		
10,03,885.32	iii)	Unsecured Loans (विना तारण कर्ज)	6,81,778.84		
		Out of total Short Term Advances Overdue Amt. Rs. 6193050.57 एकूण अल्प मुदत कर्जापैकी थकबाकी Bad & Doubtful (पैकी संशयित) Rs.11224531.95			
7,71,76,679.10	b)	MEDIUM TERM LOAN (मध्यम मुदत कर्ज)		13,22,71,382.80	
3,27,91,784.70	i)	Government & Other approved securities सरकारी रोखे व तत्सम तारणावरील	6,42,45,143.00		
4,00,99,847.46	ii)	Other tangible Securities (अन्य तारणावरील)	6,43,77,682.56		
42,85,046.94	iii)	Unsecured Loans (विना तारण कर्ज)	36,48,557.24		
		Out of total Medium Term Advances Overdue Amt. Rs.10750639.96 एकूण मध्यम मुदत कर्जावरील थकबाकी Bad & Doubtful (पैकी संशयित) Rs.3748504.00			
18,14,83,470.59	c)	LONG TERM LOAN (दीर्घमुदत कर्ज)		19,96,38,406.39	
2,76,222.00	i)	Government & Other approved securities सरकारी रोखे व तत्सम तारणावर	2,33,34,432.10		
18,03,80,471.59	ii)	Other tangible Securities (अन्य तारणावरील)	17,55,51,008.29		
8,26,777.00	iii)	Unsecured Loans (विना तारण कर्ज)	7,52,966.00		
		Out of total Long Term Advances Overdue Amt. Rs.13169021.09 एकूण दीर्घ मुदत कर्जावरील थकबाकी Bad & Doubtful (पैकी संशयित) Rs.16088091.04			
1,83,61,647.00	6)	INTEREST RECEIVABLE (येणे व्याज)			1,99,03,478.17
23,21,746.00	a)	On investments (गुंतवणुकीवरील)	22,90,489.27		
18,93,495.16	b)	On Govt. Securities (सरकारी रोख्यावरील)	21,62,905.00		
1,41,46,405.84	c)	On Non Performing Assets (अनुत्पादीत कर्जावरील)	1,54,50,083.90		
25,000.00	7)	BILLS RECEIVABLE Being Bills for Collection (Per Contra) वसुलीसाठी पाठविलेली बिले (दुबेरजी)			
66,21,08,753.88		C/F (पुढील पानावर)			75,28,71,321.78



श्री लक्ष्मीकृपा अर्बन को-ऑप बँक लि. पुणे
दि. ३१.०३.२०२६ अखेरचे तालेबंद पत्रक

As on 31.03.25 Rs दि.31.03.25 रु	CAPITAL & LIABILITIES (भांडवल व देणी)	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि.31.03.26 रु
67,95,85,569.35	B/F (मागील पानावरून)			77,07,75,181.49
	CONTINGENT LIABILITIES संभवनीय देणी १० वर्ष खात्यावर व्यवहार नसलेली रक्कम रिझर्व बँक खाती वर्ग (Rs. 27,02,269.64) Previous Year (2024-25) RS.24,00,508.51			
67,95,85,569.35	TOTAL RUPEES एकूण रुपये			77,07,75,181.49

M/s.Dange Sinnarkar & Associates
Chartered Accountant
Statutory Auditor

Jayant V.Dange
Partner
MN 047494

(P.B.Paigude)
General Manager

(A. R.More)
Chief Executive Officer



SHRI LAXMIKRUPA URBAN CO-OP. BANK LTD., PUNE
BALANCE SHEET AS ON 31.03.2026

As on 31.03.25 Rs दि.31.03.25 रु		PROPERTY & ASSETS मालमत्ता व येणी	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि.31.03.26 रु
66,21,08,753.88		B/F (मागील पानावरून)			75,28,71,321.78
---	8)	BRANCH ADJUSTMENT (शाखा अंतर्गत खाती जुळवणी)			---
89,50,511.00	9)	PREMISES (जागा)		89,50,511.00	87,63,898.00
91,37,124.00		Less : Depreciation (घसारा)		1,86,613.00	
1,86,613.00					
24,58,533.00	10)	FURNITURE & FIXTURES (फर्निचर व फिक्चर्स)			25,36,687.00
32,24,926.00		Strong Room / Safe/ Ele Fitting & Fixture / Furniture & fixture/ Office Equipments		33,46,918.00	
		स्ट्रॉंग रुम / तिजोरी / इले फिटिंग व फिक्चर्स			
7,66,393.00		Less : Depreciation (घसारा)		8,10,231.00	
---	11)	VEHICLE (वाहन)		---	---
		Less : Depreciation (घसारा)			
34,82,771.47	12)	OTHER ASSETS			37,22,274.71
4,64,882.36	a)	Printing & Stationery (Stock in hand)		5,07,984.26	
		(छपाई स्टेशनरी शिल्लक)			
50,901.59	b)	Telephone & Other Deposit		51,304.59	
		(दूरध्वनी व इतर अनामत)			
6,48,209.52	c)	Other Receivables		4,72,473.86	
		इतर जमा			
18,00,000.00	d)	Advance tax		20,00,000.00	
5,18,778.00	e)	Prepaid Insurance		6,90,512.00	
25,85,000.00	13)	Deffered Tax Asset			28,81,000.00
67,95,85,569.35		TOTAL RUPEES एकूण रुपये			77,07,75,181.49

(Mr.Ashish H. Patil)
Director

(Adv.R.J.Deshmukh)
Vice-Chairman

(Mr.Nandkumar G. Gaikwad)
Chairman



श्री लक्ष्मीकृपा अर्बन को-ऑप बँक लि. पुणे

Profit & Loss A/c as on 31.03.2026

As on 31.03.25 Rs दि.31.03.25 रु		EXPENDITURE खर्च	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि 31 03 26 रु
3,32,48,621.85	1	Interest Paid दिलेले व्याज			3,89,81,841.00
3,32,48,621.85		a) On Deposit (ठेवीवरील)		3,89,81,841.00	
0.00		b) On Borrowings (कर्जावरील)		---	
79,01,201.00	2	Salaries & Allowances (पगार व भाडे)			1,00,49,682.00
---	3	Director Sitting Fees & Travelling Exp. संचालक मंडळ फी व प्रवास खर्च			---
16,34,606.97	4	Rent, Taxes, Insurance & Lighting भाडे, कर, विमा व वीज			15,97,211.60
---	5	Law Charges (कायदेविषयक खर्च)			---
1,00,322.24	6	Postage, Telephone & Telegram टपाल, तार, दूरध्वनी			69,476.48
3,40,415.00	7	Audit Fees (हिशोब तपासणी फी)			3,89,920.00
17,07,963.75	8	Depreciation on & Repairs to property मालमत्तेवरील घसारा व दुरुस्ती खर्च			25,16,751.77
9,53,006.00		Depreciation on Fixed Asset	9,96,844.00		
7,54,957.75		Repair & Maintenance	15,19,907.77		
1,92,982.60	9	Printing & Stationery & Advt. छपाई, स्टेशनरी व जाहिरात			70,318.00
46,71,248.61	10	Other Expenses (इतर खर्च)			22,85,492.72
45,11,098.61		Previous year tax expenses			---
1,60,150.00					
4,33,000.00	11	DTA Reversed			
21,39,535.00	12	Provisions (तरतुदी)			39,24,551.00
1,24,535.00		a) Amortisation on investment गुंतवणूक निरस्त तरतुद		1,24,535.00	
2,00,000.00		b) Cont. Prov. For Standard Assets (उत्तम कर्जावरील संभाव्य निधी)		3,00,000.00	
9,60,000.00		c) Provision for Income Tax (आयकर तरतुद)		3,50,000.00	
3,50,000.00		d) Provision for NPA (अनुत्पादीत कर्जावरील तरतुद)		0.00	
5,05,000.00		e) Depreciation on Investment	26,58,000.00		
		f) Provision for leave encashment	4,92,016.00		
40,85,792.93		Net Profit transferred to Balance Sheet (निव्वळ नफा ताळेबंदास वर्ग)			13,27,019.88
5,64,55,689.95		Total Rupees एकूण रुपये			6,12,12,264.45

M/s.Dange Sinnarkar & Associates
Chartered Accountant
Statutory Auditor
Jayant V.Dange
Partner
MN 047494

(P.B.Paigude)
General Manager

(A. R.More)
Chief Executive Officer



SHRI LAXMIKRUPA URBAN CO-OP. BANK LTD., PUNE

Profit & Loss A/c as on 31.03.2026

As on 31.03.25 Rs दि.31.03.25 रु		INCOME उत्पन्न	RS. (रुपये)	RS. (रुपये)	As on 31.03.26 Rs दि.31.03.26 रु
5,17,38,805.85	1	Interest Received (मिळालेले व्याज)			5,80,22,209.39
3,57,14,650.35		a) On Advances (कर्जावरील)		3,99,27,876.84	
1,60,24,155.50		b) On Investment (गुंतवणूकीवरील)		1,80,94,332.55	
14,37,000.18	2	Exchange Commission & Brokerage (वाटाव हुंडणवळ व दलाली)			16,90,500.04
26,000.00	3	Dividend on shares (भागावरील लाभांश)			26,000.00
1,10,373.76	4	Locker Rent (लॉकर भाडे)			1,73,099.06
32,973.16	5	Other Receipts (किरकोळ जमा)			1,05,043.46
-	6	Deffered Tax Credit			2,96,000.00
-	7	Provision Pertaining to last year written			3,01,412.50
1,01,000.00	8	Profit on sale of Government Security			5,98,000.00
30,00,000.00	9	Reversal of NPA Provision			---
9,537.00	10	Profit on Sale of Vehicle			---
5,64,55,689.95		Total Rupees एकूण रुपये			6,12,12,264.45

(Mr.Ashish H. Patil)
Director

(Adv.R.J.Deshmukh)
Vice-Chairman

(Mr.Nandkumar G. Gaikwad)
Chairman



Schedule 1 - Capital		
	As at March 31, 2026	As at March 31, 2025
a) Authorised share capital 20,00,000 shares of ₹ 25 each)	5,00,00,000.00	5,00,00,000.00
b) Issued share capital (_shares of ₹_each)		
c) Subscribed share capital (_shares of ₹_each)		
d) Called-up share capital (_shares of ₹_each)		
e) Paid-up share capital 15,09,424 shares of ₹ 25 each) of (e)		
above, held by	3,77,35,600.00	3,58,37,250.00
i) Individuals	3,64,75,800.00	3,45,49,950.00
ii) Cooperative institutions		
iii) State Governments		
iv) Other entities	12,59,800.00	12,87,300.00
Schedule 2 - Reserves and surplus		
	As at March 31, 2026	As at March 31, 2025
Statutory Reserve		
i) Opening balance	2,43,75,597.20	2,34,96,597.20
ii) Additions during the year	2,00,391.00	8,79,000.00
iii) Utilisations during the year		
iv) Closing balance	2,45,75,988.20	2,43,75,597.20
Investment fluctuation reserve		
i) Opening balance	5,50,000.00	3,50,000.00
ii) Additions during the year		2,00,000.00
iii) Utilisations during the year		
iv) Closing balance	5,50,000.00	5,50,000.00
Building Funds		
i) Opening balance	30,00,000.00	3,04,63,887.00
ii) Additions during the year	0	0
iii) Utilisations during the year	0	0
iv) Closing balance	30,00,000.00	30,00,000.00
Bad & Doubtful Adv.Resv.		
i) Opening balance	1,90,18,000.00	2,16,68,000.00
ii) Additions during the year	0	3,50,000.00
iii) Utilisations during the year	0	30,00,000.00
iv) Closing balance	1,90,18,000.00	1,90,18,000.00
General Reserve Funds		
i) Opening balance	3,08,011.00	3,08,011.00
ii) Additions during the year	0	0
iii) Utilisations during the year	0	0
iv) Closing balance	3,08,011.00	3,08,011.00
Contingent Provision for Standard Asstes		
i) Opening balance	16,25,000.00	14,25,000.00
ii) Additions during the year	3,00,000.00	2,00,000.00
iii) Utilisations during the year	0	0.00
iv) Closing balance	19,25,000.00	16,25,000.00
Investment Dep. Resver Funds		
i) Opening balance	23,55,000.00	23,55,000.00
ii) Additions during the year	26,58,000.00	0
iii) Utilisations during the year		0
iv) Closing balance	50,13,000.00	23,55,000.00
Contingent Funds		
i) Opening balance	17,28,876.00	17,28,876.00
ii) Additions during the year	0.00	0
iii) Utilisations during the year	0	0
iv) Closing balance	17,28,876.00	17,28,876.00



Education Funds		
i) Opening balance	13,000.00	13,000.00
ii) Additions during the year	0.00	0
iii) Utilisations during the year	0	0
iv) Closing balance	13,000.00	13,000.00
Technology Devp. Funds		
i) Opening balance	13,91,000.00	13,91,000.00
ii) Additions during the year	0.00	0
iii) Utilisations during the year	0	0
iv) Closing balance	13,91,000.00	13,91,000.00
Balance in profit and loss account		
i) Opening balance	8,039.07	7,502.14
ii) Additions during the year	13,27,019.88	40,85,792.93
iii) Reduction during the year		
iv) Closing balance	13,35,058.95	40,93,295.07
Schedule 3 - Deposits		
	As at March 31,2026 (Current Year)	As at March 31,2025 (Previous Year)
a) Term Deposits	51,50,08,473.70	44,08,56,903.00
i) Individuals	45,66,48,383.70	38,67,32,711.00
ii) Cooperative banks	0	-
iii) Cooperative societies	5,83,62,090.00	5,41,24,192.00
iv) Others	0	-
b) Savings Deposits	8,83,75,782.01	7,83,55,452.45
i) Individuals	8,81,41,874.44	7,79,65,028.26
ii) Cooperative banks	-	-
iii) Cooperative societies	2,33,907.57	3,90,424.19
iv) Others	-	-
c) Other Demand Deposits	4,39,11,700.43	4,14,89,043.81
i) Individuals	4,35,79,967.61	4,08,82,927.06
ii) Cooperative banks	-	-
iii) Cooperative societies	64,475.82	2,10,677.75
iv) Others [Mat but not paid]	2,67,257.00	3,95,439.00
Total (a+b+c)	64,72,95,956.44	56,07,01,399.26

Schedule 4 - Borrowings		
	As at March 31, 2026 (Current Year)	As at March 31, 2025 (Previous Year)
a) i) Reserve Bank of India	NA	NA
ii) State Government	NA	NA
iii) Cooperative banks	NA	NA
iv) Cooperative societies	NA	NA
v) Commercial banks	NA	NA
vi) All India Financial Institutions	NA	NA
vii) Others	NA	NA



Schedule 5 - Other Liabilities and Provisions

	As at March 31, 2026	As at March 31, 2025
Income tax payable	3,50,000.00	9,60,000.00
Audit fees payable	2,94,000.00	2,92,341.00
Professional Tax Payable	3,800.00	3,600.00
Dividend Payable	8,84,825.00	26,31,141.00
TDS Payable	16,162.00	1,569.00
Pay Order	7,97,591.00	4,75,368.00
Exp Payable	9,72,215.00	28,90,746.00
Provision for Leave Encashment	31,22,815.00	26,48,000.00
Recovery Suspense	10,000.00	0
Clg.Sus.Payable	3,000.00	0
Prov.Funds Payable	50,257.00	0
Total	65,04,665.02	99,03,465.00

Schedule 6 - Cash and Balances with Reserve Bank of India

	As at March 31, 2026	As at March 31, 2025
a) Cash	37,50,422.00	48,21,595.00
b) Balances with Reserve Bank of India	-	-
i) In current account	-	-
ii) In reverse repos	-	-
Total	37,50,422.00	48,21,595.00

Schedule 7 - Balances with Banks and Money at Call and Short Notice

	As at March 31, 2026	As at March 31, 2025
a) With Urban Cooperative Banks		
i) In current account	10,19,846.60	-
ii) In other deposit accounts	2,11,26,952.00	2,58,03,221.00
b) With Central and State Cooperative Banks		
i) In current account	80,68,253.73	94,57,086.00
ii) In other deposit accounts	2,99,35,967.00	2,59,17,119.00
c) With Commercial Banks		
i) In current account	2,51,66,367.28	1,37,55,860.59
ii) In other deposit accounts	2,07,29,246.00	1,89,92,413.00
d) Money at Call and Short Notice		
i) With Urban Cooperative Banks	-	-
Total	10,60,46,602.61	9,39,25,699.83

Schedule 8 - Investments [Net of specific provisions for non-performing investments]

	As at March 31, 2026	As at March 31, 2025
a) Government securities	17,06,55,625.00	16,05,71,660.00
b) Other approved securities	-	-
c) Investments out of the "Principal/Subsidiary State Partnership Fund"	-	-
In share capital of: i) Central cooperative banks	-	-
d) Shares	3,00,000.00	3,00,000.00
i) In other cooperative institutions	2,49,98,750.06	4,69,97,700.12
ii) In other entities	-	-
e) Mutual fund units	-	-
i) Others	-	-
Total	19,59,54,375.06	20,78,69,360.12



Schedule 9 - Advances		
[Net of specific provisions for non-performing advances]		
	As at March 31, 2026	As at March 31, 2025
a) i) Bill purchased and bills discounted	6,47,97,180.32	4,48,94,511.24
ii) Cash credits, overdrafts and loans repayable on demand		
iii) Reverse repos		
iv) Term loans	34,22,71,966.98	27,12,80,562.75
v) Others		
Total (a)	40,70,69,147.30	31,61,75,073.99
b) i) Secured by tangible assets (including book debts)		
ii) Secured by bank/government guarantee		
iii) Unsecured	21,49,113.24	19,12,377.94
Total (b)	21,49,113.24	19,12,377.94
Schedule 9 - Advances [Net of specific provisions for non-performing advances]		
	As at March 31,	As at March 31,
Total of (a) and (b) should be equal	40,92,18,260.54	31,80,87,451.93
Schedule 12 - Other Receivables		
	As at March 31, 2026	As at March 31, 2025
Sundry Drs. Others	28,886.00	28,886.00
R.Stamp In Hand	104.00	147.00
ADHV/ STMP Paper	31,500.00	5,000.00
SGST Payable (Maharashtra)	17811.93	39,079.76
CGST Payable (Maharashtra)	26,586.93	45,576.00
CERSAI Advance Payment	7,526.00	7,526.00
Salary Advance	51,000.00	53,980.00
Prepaid Expenses	2,72,500.00	4,25,748.00
TDS Receivable	36,559.00	42,256.00
Total	4,72,473.86	6,48,209.52
Schedule 13: Contingent Liabilities		
	March 31, 2026	March 31, 2025
a) Claims against the bank not acknowledged as debts	-	-
b) Guarantees given on behalf of constituents	12,07,622.00	-
c) Acceptances, endorsements, and other obligations	-	-
d) Amount transferred to Depositor Education and Awareness (DEA) Fund	27,02,269.64	24,00,508.51
e) Other items for which the bank is contingently liable (to be specified)	-	-
Total	39,09,891.64	24,00,508.51
Schedule 14 - Interest and Discount		
	March 31,	March 31, 2025
a) Interest and discount earned on advances (including bills)	3,99,27,876.84	3,57,14,650.35
b) Interest and discount earned on investments	1,80,94,332.55	1,60,24,155.50
c) Interest earned on balances with RBI and other Inter-bank funds	-	-
d) Other interest and discount earned	-	-
Total	5,80,22,209.39	5,17,38,805.85
Schedule 16 - Other Income from Investments		
	March 31, 2026	March 31, 2025
a) Dividend received on investments	26,000.00	26,000.00
b) Profit on sale of Investments	5,98,000.00	1,01,000.00
c) Bank commission & chg	16,90,500.04	14,37,000.18
d) Locker Rent	1,73,099.06	1,10,373.76
e) Other Receipts	1,05,043.46	32,973.16
f) Deferred Tax Credit	2,96,000.00	-
g) Provision Pertaining to last years	3,01,412.50	
Total	31,90,055.06	17,07,347.10



Schedule 10 - Property, Plant and Equipment

	Gross Block			Accumulated Depreciation			Net Block	
	As at March 31,2025 (Previous Year)	Additions/ Adjustments	As at March 31,2026 (Current Year)	As at March 31,2025 (Previous Year)	For the year	As at March 31, 2026 (Current Year)	As at March 31, 2025 (Previous Year)	As at March 31, 2026 (Current Year)
a. Land	-	-	-	-	-	-	-	-
b. Building	89,50,511	-	89,50,511	89,50,511	1,86,613	87,63,898	89,50,511	87,63,898
c. Computers	5,28,565	7,26,725	12,55,290	5,28,565	5,49,301	7,05,989	5,28,565	7,05,989
d. Office Equipment								
e. Furniture and fixtures	19,29,968	1,61,660	20,91,628.00	19,29,960	2,60,930	18,30,698	19,29,668	18,30,698
f. Vehicles	-	-	-	-	-	-	-	-
g. Others								
Total	1,14,09,044		1,22,97,429	1,14,09,044	9,96,844	1,13,00,585	1,14,09,044	1,13,00,585

Schedule 11 - Intangible Assets

	As at March 31, 2026 (Current Year)	As at March 31,2025 (Previous Year)
a) Goodwill		
b) Deferred tax asset (net)	28,81,000.00	25,85,000.00
c) Other intangible assets		
Total	28,81,000.00	25,85,000.00

Schedule 15 - Interest Expenses

	March 31, 2026	March 31, 2025
a) Interest paid on deposits	3,89,81,841	3,32,48,621.85
b) Interest paid on RBI and inter-bank borrowings	-	-
c) Interest paid on other borrowings	-	-
d) Other interest expenses	-	-
Total	3,89,81,841	3,32,48,621.85

Schedule 18 - Employee Benefits

	March 31,2026	March 31,2025
a) Salaries and wages (including allowances and bonus)	93,91,330.00	71,43,678.00
b) Post-employment benefits	5,66,043.00	6,69,032.00
c) Others	92,309.00	88,491.00
Total	1,00,49,682.00	7,9,01,201.00



SHRI LAXMIKRUPA URBAN CO-OPERATIVE BANK LIMITED, PUNE

Notes and Significant Accounting Policies-Forming Part of Balance Sheet as at March 31, 2026 and Profit & Loss Account for the year ended March 31, 2026

I. Notes:

1.1 Background

Shree Laxmikrupa Urban Co-operative Bank Limited, Pune is an Urban Co-operative Bank incorporated in 1997, providing gamut of banking and financial services. The bank is governed by the Maharashtra Co-operative Societies Act, 1960 and the Banking Regulation Act, 1949.

Following are the Significant Accounting Policies i.e. the specific accounting principles and methods of applying these principles in the preparation and presentation of financial statements of the Bank as envisaged in the Accounting Standards issued by The Institute of Chartered Accountants of India (ICAI) and as relevant to banking sector.

1.2 Basis of Preparation

The accompanying financial statements have been prepared under the historical cost convention, based on fundamental accounting assumptions of going concern, consistency and the accrual system of accounting, unless otherwise stated. These financial statements conform, in all material respects, to the Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions and regulatory norms / guidelines prescribed by the Reserve Bank of India (RBI), the Banking Regulation Act, 1949 (to the extent applicable), the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, the Accounting Standards issued by the Institute of Chartered Accountants of India ICAI, and other generally accepted accounting practices prevalent in the Indian banking industry. The accounting policies adopted during the current year are consistent with those followed in the previous year, except where otherwise specified.

1.3 Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements, as well as the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. However, actual results may differ from these estimates. Any revision to accounting estimates is recognized prospectively in the current and future periods.

II. Significant Accounting Policies

1. Accounting Conventions:

The financial statements are drawn up in accordance with the historical cost convention and on going concern basis. They conform to the generally accepted accounting principles and practices prevailing in the Indian banking industry, except where otherwise stated.

2. Investments:



2.1 Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines applicable to Urban Co-operative Banks on the following basis.

- a) "Held to Maturity" (HTM) comprising investments acquired with the intention to hold them till maturity.
- b) "Held for Trading" (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition.
- c) "Available for Sale" (AFS) comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity.

For disclosure in Balance Sheet, investments are classified under five heads as per extant RBI guidelines:

- i) Government Securities
- ii) Other Approved Securities
- iii) Shares
- iv) Others

2.2 Investments classified as 'Held to Maturity (HTM)' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the residual period of the said investments on pro rata basis.

2.3 Investments under 'Held for Trading (HFT)' category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve (IDR) by debiting to Profit & Loss Account and net appreciation, if any, is ignored.

2.4 Investments under 'Available for Sale' category are marked to market scrip-wise on quarterly basis as per guidelines issued by RBI. While net depreciation, if any, under each classification is provided for under the head IDR by debiting to Profit & Loss Account and net appreciation, if any, is ignored.

2.5 Investments are categorised as HTM, AFS or HFT at the time of its purchase and shifting amongst the categories is done in conformity with regulatory guidelines.

The transfer of scrips from one category to another, is accounted for at the acquisition cost / book value / market value on the date of transfer, whichever is the least, and the depreciation, if any, on such transfer is fully provided for as per extant RBI guidelines.

2.6 Market value of securities is determined in terms of Subsidiary General Ledger account transactions, prices declared by Financial Benchmark India Pvt. Ltd. (FBIL). Investments for which such rates /quotes are not available are valued as per norms laid down by RBI which are as under.

- a) Central / State Govt. Securities: Prices /Yield to maturity rates put out by the FBIL.
- b) PSU bonds: at Yield to Maturity rate
- c) Treasury bills : at carrying cost
- d) Other approved securities : by applying Yield to Maturity rate
- e) Units of Mutual Funds :Lower of Cost or NAV as provided by respective Mutual Fund



- f) Shares of Co-operative Societies in respect of Ownership Premises: Re.1/- per society in case where financial position is not available.
- g) Shares in other Co-operative societies(State Co-operative Banks & District Central Co-operative Banks): Face Value

- 2.7 The broken period interest paid / received on debt instruments is treated as interest expense / income and is excluded from cost/ sale consideration.
- 2.8 Investments are classified as performing and non-performing, as per extant guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.
- 2.9 Profit on sale of investments from HTM category is taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. The bank did not sale any investments from HTM category during the current financial year.
- 2.10 The Bank maintains IFR on Available for Sale (AFS) and Held for Trading (HFT) Investment Portfolio, in compliance with RBI guidelines.

3. Advances:

- 3.1 Advances are classified into Standard, Sub-standard, Doubtful or Loss assets in accordance with the RBI guidelines issued from time to time.
- 3.2 Provisions for Non-Performing Assets (NPAs) are made in accordance with the extant RBI guidelines. In addition to specific provisions on NPAs, a general provision on standard assets is made at the following rates as prescribed by RBI:
 - a) 0.40% of the outstanding amount for standard advances,
 - b) 0.25% in the case of direct advances to the Agricultural and SMR sectors,
 - c) 1.00% for advances to the Commercial Real Estate (CRE) sector, and
 - d) 0.75% for advances to the Commercial Real Estate – Residential Housing Sector.
- 3.3 Recovery out of NPAs accounts is first apportioned towards interest and then towards principal, except in case of the awarded accounts or accounts recovered through settlements, where the recovery is first adjusted towards principal outstanding.

Similarly recovery is made through sale of assets, surrender of assigned policies, realization of other Paper securities, Credit of share amount etc. and where NPA account is neither decreed nor transferred to Head Office, the recovery amount first appropriated against the principal outstanding and balance, and the balance, if any, is adjusted against interest and other charges.

- 3.4 Overdue Interest Reserve represents unrealised interest of NPAs, which is correspondingly shown under Interest Receivable on NPAs.

In case of restructured /rescheduled assets, provisions are made in accordance with the RBI guidelines, which require that the difference between the fair value



of the loans / advances before and after restructuring to be provided for, in addition to the provision for the respective loans / advances.

- 3.6 Loan accounts classified as NPAs shall be reclassified as performing assets only if they conform to the relevant RBI guidelines.
- 3.7 In the case of restructured accounts, including those under the COVID-19 regulatory package, adequate provisions are made in accordance with extant RBI guidelines.

4. Property, Plant & Equipment (AS 10):

- 4.1 Property, Plant & Equipment are carried at historical cost less accumulated depreciation, in accordance with Accounting Standard 10 issued by the ICAI. The Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount and rebates are deducted in arriving at the purchase price.
- 4.2 Gains or Losses arising from de-recognition 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.
- 4.3 The rates of depreciation and method of charging depreciation are as under:

Type of Asset	Method of charging depreciation	Rate of depreciation
Premises, Strong Room Fixture	Straight Line Basis	1.63%
Furniture, Dead Stock, Other Fixtures, Other Equipments, Safe Deposit Vaults, Strong Room Furniture	Straight Line Basis	6.33%
Electrial fittings and fixtures	Straight Line Basis	4.75%
Vehicle	Straight Line Basis	9.50%
Computers	Straight Line Basis	33.33%

- 4.4 In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use.
- 4.5 The fixed asset block – “Computers” include intangible fixed assets in the nature of Computer Software, which are amortised over a period of three years on Straight Line Basis (SLM) basis, consistent with rate and method of depreciation applied for fixed asset block – Computers.

5. Reserve Fund & Other Reserves :

Dividends remaining unclaimed for over three years, entrance fees for regular membership and nominal membership fees, after extinguishment of direct and indirect liabilities of nominal member, are transferred to the Statutory Reserve Fund.



6. Employee Benefits (AS 15 Revised):

Short Term Employee Benefit:

Undiscounted amounts of short-term employee benefits, such as medical benefits, which are expected to be paid in exchange for the services rendered by employees, are recognised in the period during when the service is rendered.

Long Term Employee Benefits:

Defined Contribution Plan:

Provident Fund:

All eligible employees are entitled to benefits under the Provident Fund scheme. The Provident Fund is a defined contribution plan, and contributions are charged to the Profit and Loss Account in the year in which they are due and paid to the respective funds.

Defined Benefit Plan:

Gratuity and Leave Encashment

In respect of gratuity liabilities, the Bank has obtained insurance policy from Life Insurance Corporation (LIC) of India. The liability is classified as defined benefit obligations and are determined based on actuarial valuations carried out by the actuary of insurance company as at the Balance Sheet date using the projected unit credit method. Any shortfall between the projected benefit obligation and the fair value of plan assets as at 31st March is recognized as an expense in the Profit and Loss Account.

In respect of leave encashment liabilities, the Bank has not obtained any insurance policy but is in process of obtaining the same from Life Insurance Corporation (LIC) of India and has accordingly obtained a quotation related thereto, which is based on actuarial valuations carried out by the actuary of insurance company as at the Balance Sheet date using the projected unit credit method. The leave encashment liability is classified as defined benefit obligations based on the said quotation obtained and according requisite provision is made as at 31st March and recognized as an expense in the Profit and Loss Account.

7. Revenue Recognition (AS 09):

7.1 Items of Income & Expenditure are generally accounted on accrual basis except income on Income on mutual fund, locker rent and insurance commission. Interest on Non-Performing Assets (NPAs) and Non Performing Investments (NPIs) is recognized on realization basis, in accordance with the extant RBI guidelines. The bank derecognises the unrealised interest accrued up to the date of classification of Advances as NPAs.

7.2 The 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.

3 Profit / loss on the sale of investments is credited or debited to "Profit / Loss on Sale of Investments". However, profit on the sale of investments under



Held to Maturity (HTM) category, if any, is appropriated - net of applicable taxes and amount required to be transferred to Statutory Reserves to Capital Reserve, in accordance with RBI guidelines.

7.4 Dividend is accounted on an accrual basis, where the right to receive the dividend is established.

7.5 Income on Units of Mutual Funds as recognised on cash basis.

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

8. 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. Payments made under operating leases are recognized as an expense in the Profit and Loss Account over the lease term, in accordance with the terms of the lease agreement.

9. Earnings Per Share (AS 20):

Earnings Per Share (EPS) is calculated by dividing the net profit or loss for the period attributable to shareholders by the average number of shares outstanding during the period.

10. Taxes on Income (AS 22):

Income tax expense comprises the aggregate of current tax and deferred tax expense incurred by the Bank. The current tax expense is determined in accordance with the provisions of the Income Tax Act, 1961. The deferred tax expense is recognized in accordance with Accounting Standard (AS) 22 – "Accounting for Taxes on Income". Deferred Tax adjustments comprises of changes in the deferred tax assets or liabilities during the year. *Deferred tax assets and liabilities are recognized considering the tax effects of timing differences between accounting income and taxable income, including the impact of carry forward losses.*

Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted at or substantively enacted at the balance sheet date. The impact of changes in deferred tax assets and liabilities is recognised in the Profit and Loss Account.

Deferred tax assets are recognized and re-assessed at each reporting date based on management's judgement regarding the reasonable certainty of their realization.

Deferred tax assets arising from unabsorbed depreciation and carry forward of tax losses are recognized only when there is virtual certainty, supported by convincing evidence, that sufficient future taxable income will be available to realize such assets.

11. Impairment of Assets (AS 28):

Property, Plant and Equipments are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable.



The recoverability of assets intended to be held and used is assessed by comparing of the carrying amount of asset with the net discounted future cash flows expected to be generated from it use. If assets are found to be impaired, the amount of impairment loss to be recognized is the excess of the carrying amount over the fair value of the asset.

12. Segment Reporting (AS 17):

The Bank recognises the business segment as the primary reporting segment and geographical segment as the secondary reporting segment in accordance with the RBI guidelines and in compliance with the Accounting Standard (AS) 17 issued by the ICAI. Segment reporting is prescribed under the following heads:

- a. Treasury
 - b. Other banking operations
 - c. Whole Sale Banking
 - d. Retail Banking
- Balance with Bank:

Current Deposit in Balance with banks include Balances with RBI and current deposits with other banks.

13. Accounting for Provisions, Contingent Liabilities and Contingent Assets (AS 29)

In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the ICAI, the Bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the 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 a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain 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 the outflow of resources will be required to settle the obligation or a reliable estimate of the amount of obligation can not be made.

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

Contingent assets are not recognized in the financial assets. However contingent assets are assessed continuously.

- c) Guarantees given on behalf of constituents, acceptances, endorsements and other obligations

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



III. NOTES ON ACCOUNTS:

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

There are no items of material significance in the prior period requiring disclosure. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2026 as compared to those followed in the previous financial year 2024-25.

2. Property, Plant and Equipment (AS 10) :

During the current year, depreciation amounting to Rs. 9.97 Lakh was charged to the Profit and Loss Account.

3. Employee Benefits (AS-15):

I. Defined Contribution Schemes

The Bank's employees are covered under the Provident Fund scheme, to which the Bank makes defined contributions at a fixed percentage of the employees' basic salary. During the year, an amount of Rs. 5.54 lakh (Previous year: Rs.5.26 lakh) has been charged to the Profit and Loss Account and deposited with the Commissioner of Provident Fund, Thane

II. Defined Benefit Schemes

The present value of defined benefit obligations and the related current service cost are measured using the Projected Unit Credit Method (PUCM), with actuarial valuation carried out by the actuary of the respective insurance company at each Balance Sheet date, in accordance with Accounting Standard 15 (AS-15) – Employee Benefits.

The Bank has non-contributory defined benefit arrangement providing gratuity benefits expressed in terms of final monthly salary and years of service. Every employee who has completed five years or more of service gets a gratuity on cessation of employment at 15 days salary (last drawn basic salary) for each completed year of service, subject to a maximum Rs. ₹ 20 Lakh). The scheme is funded with Life Insurance Corporation of India.

In respect of leave encashment liabilities, the Bank has not obtained any insurance policy but is in process of obtaining the same from Life Insurance Corporation (LIC) of India and has accordingly obtained a quotation related thereto, which is based on actuarial valuations carried out by the actuary of insurance company as at the Balance Sheet date using the projected unit credit method



4. Segment Reporting (AS-17):

Primary Segment Reporting (By Business Segments) as at March 31, 2026.
Forwarded separately in excel file.

(In Rs. Core)

Particulars	Treasury	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Revenue	1.81	-	-	4.31	6.12
Segment Cost	-	-	-	-	-
Result /Operating Profit	-	-	-	-	-
Less:- Provisions & Contingencies					-
Profit Before Tax					-
Income Tax					-
Net Profit After Tax					-
Other Information	-	-	-	-	-
Segment Assets	26.77	-	-	49.17	75.94
Unallocated Assets					-
Total Assets	26.77	-	-	49.17	75.94
Segment Liabilities	0.56	-	-	69.45	70.01
Unallocated Liabilities					-
Total Liabilities	0.56	-	-	69.45	70.01

Primary Reporting Segments (By business segments)

The Bank's operations are solely in financial services and consist of providing Banking services including commercial lending activities, treasury operations, etc. The bank adopted following business segment as primary reporting segments:

- Treasury includes dealing / trading in investment portfolio, profit / loss on sale of investments, income from money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation on investments.
- Wholesale Banking
- Retail Banking
- Other Banking Operations includes all other operations which are not covered under Treasury, wholesale banking and retail banking

The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system. Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis

Secondary Reporting Segments:



The Bank primarily caters to the needs of customers within India. Accordingly, no separate disclosure is made for the secondary segment, i.e., geographical segment, as the operations are confined to a single geographical area.

5. Related party disclosures (AS-18):

The Bank has disclosed the requisite information relating to related party transactions, to the extent permissible under the Banking Regulation Act, 1949. This includes disclosures pertaining to loans granted to Directors and their relatives.

The Bank, being a Co-operative Society registered under the Maharashtra Co-operative Societies Act, 1960, does not have any related parties requiring disclosure under Accounting Standard 18 (AS-18) issued by the ICAI, except for one Key Management Personnel – Mrs. Ashwini More, Managing Director & Chief Executive Officer. However, in accordance with the Reserve Bank of India (Urban Co-operative Banks – Financial Statements Presentation and Disclosures) Directions, 2025 No. RBI/DoR/2025-26/289 DoR.ACC.REC.No.208/21.04.018/2025-26 dated November 28, 2025 (Updated as on April 1, 2026), where only a single entity exists in any related party category, banks are required to disclose only the relationship, without providing additional details. Since Mrs. Ashwini More is the sole related party in this category, no further disclosures are required.

6. Earning Per Share (AS- 20):

Basic and diluted earnings per share have been calculated by dividing the net profit or loss attributable to equity shareholders for the period by the weighted average number of equity shares outstanding during the reporting period.

Particulars	F.Y. 2025-26	F.Y. 2024-25
Net profit or loss for the period attributable to equity shareholders	3.52	11.40
Weighted average number of equity shares (Daily weighted average)	-	-
Basic and diluted Earnings Per Share (Rs.)	-	-
Nominal Value per share (Rs.)	25	25

7. Intangible Assets (AS- 26):

Intangible assets comprise computer software acquired by the Bank. In accordance with RBI guidelines, the cost of such software is amortised on a straight-line basis over a period of three years



11. Accounting Standard 28: Impairment of Assets (AS- 28):

The Bank evaluates, at each Balance Sheet date, whether there is any indication of impairment in the carrying amount of its assets. Where such indications exist, the Bank estimates the recoverable amount of the asset and recognizes an impairment loss, if any, in the Profit and Loss Account, in accordance with Accounting Standard 28 – 'Impairment of Assets' issued by the ICAI. Based on the assessment carried out as at March 31, 2026, the Bank has concluded that there is no material impairment in the value of its assets, and accordingly, no provision is considered necessary.

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

1. All letters of credit and guarantees are issued to customers against approved credit limits. The Bank's liability in respect of these instruments is contingent upon the terms of the underlying contractual obligations, including devolvement, invocation by the beneficiary, and the amount being called upon. These exposures are typically secured through margins, counter-guarantees, and other forms of collateral or security.

The details of the Bank's contingent liabilities in respect of guarantees, letters of credit, forward contracts, and other items are as follows:

Particulars	Amount (In Rs. Lakh) FY: 2025-26	Amount (In Rs. Lakh) FY: 2024-25
Bank Guarantees	12.08	-
Letter of Credit	-	-
Total	12.08	-

2. Depositor Education and Awareness Fund (DEAF)

The Bank has identified the eligible amounts required to be transferred to the Depositor Education and Awareness Fund (DEAF) in accordance with RBI guidelines, and the same have been duly transferred. The details of the amounts transferred are as follows:

Particulars	(Amount in Lakh)	
	31.Mar.2026	31.Mar.2025
Opening Balance of Amounts transferred to DEAF	24.00	21.49
Add:- Amounts Transferred to DEAF During the year	3.02	2.51
Less :- Amounts Reimbursed by DEAF towards claims	Nil	Nil
Closing Balance of Amounts transferred to DEAF	27.02	24.00

13. Prudential write off of Bad Debts:

During the year no written off against previous year: Nil in respect of certain bad and doubtful loans identified by the Management as irrecoverable. The said write-off has been effected by debiting the Profit and Loss Account and an amount

equivalent being credited to Profit and Loss Account drawn from BDDR. The said technically written off NPAs remain outstanding at borrowers' loan account level, but are derecognised only for accounting purposes and such technical write-offs do not entail any waiver of claims against the borrower and thus the bank's right to recovery is not undermined in any manner.

For DANGE SINNARKAR & ASSO.
Chartered Accountants

CA J. V. DANGE
Partner
M. No. 047494

26-06-2026



(4) Accounting Standard 17 – Segment Reporting

The indicative formats for disclosure under 'AS 17 – Segment Reporting' are as below.

Format Part A: Business segments

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	1.81	1.60	--	--	--	--	4.31	4.04	6.12	5.64
Result										
Unallocated expenses										
Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Operating profit										
Income taxes										
Extraordinary profit / loss	--	--	--	--	--	--	--	--	--	--
Net profit										
Other information:										
Segment assets	26.77	27.86	--	--	--	--	49.17	38.96	75.94	66.82
Unallocated assets										
Total assets										
Segment liabilities	0.56	0.29	--	--	--	--	69.45	60.74	70.01	61.03
Unallocated liabilities										
Total liabilities										

Note: No disclosure need be made in the shaded portion

(Amount in ₹ crore)

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



(1) **Regulatory capital**

(i) Composition of regulatory capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	6.91	6.63
ii)	Other Tier 1 capital	--	--
iii)	Tier 1 capital (i + ii)	6.58	6.63
iv)	Tier 2 capital	0.29	0.22
v)	Total capital (Tier 1 + Tier 2)	6.87	6.85
vi)	Total Risk Weighted Assets (RWAs)	38.42	34.19
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.13%	19.38%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.77%	0.64%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	17.90%	20.02%
x)	Amount of paid-up equity capital raised during the year	0.28	0.23
xi)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list* as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	0	0
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual noncumulative preference shares, perpetual debt instruments, etc.).	0	0

Example: A bank may disclose as under

	Current year	Previous year
Amount of non-equity Tier 1 capital raised during the year of which:	---	---
a) Perpetual Non-Cumulative Preference Shares	---	---
b) Perpetual Debt Instruments	---	---

Example: A bank may disclose as under:

	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	---	---
a) Perpetual Cumulative Preference Shares	---	---
b) Long term subordinated debt instruments	---	---
c)	---	---

(2) **Asset liability management**

(i) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	to 2 days	to 8 days	to 15 days	to 31 days	Over 2 month and to 3 month	Over 3 month and up to 6 Months	Over 6 month and up to 1 ye	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	3.07	0.87	0.45	2.35	2.06	2.55	12.55	33.54	7.14	0.14	---	64.72
Advances	0.39	0.16	0.08	0.50	0.79	2.48	4.62	5.74	12.58	7.07	8.41	42.82
Investments	4.46	--	--	--	0.35	0.17	2.15	1.19	4.40	2.00	12.05	26.77
Borrowings	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency assets	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency liabilities	--	--	--	--	--	--	--	--	--	--	--	--



(3) **Investments**

(i) **Composition of investment portfolio As at 31.03.2026 (current year balance sheet date)**

(Amount in ₹ crore)

	Government Securities	Shares	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	
Held to Maturity									
Gross	11.08	--	--	11.08					
Less: Provision for non-performing investments (NPI)	--	--	--	--			N.A		
Net	11.08	--	--	11.08					
Available for Sale									
Gross	5.99	0.03	9.68	15.70					
Less: Provision for depreciation and NPI	0.50	--	--	0.50					
Net	5.49	0.03	9.68	15.20					
Held for Trading									
Gross	0.00	--	--	0.00			NA		
Less: Provision for depreciation and NPI	0.00	--	--	0.00					
Net	0.00	--	--	0.00					
Total Investments	17.06	0.03	9.68	26.77					
Less: Provision for non-performing investments	0.50	--	--	0.50					
Less: Provision for depreciation and NPI	16.56	0.03	--	26.27					
Net									

(iv) **Non-SLR investment portfolio**

(a) **Non-performing non - SLR investments**

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1 st 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



(b) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	--	--	--	--	--	--	--	--	--	--
b)	FIs	--	--	--	--	--	--	--	--	--	--
c)	Banks	--	--	--	--	--	--	--	--	--	--
d)	Private Corporates	--	--	--	--	--	--	--	--	--	--
e)	Subsidiaries / Joint Ventures	--	--	--	--	--	--	--	--	--	--
f)	Others	2.53	4.73	--	--	--	--	--	--	--	--
g)	Provision held towards depreciation	--	--	--	--	--	--	--	--	--	--
	Total	2.53	4.73	--	--	--	--	--	--	--	--

Note:

1. For a bank the total shall match the total of non-SLR investments held by the bank.
2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

(i) Sector-wise advances and Gross NPA's

(Amounts in ₹ 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	31.32	2.13	4.98	21.67	1.61	4.78%
a)	Agriculture and allied activities	1.50	0.57	1.37%	2.27	0	0%
b)	Advances to industries sector eligible as priority sector lending	0	0	0	0	0	0
c)	Services	24.66	1.33	3.11%	15.23	1.23	3.65%
d)	Personal loans	5.16	0.23	0.53%	4.17	0.38	1.13%
	Sub total	31.32	2.13	4.98%	21.67	1.61	4.78%
ii)	Non-priority Sector	0	0	0	0	0	0
a)	Agriculture and allied activities	0	0	0	0	0	0
b)	Industry	0	0	0	0	0	0
c)	Services	0	0	0	0	0	0
d)	Personal Loan	11.50	0.97	2.27	12.04	1.05	3.11%



Sub-Toatal	11.50	0.97	2.27	12.04	1.05	3.11%
Total (I + ii)	42.82	3.10	7.25%	33.71	2.66	7.89%

(Amount in ₹ crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2025 as reported by the bank	2.66
2.	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	3.60
3.	Divergence in Gross NPAs (2-1)	0.94
4.	Net NPAs as on March 31, 2025 as reported by the bank	2.39%
5.	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	5.34%
6.	Divergence in Net NPAs (5-4)	2.95%
7.	Provisions for NPAs as on March 31, 2025 as reported by the bank	1.90
8.	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	1.99
9.	Divergence in provisioning (8-7)	0.09
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	0.50
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 20XX	0.41
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	0.32

* March 31, 2025 is the close of the reference period in respect of which divergences were assessed

The disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

(vi) Disclosure of transfer of loan exposure

A bank shall make appropriate disclosures in its financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default /

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts			
Aggregate principal outstanding of loans transferred		NA	
Weighted average residual tenor of the			

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

loans transferred		
Net book value of loans transferred (at the time of transfer)		
Aggregate consideration		NA
Additional consideration realised in respect of accounts transferred in earlier years		

Details of loans acquired during the year

(all amounts in ₹ crore)	From Scheduled Commercial Banks, Regional Rural Bank, Co-operative Banks, All India Financial Institutions,	From ARCs



	Small Finance Banks and NonBanking Finance Companies including Housing Finance Companies	
Aggregate principal outstanding of loans acquired		
Aggregate consideration paid	NA	
Weighted average residual tenor of loans acquired		

Non – Fund Based Credit Facilities

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

		As at March 31,	As at March 31,	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	i) In India		NA		
	ii) Outside India				
II	Acceptances, Endorsements and other Obligations (₹ crore)		NA		
III	Other NFB Credit facilities (₹ crore)				

* Secured portion is as defined under the [Reserve Bank of India \(Urban Co-operative Banks – Credit Facilities\) Directions, 2025](#).

Note: As regards NFB credit limits, the bank shall be guided by the [Reserve Bank of India \(Urban Co-operative Banks – Credit Facilities\) Directions, 2025](#), as amended from time to time. These Directions shall come into force from April 1, 2026, or from any earlier date as decided by a bank as per its internal policy (“effective date”). Extension of any new NFB facility and renewal of an existing NFB facility after the effective date, shall be governed in terms of these Directions. All existing NFB facilities extended/ renewed till the effective date shall be governed by the existing instructions as applicable to the respective bank.

(ix) Disclosures related to Project Finance

A lender shall make appropriate disclosures related to project finance as below:

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	NA	NA
2	Projects under implementation accounts sanctioned during the quarter.	NA	NA
3	Projects under implementation accounts where DCCO has been achieved during the quarter	NA	NA
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	NA	NA
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.	NA	NA
5.1	Out of ‘5’ – accounts in respect of which Resolution plan has been implemented.	NA	NA
5.2	Out of ‘5’ – accounts in respect of which Resolution plan is under implementation.	NA	NA
5.3	Out of ‘5’ – accounts in respect of which Resolution plan has failed.	NA	NA
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.	NA	NA



7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	NA	NA
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	NA	NA
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously	NA	NA
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	NA	NA
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	NA	NA
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	NA	NA
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	NA	NA

Note: This is a quarterly disclosure applicable from October 1, 2025. The bank shall be guided by the [Reserve Bank of India \(Urban Co-operative Banks – Resolution of Stressed Assets\) Directions, 2025](#), as amended from time to time.

(x) **Disclosure under resolution framework for COVID-19-related Stress**

A special window under the Prudential Framework was extended to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. A bank shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021, till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

Format for disclosures to be made half yearly starting September 30, 2021

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (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
Personal Loans					
Corporate persons*					
Of which MSMEs			NA		
Others					
Total					

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

Note: A bank that is not required by the listing requirements or otherwise to publish quarterly / half-yearly statements, shall make the disclosures for the full year in the annual financial statements.

(vii) **Loans against gold and silver collateral**

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

Particulars	Loan outstanding	Average	Average	Gross NPA
-------------	------------------	---------	---------	-----------



	₹ crore	As % of Total Loans	ticket size (₹ crore)	LTV ratio	(%)
1. Opening balance of the FY [(a)+(b)]	739.82			66.45	0
(a) Consumption loans	0.00	0.00			
of which bullet repayment loans	125.98	3.26%	2,33,896		
(b) Income generating loans	614	15.92	5,19,128		0
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	667.29				NA
(c) Consumption loans	0	0	0		NA
of which bullet repayment loans	66.33				NA
(d) Income generating loans	600.96				NA
3. Renewals sanctioned and disbursed during the FY	N	N	N	N	NA
4. Top-up loans sanctioned and disbursed during the FY	N	N	N	N	NA
5. Loans repaid during the FY [(e)+(f)]	364.9			NA	NA
(e) Consumption loans	0	0	0	NA	NA
of which bullet repayment loans	85.64			NA	NA
(f) Income generating loans	279.26			NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	N	N	N	NA	NA
(g) Consumption loans	NA	NA	NA	NA	NA
of which bullet repayment loans				NA	NA
(h) Income generating loans	NA	NA	NA	NA	NA
7. Loans written off during the FY [(i) + (j)]	N	N	N	NA	NA
(i) Consumption loans				NA	NA
of which bullet repayment loans	NA	NA	NA	NA	NA
Particulars	Loan outstanding	Average	Average	Gross NPA	
(j) Income generating loans		ti k t i	LTV NA	NA	
8. Closing balance at the end of FY [(k) + (l)]					
(k) Consumption loans					
of which bullet repayment loans					
(l) Income generating loans					

Note:

- Information may be disclosed separately for loans against gold collateral and loans against silver collateral
- Average LTV ratio is Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

(b) Details of gold and silver collateral and auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	NA
(b)	Number of loan accounts in which auctions were conducted	NA
(c)	Total outstanding in loan accounts mentioned in (b)	NA
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	NA
(e)	Gold or silver collateral auctioned during the FY (in grams)	NA
(f)	Recovery made through auctions during the FY (in ₹ crore)	NA
(g)	Recovery percentage:	NA
(h)	NA	NA

Note:



- (i) The bank shall be guided by the [Reserve Bank of India \(Urban Co-operative Banks – Credit Facilities\) Directions, 2025](#), as amended from time to time.
- (ii) Weight and value of collateral to be calculated in accordance with the [Reserve Bank of India \(Urban Co-operative Banks – Credit Facilities\) Directions, 2025](#) (as amended from time to time).
- (iii) Unclaimed gold or silver collateral as defined under the [Reserve Bank of India \(Urban Cooperative Banks – Credit Facilities\) Directions, 2025](#) (as amended from time to time).

¹[(viii) **Exposures to Related Parties**

Details of exposures to related parties as defined in [Reserve Bank of India \(Urban Cooperative Banks – Credit Risk Management\) Directions, 2025](#)

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

(6) **Concentration of deposits, advances, exposures and NPAs**

(i) **Concentration of deposits**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	17.61	13.25
Percentage of deposits of twenty largest depositors to total deposits of the bank	27.21%	23.63%

(ii) **Concentration of advances***

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	9.23	10.28
Percentage of advances to twenty largest borrowers to total advances of the bank	21.56%	30.49%

*Advances shall be computed based on credit exposure i.e., funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for redrawing of any portion of the sanctioned limit, a bank may reckon the outstanding as the credit exposure.

(iii) **Concentration of exposures**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
-------------	--------------	---------------



Total exposure to the twenty largest borrowers / customers	8.66	9.19
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	20.22%	27.26%

**Exposures shall be computed as per applicable RBI regulation.

(iv) Concentration of NPAs

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	2.89	2.37
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	92.93%	89.09%

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.24	0.22
ii)	Add: Amounts transferred to DEA Fund during the year	0.03	0.02
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	0.27	0.24

A bank shall specify here that the closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable' or 'Contingent Liabilities - Others,' as the case may be.

(9) Disclosure of complaints

(i) Summary information on complaints received by a bank from customers and from the Offices of Ombudsman (previously office of banking ombudsman)

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

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

**(11) Other Disclosures****(i) Business ratios**

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds ¹	7.68%	7.77%
ii) Non-interest income as a percentage to Working Funds ¹	0.42%	0.71%
iii) Cost of Deposits	6.43%	6.38%
iv) Net Interest Margin ²	2.91%	2.40%
v) Operating Profit as a percentage to Working Funds ¹	0.70%	1.33%
vi) Return on Assets ³	0.19%	0.59%
vii) Business (deposits plus advances) per employee ⁴ (in ₹ crore)	5.66	4.04
viii) Profit per employee (in ₹ crore)	0.70	0.02

Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form IX for Co-operative Banks, during the 12 months of the financial year.

²Net Interest Margin = Net Interest Income / Average Interest Earning Assets Where Net Interest Income = Interest Income – Interest Expense.

³Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

⁴For the purpose of computation of business per employee (deposits plus advances), interbank deposits shall be excluded.

(ii) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by a bank shall be disclosed for both the current year and previous year.

(iii) Marketing and distribution

A bank shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by it.

(iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

(v) Provisions and contingencies

(Amount in ₹ crore)

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	0.03
iii) Provision made towards Income tax	0.05	0.10
iv) Other Provisions and Contingencies (with details)	0.31	0.01



DANGE SINNARKAR & ASSOCIATES
CHARTERED ACCOUNTANTS

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Near Modi Ganapati Mandir,
Pune - 411 030. Tel.: 020-24453180
E-mail : cads1999@gmail.com

INDEPENDENT AUDITOR'S REPORT

To,
The Members of Shri Laxmikrupa Urban Co-operative Bank Ltd, Pune

Report on the Audit of the Financial Statements

Opinion

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

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by applicable laws in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) in the case of the Balance Sheet, of the state of affairs of the Entity as at 31st March, 2026; and
- (b) in the case of the Statement of Profit and Loss, of the profit/loss for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report.

We are independent of the Entity in accordance with the ethical requirements relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view in accordance with applicable accounting principles and for such internal control as management determines is necessary to enable preparation of financial statements that are free from material misstatement, whether due to fraud or error.





Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists.

Report on Other Legal and Regulatory Requirements

As required by applicable laws and regulations, we report that:

1. 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.
2. In our opinion, proper books of account have been maintained as required by law.
3. The Balance Sheet and Statement of Profit and Loss are in agreement with the books of account.
4. In our opinion, the financial statements comply with applicable Accounting Standards.

For Dange Sinnarkar & Associates

Chartered Accountants

Firm Registration No.: 118835W

Jayant Vishnu Dange

Partner

Membership No.: 047494

UDIN: 26047494HZMAPZ1638



Place: Pune

Date: 26-06-2026



श्री लक्ष्मीकृपा अर्बन को-ऑप.बँक लि., पुणे,

सन २०२६-२०२७ सालचे अंदाजपत्रक

(परिशिष्ट - अ)

अ. क्र	तपशिल	सन २५-२६ वर्षासाठी अंदाज	प्रत्यक्ष आकडेवारी	वाढ (+) घट (-)	सन २६-२७ वर्षासाठी अंदाज
१)	उत्पन्न				
	अ) कर्जावरील व्याज	४६८.१०	३९९.२८	-६८.८२	४६८.४१
	ब) गुंतवणूकीवरील व्याज	१८५.००	१८०.९४	-४.०६	१९८.८९
	क) इतर संकीर्ण	५०.००	३१.९०	-१८.१०	५०.००
	एकूण उत्पन्न	७०३.१०	६१२.१२	-९०.९८	७१७.३०
२)	खर्च				
	अ) ठेवी व कर्जावर द्यावयाचे व्याज	३७५.२१	३८९.८२	+१४.६१	४२३.००
	ब) व्यवस्थापन खर्च	१०४.६३	६९.२८	-३५.३५	८०.४०
	क) कर्मचारी खर्च	११८.७९	१००.५०	-१८.२९	१०७.१३
	ई) तरतुदी	३०.००	३९.२५	+९.२५	३५.००
	एकूण खर्च	६२८.६३	५९८.८५	-२९.७८	६४५.५३
३)	निव्वळ नफा	+७४.४७	+१३.२७	-६१.२०	+७१.७७

टिप:- वरील प्रमाणे झालेल्या जादा खर्च रु.२३.८६ लाख व अंदाज पत्रकास वार्षिक सर्वसाधारण सभेने मंजूरी द्यावी अशी संचालक मंडळाची शिफारस आहे.



Deposit Interest Rate

A/C HEAD NO	A/C HEAD NAME	SCHEME	New Interest Rate	SENIOR CITIZEN	CO-OP SOCIETY
23	SB-GENERAL	SAVING	3.50%	3.50%	3.50%
32	SHORT TERM FIXED DEPOSITS	15 DAYS TO 90 DAYS	3.25%	3.25%	3.25%
		91 DAYS TO 364 DAYS	4.75%	4.75%	4.75%
25	RECURRING DEPOSITS	12 MONTH	8.00%	8.50%	
		13 MONTH TO 36 MONTH	6.75%	7.00%	-
		37 MONTHS TO 60 MONTHS	7.00%	7.25%	-
34	LONG TERM DEPOSITS	12 MONTH	8.00%	8.50%	8.50%
		13 MONTH TO 36 MONTH	6.75%	7.00%	6.75%
		37 MONTHS TO 60 MONTHS	7.00%	7.25%	7.25%
46	REINVEST DEPOSIT	12 MONTH	7.50%	8.00%	8.00%
		13 MONTH TO 36 MONTH	6.75%	7.00%	6.75%
		37 MONTHS TO 60 MONTHS	7.00%	7.25%	7.25%



LOAN INTEREST RATE

GL CODE	GL NAME	GL SCHEME	Interest Rate
			New Rate
161	CASH CREDIT FDR	CCFFDR	1% EXTRA
177	LOAN AGST FD	TLFDR	1% EXTRA
166	Loan against RD	LRD	1% EXTRA
163	GLD LOANS [BULLET PAYMENT] 65% on Gold Valuation (ITV) upto Rs.2.00 lakhs	TLGLB	9.50%
181	GOLD LOAN(EMI) GOLD RATE 75% on Gold Valuation rate UPTO Rs.25.00 lakhs	TLGLD	9.50%
186	Ladaki Bhagini Suvarna Karj Yojana Loan Amount upto Rs.1,00,000/-	LBSKY	
171	PERSNL SURTY LOAN (upto 2 lakhs)	TLPERSONL	13.00%
172	LOAN AGST NSC	TLNSC	12.00%
	LOAN AGST LIC	TLNIC	11.00%
173	OTHER TERM LOANS	TLOTHTL	12.00%
174	CLEAN CASH CREDIT	CCCCLEAN	13.00%
175	HOUSING LOAN upto Rs.30.00 Lakhs	TLHHSGL	9.50%
	HOUSING LOAN above Rs.30.00 to Rs.60.00 Lakhs	TLHHSGL	10.00%
176	HL 15 LAC Rs.25.00 Lakhs	TLHHSGL15	9.50%
178	HYP TERM LOAN	TLHHPOT	12.00%
179	(CCR)GEN	CCHRG	12.00%
182	VEHICLE LOAN SELF [NEW VEHICLE] ON ROAD PRICE 75% to 90%	TLVEHS2W TLVEHS4W	9.50%
	VEHICLE LOAN 2 years old from manufacture date SECONDHAND VEHICLE Valuation on 50%	TLVEHSH	10.00%
	VEHICLE LOAN COM	TLVEHC	10.50%
183	BUSINESS LOAN	TLBSN	12.00%
184	EDUCATION TERM LOAN UPTO Rs.10.00 Lakhs	TLEDU	9.75%
	EDUCATION TERM LOAN above Rs.10.00 Lakhs to Rs.20.00 lakhs	TLEDUN	10.25%
185	WORKING CAPITAL TERM LOAN	TLWCL	12.00%
	Old Vehicle commercial loan (Collateral security is required for loan above Rs.15.00 Lakhs)	Security Margin 50%	11.00%
	CIBIL SCORE ABOVE 750 ROI 1% Less existing rate of interest On Vehicle/Business/WCTL/TL	1.00%Less	
	Housing CIBIL SCORE ABOVE 750	0.50% Less	



बँकेतील CKYC Update (Central KYC) कसे करावे याबाबत संक्षिप्त मार्गदर्शक:

1. ग्राहकाची KYC पडताळणी करा

- PAN / आधार / मतदार ओळखपत्र / पासपोर्ट इत्यादी वैध कागदपत्रे तपासा.
- ग्राहकाचा मोबाईल नंबर, ई-मेल आणि पत्ता अद्ययावत असल्याची खात्री करा.

2. CKYC क्रमांक (KIN) तपासा

- ग्राहकाकडे आधीपासून CKYC (KIN) असल्यास तो शोधा.
- KIN असल्यास नवीन CKYC तयार करू नका; आवश्यक असल्यास **Update** करा.

3. बदलाची माहिती नोंदवा

- नाव, पत्ता, मोबाईल नंबर, ई-मेल, फोटो किंवा इतर KYC तपशील बदलले असल्यास ते अपडेट करा.
- आवश्यक पुरावा (Proof of Identity / Proof of Address) घ्या.

4. CKYC Update Form भरा

- ग्राहकाकडून Update Form पूर्ण भरून घ्या.
- आवश्यक ठिकाणी ग्राहकाची स्वाक्षरी घ्या.

5. दस्तऐवज स्कॅन व अपलोड करा

- फॉर्म व KYC कागदपत्रे CBS/CKYC सॉफ्टवेअरद्वारे अपलोड करा.
- सर्व कागदपत्रे स्पष्ट आणि वाचण्यायोग्य असल्याची खात्री करा.

6. माहिती CKYC ला पाठवा

- बँकेच्या CKYC प्रणालीद्वारे रेकॉर्ड Central KYC Records Registry कडे सबमिट करा.

7. स्टेटस तपासा

- Submitted / Accepted / Rejected यापैकी कोणती स्थिती आहे ते तपासा.
- Rejected असल्यास कारण पाहून आवश्यक दुरुस्ती करून पुन्हा सबमिट करा.