



सोलापूर जनता सहकारी बँक लि.सोलापूर SOLAPUR JANATA SAHAKARI BANK LTD.

मल्टी-स्टेट शेड्युल्ड को-ऑप बँक

Multi-State Scheduled Co-op Bank

सोलापूर IT पार्क

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61st Annual Report 2025-26

धनाप्रमाणे मनाची जपणूक करणारी आपली बँक जनता बँक...

वार्षिक अहवाल

*** संचालक मंडळ ***

सन : २०२५-२०२६

सुनील गंगाधर पेंडसे	- अध्यक्ष
अॅड. मिलिंद विष्णुपंत कुलकर्णी	- उपाध्यक्ष
प्रा. गजानन रेवणसिध्द धरणे	- संचालक (३० ऑक्टोबर २०२५ पर्यंत)
अॅड. प्रदीपसिंग मोहनसिंग राजपूत	- संचालक (२० जून २०२५ पर्यंत)
मुकुंद शंकर कुलकर्णी	- संचालक (३० ऑक्टोबर २०२५ पर्यंत)
वरदराज रंगनाथ बंग	- संचालक (३० ऑक्टोबर २०२५ पर्यंत)
विनोद बिस्दीचंद कुचेरिया	- संचालक
जगदीश गोपीकिसन भुतडा	- संचालक
सौ. चंद्रिका शंभूसिंह चौहान	- संचालिका
रविंद्र सखाराम साळे	- संचालक
कै. आनंद गणपतराव कुलकर्णी	- संचालक (मृत्यू दि. २३ एप्रिल २०२५)
सी.ए. गिरीश गोपाळ बोरगांवकर	- संचालक
राजेश रमेश पवार	- संचालक
पुरुषोत्तम ज्ञानेश्वर उडता	- संचालक
अॅड. अमोल शिवानंद कळके	- संचालक (२६/६/२०२५ पासून)
सौ. गौरी हेमंत आमडेकर	- संचालिका (२६/६/२०२५ पासून)
डॉ. हर्षल राघवेंद्र डंबळ	- संचालक (२६/६/२०२५ पासून)
विनय विजय दुनाखे	- मुख्य कार्यकारी अधिकारी (१ जानेवारी २०२५ पासून)

-: बोर्ड ऑफ मॅनेजमेंट :-

प्रा. गजानन धरणे - चेअरमन	अॅड. मिलिंद कुलकर्णी - सदस्य	सी.ए. गिरीश बोरगांवकर - सदस्य
डॉ. अजितकुमार देशपांडे - सदस्य	पेंटप्पा गड्डम - सदस्य	सी.ए. आनंद करवंदे - सदस्य

प्रदीप बुट्टे
सरव्यवस्थापक

सौ. अंजली कुलकर्णी
उपसरव्यवस्थापक

देवदत्त पटवर्धन
उपसरव्यवस्थापक

मकरंद जोशी
उपसरव्यवस्थापक

रामदास सिध्दुल
सहा. सरव्यवस्थापक

रमेश मामड्याल
सहा. सरव्यवस्थापक

तुळशीदास गज्जम
सहा. सरव्यवस्थापक

मल्टी-स्टेट शेड्युल्ड को-ऑप. बँक

Multi-State Scheduled Co-op Bank

अध्यक्ष



सुनील गंगाधर पेंडसे (उद्योजक)



उपाध्यक्ष



अॅड. मिलिंद विष्णुपंत कुलकर्णी (वकील)

* संचालक मंडळ *



सी.ए. गिरीश गोपाळ बोरगांवकर
(सी.ए.)



राजेश रमेश पवार
(उद्योजक)



पुरुषोत्तम ज्ञानेश्वर उडिता
(टॉवेल कारखानदार)



रविंद्र सखाराम साळे
(सामाजिक कार्यकर्ते)



सी. चंद्रिका शंभूसिंह चौहान
(सामाजिक कार्यकर्त्या)



सी. गौरी हेमंत आमडेकर
(सामाजिक कार्यकर्त्या)



डॉ. हर्षल राघवेंद्र डंबळ
(डॉक्टर)



प्रमोद द्वारकादास भुतडा
(उद्योजक)



सी.ए. आनंद भगवान करवंदे
(सी.ए.)



सुरेश शिवप्पा चिक्कळी
(उद्योजक)



महादेव विठ्ठल न्हावकर
(सामाजिक कार्यकर्ता)



विष्णु संतोष मोंडे
(उद्योजक)



अॅड. मल्लिनाथ गरुबसप्पा शहाबादे
(वकील)



अमित माधवराव आपटे
(उद्योजक)



चरणसिंग व्यंकटसिंग चौव्हाण
(उद्योजक)



विनय विजय दुनाखे
(मुख्य कार्यकारी अधिकारी)

* बोर्ड ऑफ मॅनेजमेंट *

अध्यक्ष



सी.ए. गिरीश गोपाळ बोरगांवकर
(सी.ए.)

सदस्य



अॅड. मिलिंद विष्णुपंत कुलकर्णी
(वकील)

सदस्य



डॉ. हर्षल राघवेंद्र डंबळ
(डॉक्टर)

सदस्य



सी.ए. सी. मंजिरी कुलकर्णी
(सी.ए.)

सदस्य



प्रल्हादवरद कनसावी
(नोकरी, पुणे)

सदस्य



जयंत केसकर
(निवृत्त बँकर)

*** संचालक मंडळ * सन : २०२६-२०३१**

सुनील गंगाधर पेंडसे
 अॅड. मिलिंद विष्णुपंत कुलकर्णी
 सी.ए. गिरीश गोपाळ बोरगांवकर
 राजेश रमेश पवार
 पुरुषोत्तम ज्ञानेश्वर उडता
 रविंद्र सखाराम साळे
 सौ. चंद्रिका शंभूसिंह चौहान
 सौ. गौरी हेमंत आमडेकर
 डॉ. हर्षल राघवेंद्र डंबळ
 प्रमोद द्वारकादास भुतडा
 सी.ए. आनंद भगवान करवंदे
 सुरेश शिवप्पा चिक्कळी
 महादेव विठ्ठल न्हावकर
 विष्णु संतोष मोढे
 अॅड. मल्लिनाथ गुरुबसप्पा शहाबादे
 अमित माधवराव आपटे
 चरणसिंग व्यंकटसिंग चौव्हाण
 विनय विजय दुनाखे

- अध्यक्ष D.M.E.
 - उपाध्यक्ष B.Sc. Agree, LLB
 - संचालक B.com, F.C.A., D.I.S.A. (ICA)
 - संचालक H.S.C.
 - संचालक S.S.C.
 - संचालक D.C.E.
 - संचालिका S.S.C.
 - संचालिका B.A., M.A (Marathi)
 - संचालक M.B.B.S., DLO (ENT Surgen)
 - संचालक B.Com
 - संचालक M.Com, LLB (Gen) F.C.A.
 - संचालक G.C.D.
 - संचालक B.Sc., D.B.M., D.C.A., N.D.
 - संचालक D.A.E.
 - संचालक B.Com, M.Com, LLB (Spl)
 - संचालक D. Pharma
 - संचालक D. Pharma
 - मुख्य कार्यकारी अधिकारी B.Com., CAIIB

-: बोर्ड ऑफ मॅनेजमेंट :-

सी.ए. गिरीश बोरगांवकर - चेअरमन
 B.Com., F.C.A., D.I.S.A. (ICA)

अॅड. मिलिंद कुलकर्णी - सदस्य
 B.Sc. Agree, LLB

डॉ. हर्षल डंबळ - सदस्य
 M.B.B.S., DLO (ENT Surgen)

सी.ए. सौ. मंजिरी कुलकर्णी - सदस्य
 B.Com., F.C.A., D.I.S.A. ICAI

प्रल्हादवरद कनसावी - सदस्य
 D.E. & T.C.

जयंत केसकर - सदस्य
 B.Sc., CAIIB, DCM, PGDFM

प्रदीप बुट्टे सरव्यवस्थापक
 B.A., CAIIB

सौ. अंजली कुलकर्णी उपसरव्यवस्थापक
 B.Sc. GDC&A CAIIB

देवदत्त पटवर्धन उपसरव्यवस्थापक
 B.E., Electronics, MBA

मकरंद जोशी उपसरव्यवस्थापक
 B.Com, JAIIB

रामदास सिध्दुल सहा. सरव्यवस्थापक
 B.Com

रमेश मामड्याल सहा. सरव्यवस्थापक
 M.Com., GDC&A, JAIIB

तुळशीदास गज्जम सहा. सरव्यवस्थापक
 B.Com., GDC&A, CAIIB

- : वैधानिक लेखा परिक्षक :-

शशांक पत्की अॅन्ड असोसिएटस् (चार्टर्ड अकौंटंटस्)

* मुख्य कार्यालय : 'गगनभरारी', शिवस्मारक संकुल, गोल्डफिच पेठ, सोलापूर (महाराष्ट्र)

Head Office :- "Gaganbharari", Shivsmarak Sankul, Goldfinch Peth, Solapur (Maharashtra)

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६१ व्या वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

बँकेच्या सर्व भागधारक सभासदांना सूचित करण्यात येते की, सोलापूर जनता सहकारी बँक लि., सोलापूर या बँकेची ६१ वी वार्षिक सर्वसाधारण सभा गुरुवार दि. ०३-०९-२०२६ रोजी दुपारी ०२.०० वाजता हुतात्मा स्मृती मंदिर, सोलापूर (महाराष्ट्र) ४१३००९ या ठिकाणी खालील विषयावर निर्णय घेण्यासाठी आयोजित केलेली आहे. तरी सदर सभेस वेळेवर उपस्थित राहावे, ही विनंती.

सभेपुढील विषय

१. बँकेच्या दि.२५-०७-२०२५ च्या ६० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. आर्थिक वर्ष २०२५-२६ चा वार्षिक अहवाल, नफा तोटा पत्रक व दि. ३१-०३-२०२६ चे वैधानिक लेखापरीक्षकांनी तपासलेले ताळेबंद पत्रकाची नोंद घेणे.
३. मा.संचालक मंडळाने शिफारस केलेल्या आर्थिक वर्ष २०२५-२६ च्या नफा विभागणीची नोंद घेणे व त्यास मंजूरी देणे.
४. मागील वर्षाच्या (२०२४-२५) वैधानिक लेखापरीक्षणाच्या दोष दुरुस्ती अहवालास स्वीकृती देणे.
५. सी.ए. शशांक पत्की अँड असोसिएट्स यांनी केलेल्या आर्थिक वर्ष २०२५-२६ च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
६. मा.संचालक मंडळाने तयार केलेल्या आर्थिक वर्ष २०२६-२७ च्या अंदाजपत्रकास मंजूरी देणे व आर्थिक वर्ष २०२५-२६ च्या अंदाजापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
७. आर्थिक वर्ष २०२६-२७ साठी मा. वैधानिक लेखापरिक्षकांची पुनर्नियुक्ती व मेहनताना ठरविण्याचे अधिकार मा. RBI च्या पूर्वमंजूरीने संचालक मंडळास देणे.
८. बहुराज्यीय सहकारी संस्था अधिनियम, २००२ कलम ३९(३) नुसार, बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची व त्यांच्या दि. ३१-०३-२०२६ रोजी असलेल्या येणेबाकीची माहिती घेणे.
९. संचालक व मुख्य कार्यकारी अधिकारी यांचे नातेवाईक सेवक यांची माहिती घेणे.
१०. धर्मादाय/ सार्वजनिक कारणासाठी धर्मादाय निधीतुन संस्थाना देण्यात येणारे देणगी बाबतचे प्रस्तावास मान्यता देणे विषयीचे अधिकार मा.संचालक मंडळास देणेबाबत.
११. बहुराज्यीय सहकारी संस्था अधिनियम २००२ मधील तरतुदीस अनुसरून मा. संचालक मंडळाने शिफारस केलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
१२. या ६१ व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांच्या गैरहजेरीस मान्यता देणे.
१३. मा.अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : सोलापूर

रजिस्टर ऑफिस - सोलापूर जनता सहकारी बँक लि, सोलापूर
'गगन भरारी' शिवस्मारक संकुल, गोल्डफिच पेठ, सोलापूर

दिनांक : १९ ऑगस्ट २०२६

मा. संचालक मंडळाचे आज्ञेवरून,

विनय दुनाखे

मुख्य कार्यकारी अधिकारी

सूचना :- सभेसाठी निश्चित केलेल्या वेळेपासून अर्ध्या तासाच्या आत जर गणसंख्या पुर्ती झाली नाही तर सभा स्थगित केली जाईल व अशी स्थगित सभा त्याच दिवशी त्याच स्थळी, दुपारी २ वाजून ४० मिनिटांनी घेतली जाईल. या स्थगित सभेस गणपुर्तीची व वेगळ्या सूचनेची आवश्यकता असणार नाही.

सभासदांसाठी महत्वाच्या सूचना

१. आर्थिक वर्ष २०२५-२६ चा बँकेचा अहवाल, ताळेबंद व नफातोटा पत्रक, आपल्या बँकेच्या www.sjsb.bank.in या संकेत स्थळावर पाहता येईल. तसेच दि. १९-०८-२०२६ रोजी अथवा त्यानंतर बँकेचा अहवाल आपल्या नित्याच्या शाखेत उपलब्ध करून देण्यात येईल.
२. सभासदांच्या नांव ,निवास-पत्ता किंवा वारसदार यांच्यामध्ये बदल झाला असल्यास, त्यांनी आपल्या नित्याच्या शाखेत किंवा मुख्य कार्यालयातील बोर्ड सचिवालय विभागास लेखी कळवावे.
३. रिझर्व बँकेने सर्वच खात्यांना वारस नोंद करणे व KYC अपडेट करणे अनिवार्य केले आहे. तरी ज्या सभासदांचे आपल्या बँकेत खाते आहे, त्यांनी KYC ची पूर्तता व वारस नोंद करून घ्यावे. तसेच आपल्या लॉकर खात्याचे करार नुतनीकरण करून घेण्यासाठी आपला अद्यावत फोटो, आय डी प्रुफ, मोबईल क्रमांक, ई -मेल व पत्त्याचा पुराव्यासह पूर्तता करून घ्यावी.
४. ज्या सभासदांनी आर्थिक वर्ष २०२३-२४ व २०२४-२५ चा लाभांश अद्याप स्वीकारला नसेल, त्यांनी आपला लाभांश प्राप्त करावा. तसेच ज्या सभासदांनी आर्थिक वर्ष २०२२-२३ चा लाभांश अद्याप स्वीकारला नसेल त्यांनी दि.३० डिसेंबर २०२६ पर्यंत आपला लाभांश प्राप्त करावा तदनंतर अदा न झालेल्या लाभांशची पूर्ण रक्कम बँकेच्या पोटनियम क्र.५२ (iv) नुसार बँकेच्या राखीव निधीमध्ये जमा करण्यात येईल.



सोलापूर जनता सहकारी बँक लि. सोलापूर SOLAPUR JANATA SAHAKARI BANK LTD.

मल्टी-स्टेट शेड्युल्ड को-ऑप. बँक

Multi-State Scheduled Co-op Bank

(Reg.No.MSCS/CR/1007/2014)

61st Annual General Meeting Notice (Only For Members)

Dear Sir/Madam,

All the shareholders of the bank are hereby informed that the 61st Annual General Meeting of the Bank of Solapur Janata Sahakari Bank Ltd., Solapur will be held on Thursday, 03-09-2026 at 02.00 PM at **Hutatma Smriti Mandir, Solapur** (Maharashtra) 413001 to decide on the following issues. Members are requested to attend the meeting on time.

AGENDA

1. To read and approve the minutes of the 60th Annual General Meeting of the Bank dated 25-07-2025.
2. To approve Annual report, Audited Financial Statements which contains Profit and Loss Statement for the financial year 2025-26, the Balance Sheet dated 31-03-2026.
3. To take a note and approve the profit distribution for the financial year 2025-26 recommended by the Hon'ble Board of Directors.
4. Take note of compliance report of last year's (2024-25) statutory audit.
5. Take note of the Statutory Audit Report prepared by C.A. Shashank Patki & Associates for the financial year 2025-26.
6. To approve the recommended budget for the financial year 2026-27 prepared by the Hon'ble Board of Directors and to give approval for the expenditure in excess of the estimate for the financial year 2025-26.
7. To authorize the Board of Directors to reappoint the Statutory Auditor for the Financial Year 2026-27 and fix their remuneration, subject to the prior approval of the RBI.
8. As per Section 39 (3) of the Multi-State Cooperative Societies Act, 2002, to obtain information about the loans given to the directors of the bank and their relatives and their outstanding balance as on 31-03-2026.
9. Obtaining information about the employees who are relative of director's and CEO.
10. To authorize the Board of Directors to approve proposals regarding donations to institutions from the Charity Fund for charitable/public purposes.
11. As per the amended provisions of the Multi-State Cooperative Societies Act, 2002, to approve Amendment in Bye Laws recommended by the Board of Directors.
12. To acknowledge the absence of members absent from this 61st Annual General Meeting.
13. Any other subject with the permission of Hon'ble Chairman.

* Registered Office.

Solapur Janata Sahakari Bank Ltd. Solapur
"Gagan Bharari" Shivsmarak Sankul, Gold Finch Peth,
Solapur 413007

Date : 19 August 2026

By Order of the Board of Directors,
Vinay Dunakhe
Chief Executive Officer

Notice: - If within half an hour from the time scheduled for the meeting, the quorum is not formed, the meeting shall stand adjourned and such adjourned meeting shall be held on the same day and at the same place, at 02.40 PM. This adjourned meeting will not require any separate notice or quorum.

Important Notice to the Members

1. The Annual Report for the financial year 2025-26 consisting of Profit and Loss Accounts and Balance Sheet shall be displayed on Bank's website www.sjsb.bank.in Also the copy of Annual Financial Report will be available on or after 19-08-2026 to members at the branches.
2. Please inform any change in Name, Address or nomination to Bank's Share department at Head Office or at nearest Branch.
3. The Reserve Bank has made it mandatory to register Nominee and update KYC for all accounts. However, members who have accounts in our bank should complete KYC and Nomination process. So we request all the members to visit their nearest branch with latest photograph, ID proof, mobile number, e-mail id and address proof and complete the process for KYC/ Nomination/ Locker at the earliest if not done yet.
4. Those members who have not collected their dividend for the year 2023-24 & 2024-25 are requested to collect the dividend. Also those members who have not collected their dividend for the year 2022-23 are requested to collect the dividend on or before 30th December 2026, unclaimed dividends shall be forfeited and transferred to Statutory Reserve Fund of the Bank as per Bye Law No. 52 (iv)

सुनील गंगाधर पेंडसे

अध्यक्ष



■ अध्यक्षीय भाषण...

सन्माननीय सभासद बंधू आणि भगिनीनो,

आपल्या बँकेच्या ६१ व्या वार्षिक सर्वसाधारण सभेच्या प्रसंगी मी आपणा सर्वांचे संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो व आपण या सभेला आवर्जून उपस्थित राहिल्याबद्दल धन्यवाद व्यक्त करतो. दि.३१ मार्च २०२६ अखेरचा वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद व नफा तोटा पत्रक सादर करताना मला व्यक्तीशः व मा.संचालक मंडळाला अतिशय आनंद होत आहे. बँकांची वाढती व्याप्ती व स्पर्धा, ठेवीवरील व्याजदरातील चढाओढ तसेच तांत्रिक सुविधांमुळे बँकिंग क्षेत्रात प्रचंड स्पर्धा निर्माण झालेली आहे. इतकेच नव्हे तर, अर्थव्यवस्थेमध्ये अनेक प्रकारचे चढ-उतार असून सुद्धा बँकेस या आर्थिक वर्षामध्ये विक्रमी निव्वळ नफा रु.२७.०३ कोटी करण्यात यश प्राप्त झालेले आहे.

गेल्या वर्षी उच्च व्यापार अडथळे आणि वाढलेली अनिश्चितता सहन केल्यानंतर, जागतिक घडामोडींना आता मध्यपूर्वेतील युद्धाच्या उद्रेकापासून मोठी परीक्षा द्यावी लागत आहे. संघर्षाचा कालावधी आणि व्याप्ती मर्यादित आहे असे गृहीत धरल्यास, जागतिक चलन वाढ २०२६ मध्ये ३.१ टक्के आणि २०२७ मध्ये ३.२ टक्के होईल असा अंदाज आहे. २०२६-२०२७ मध्ये पुन्हा घसरण सुरू करण्यापूर्वी २०२६ मध्ये जागतिक चलनवाढ माफक प्रमाणात वाढण्याचा अंदाज आहे. वाढीतील मंदी आणि महागाईतील वाढ विशेषतः उदयोन्मुख बाजारपेठ आणि विकसनशील अर्थव्यवस्थांमध्ये स्पष्ट होण्याची अपेक्षा आहे.

नकारात्मक बाजूची जोखीम दृष्टीकोनावर वर्चस्व गाजवते. दीर्घ किंवा व्यापक संघर्ष, बिघडलेले भू-राजकीय विभाजन, कृत्रिम बुद्धिमत्ता-चालित उत्पादकतेची संबंधित अपेक्षांचे पुनर्मूल्यांकन किंवा नवीन व्यापार तणाव यामुळे वाढ लक्षणीयरीत्या कमकुवत होऊ शकते आणि वित्तीय बाजारपेठा अस्थिर होऊ शकतात. वाढलेले सार्वजनिक कर्ज आणि संस्थात्मक विश्वासाहता कमी होणे यामुळे असुरक्षितता आणखी वाढते. त्याच वेळी, ए. आय. पासून उत्पादकता लाभ अधिक वेगाने प्रत्यक्षात आल्यास किंवा निरंतर आधारारवर व्यापार तणाव कमी झाल्यास क्रियाकलाप उचलले जाऊ शकतात.

अमेरिका-इस्रायल-इराण युद्ध हा केवळ भू-राजकीय मुद्दा नाही, तर भारतासाठी आर्थिक आणि बँकिंग स्थैर्याचा गंभीर मुद्दा आहे. जर हे युद्ध दीर्घकाळ चालू राहिले तर त्याचे परिणाम वेगवेगळ्या स्वरूपात दिसू शकतात. इंधन आणि चलनवाढीतील वाढ, रुपयाचा दबाव, जीडीपी वाढीवरील ताण, रेपो दरावरील अनिश्चितता, एनआयआय/एनआयएममधील घसरण, एमटीएम तोटा, एमएसएमई आणि किरकोळ क्षेत्रातील वाढता ताण आणि पगार नसलेल्या कर्जाच्या एनपीए वर परिणाम दिसू शकतात.

देशातील आर्थिक स्थिती: -

२०२६ मध्ये, भारत सर्वात वेगाने वाढणारी प्रमुख जागतिक अर्थव्यवस्था आहे, जी. डी. पी. वाढ अंदाजे ६.५% ते ७.४% आहे. मजबूत देशांतर्गत वापर आणि मोठ्या पायाभूत गुंतवणुकीच्या बळावर, अर्थव्यवस्थेला मध्यम किरकोळ महागाई, स्थिर थेट परकीय गुंतवणूक (एफडीआय) आणि विस्तारत असलेल्या डिजिटल सेवा क्षेत्राचा पाठिंबा आहे. ही ताकद असूनही, देश जागतिक आणि देशांतर्गत आव्हानांचा सामना करत आहे.

भारत जागतिक स्तरावर सहावी सर्वात मोठी अर्थव्यवस्था आहे आणि जागतिक वाढीच्या क्रमवारीत आघाडीवर आहे. जरी जागतिक वस्तूंच्या किंमतींमध्ये चढ-उतार होत असले आणि हवामानाचे संभाव्य धक्के अन्न पुरवठा साखळ्यांसाठी चालू असलेली जोखीम निर्माण करत असले, तरी मुख्य चलनवाढ माफक श्रेणीत सरासरीने कमी झाली आहे. खाजगी गुंतवणुकीला उत्तेजना देण्यासाठी उच्च भांडवली खर्चावर लक्ष केंद्रित करून सरकारने एक सुनियोजित वित्तीय धोरण कायम ठेवले आहे.

मध्यपूर्वेसारख्या प्रदेशात वाढलेले भू-राजकीय संघर्ष आणि कच्च्या तेलाच्या अस्थिर किंमतींमुळे देशांतर्गत चलनावर (रुपया) दबाव येत आहे आणि आयातीमध्ये चढ-उतार होत आहेत. भारताच्या कृषी उत्पादनासाठी आणि अन्नधान्य महागाईसाठी हवामानाची

जोखीम हा केंद्रबिंदू आहे. स्थूल निर्देशक मजबूत असले तरी दरडोई उत्पन्न तुलनेने कमी आहे आणि वाढत्या तरुण कामगारांसाठी मोठ्या प्रमाणात रोजगार निर्माण करणे हा प्राथमिक धोरण केंद्रबिंदू आहे.

मार्च २०२६ या महिन्यात यूएस डॉलरचा (USD) विनिमय दर (Exchange Rate) रु. ९४.८३ वर बंद झाला. वाढत्या भू-राजकीय तणावाचा चलन बाजारावर वर्षभर लक्षणीय परिणाम झाला. परकीय चलनाच्या मागणीत अचानक, मोठ्या प्रमाणात वाढ झाल्याने परकीय पोर्टफोलिओ बाहेर पडल्याने आपल्या चलनाची घसरण होते.

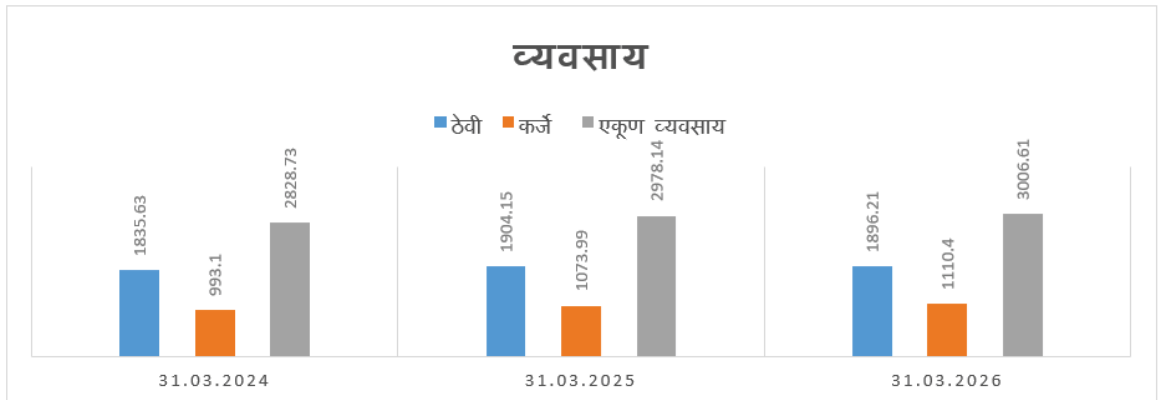
मार्च २०२६ च्या अखेरीस क्रुड तेलाची किंमत आर्थिक वर्षाच्या सुरुवातीस ७१.४८ डॉलर/बैरलवरून ११८.३५ डॉलर/बैरलवर बंद झाली. होर्मुजची सामुद्रधुनी बंद केल्याने अंदाजे २०% जागतिक तेल पुरवठा आणि २०% द्रवरूप नैसर्गिक वायू (एलएनजी) बंद होतो ज्यामुळे ऊर्जा आणि वस्तूंच्या किंमती त्वरित वाढतात. आयात केलेली ऊर्जा आणि मध्यपूर्वेतील खतांवर मोठ्या प्रमाणात अवलंबून असलेल्या विकसनशील अर्थव्यवस्थेवर या अडथळ्यामुळे जागतिक व्यापारावर विपरित परिणाम होतो.

भारतीय रिझर्व्ह बँकेने (RBI) विविध व्हीआरआर (VRR - Variable Rate Repo) पर्यायांद्वारे २.७ लाख कोटी रुपयांपेक्षा जास्त निधी बाजारात ओतून आणि कर्ज पनर्रचना (Debt Switches) करूनही, मार्च २०२६ मध्ये भारतीय रोख्यांवरील परतावा (Bond Yields) उच्च पातळीवरच राहिला.

बँकेची गेल्या तीन वर्षातील तुलनात्मक कामगिरी

(आकडेवारी कोटीमध्ये)

अ.क्र	तपशील	31-03-2024	31-03-2025	31-03-2026
1.	भाग भांडवल	70.89	72.12	72.75
2.	राखीव व इतर निधी	185.14	197.70	214.76
3.	ठेवी	1,835.63	1,904.15	1,896.21
4.	कर्जे	993.10	1073.99	1110.40
5.	गुंतवणूक	872.53	901.22	903.43
6.	एकूण व्यवसाय	2,828.73	2,978.14	3,006.61
7.	भांडवल पर्याप्तता	17.87%	18.56%	20.09%
8.	कार्यरत निधी	2,152.86	2,229.29	2,232.90
9.	ऑपरेटिंग नफा	36.73	40.25	29.77
10.	तरतुदी	3.42	7.25	0.55
11.	निव्वळ नफा	28.78	24.40	27.03
12.	ग्रॉस एनपीए	9.16%	8.16%	3.35%
13.	नेट एनपीए	1.40%	2.40%	0.0%



भागभांडवल :

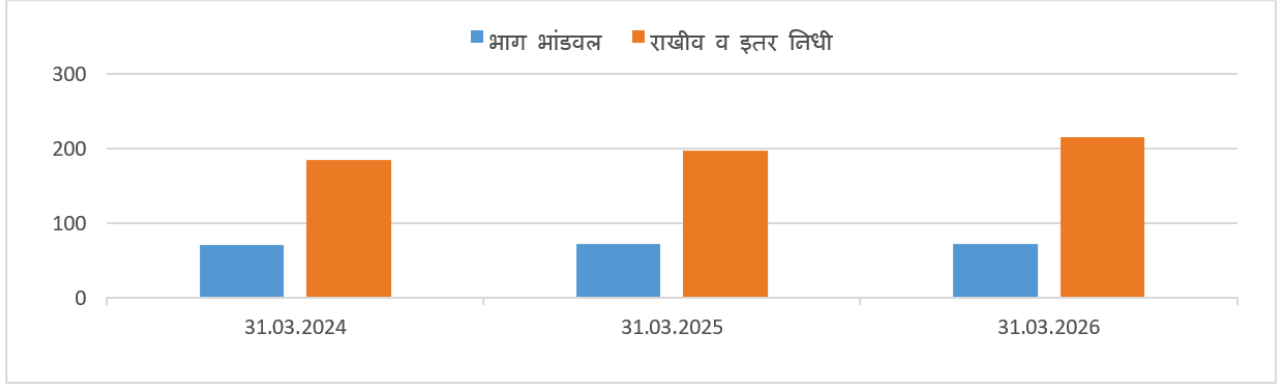
संस्थेचा भक्कम पाया म्हणजे तिचे भांडवल होय. हा नियम सर्व बँकांना लागू होतो. ३१-०३-२०२५ रोजी बँकेचे भागभांडवल (Share Capital) रु. ७२.१२ कोटी होते. आव्हानात्मक परिस्थिती असूनही, बँकेने यामध्ये वाढ करून ते ३१.०३.२०२६ रोजी रु. ७२.७४ कोटी झाले आहे.

तरलता आणि राखीव निधी :

बँकेकडे अत्यंत भक्कम तरलता (Liquidity) उपलब्ध आहे, जी ग्राहकांच्या दैनंदिन गरजा पूर्ण करण्यासाठी सर्व नियामक आवश्यकता सहजपणे पार करते आणि बँकेकडे रु. २१४.७६ कोटींचा मजबूत राखीव निधी (Reserve Fund) आहे.

राखीव आणि इतर निधी (Reserves and other funds):

३१-०३-२०२५ रोजी राखीव आणि इतर निधी १९७.७० कोटी रुपये होता. त्यामध्ये १७.०६ कोटी रुपयांची वाढ झाली असून ३१-०३-२०२६ रोजी तो २१४.७६ कोटी रुपयांवर पोहोचला आहे. संचालक मंडळाच्या बैठकीत मंजूर झाल्यानुसार आणि भारतीय रिझर्व्ह बँकेच्या (RBI) दि. २१-०४-२०२६ रोजीच्या मंजूरी पत्रानुसार, बँकेने ३१-०३-२०२६ रोजी तंत्रज्ञान अद्ययावतकरण निधीची (Technology upgradation fund) ६,००,००,०००.०० रुपये रक्कम आणि सामान्य कल्याण निधीची (General Welfare fund) ४,७९,६५०.२५ रुपये रक्कम 'वैधानिक राखीव निधीत' (Statutory Reserve Fund) वर्ग केली आहे.



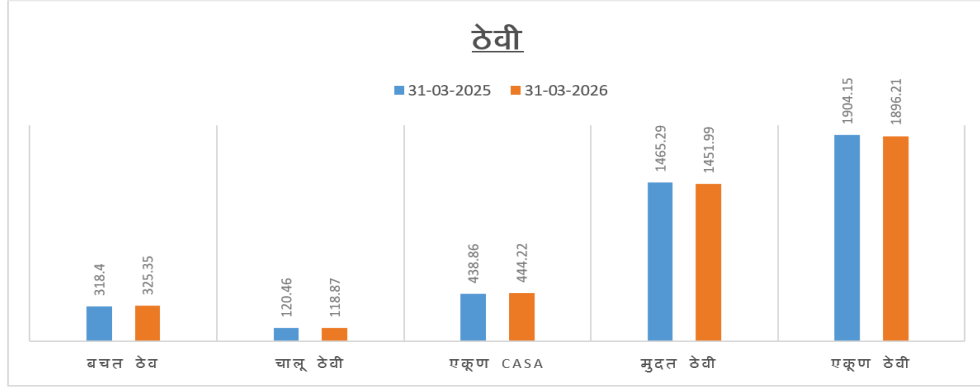
ठेवी (Deposits):

देशांतर्गत व जागतिक मंदी आणि बँकांमधील व्याजदरांच्या स्पर्धेच्या पार्श्वभूमीवर, बँकेच्या एकूण ठेवींमध्ये ७.९४ कोटी रुपयांची किरकोळ घट झाली आहे. ३१-०३-२०२५ रोजी बँकेकडे १९०४.१५ कोटी रुपयांच्या ठेवी होत्या. ३१-०३-२०२६ रोजी हा ठेवींचा आकडा १८९६.२१ कोटी रुपयांवर राहिला. ३१-०३-२०२५ रोजी ठेवीदारांची संख्या ३,७७,५५४ होती आणि ३१-०३-२०२६ रोजी ती वाढून ३,८१,५९८ झाली. चालू आर्थिक वर्षात बँकेने ४,०४४ नवीन ठेवीदार जोडले आहेत. ही वाढ ठेवीदारांचा बँकेवरील विश्वास दर्शवते. चालू आर्थिक वर्षात बचत आणि चालू ठेवी वाढवण्यासाठी बँकेने विविध मोहिमा आणि जनसंपर्काच्या माध्यमातून वेगवेगळ्या ठेव योजना सुरू केल्या आहेत.

मागील दोन वर्षांतील कासा व मुदत ठेवींची तुलनात्मक स्थिती खाली दिली आहे.

(आकडेवारी कोटीमध्ये)

ठेव प्रकार	31-03-2025	एकूण ठेवींशी प्रमाण %	31-03-2026	एकूण ठेवींशी प्रमाण %
बचत ठेव	318.40	16.72%	325.35	17.16%
चालू ठेवी	120.46	6.33%	118.87	6.27%
एकूण CASA	438.86	23.05%	444.22	23.43%
मुदत ठेवी	1465.29	76.95%	1451.99	76.57%
एकूण ठेवी	1904.15	100.00%	1896.21	100.00%

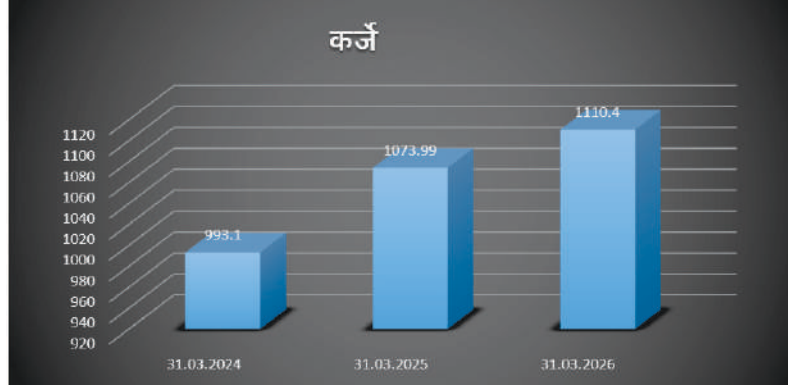


ठेव विमा (Deposit Insurance):

भारतीय रिझर्व्ह बँकेच्या (RBI) मार्गदर्शक तत्वांनुसार, ठेवीदारांच्या हिताचे रक्षण करण्यासाठी आरबीआयने ठेव विम्याचे संरक्षण १ लाख रुपयांवरून वाढवून ५ लाख रुपये केले आहे. ही बँक 'निक्षेप विमा आणि प्रत्यय हमी महामंडळ' (DICGC)ची सदस्य असून तिने महामंडळाला प्रीमियम (विमा हप्ता) भरून आपल्या एकूण ठेवी सुरक्षित केल्या आहेत. बँक महामंडळाला नियमितपणे आणि वेळेवर विमा हप्ता भरत आहे. बँकेने १९-०५-२०२६ रोजी विमा महामंडळाला प्रीमियम भरला आहे.

कर्जे (Loans):

चालू वर्षी एकूण कर्जांमध्ये ३६.४२ कोटी रुपयांची निव्वळ वाढ झाली आहे. ३१.०३.२०२५ रोजी बँकेची एकूण कर्जे १,०७३.९९ कोटी रुपये होती, त्या तुलनेत ३१.०३.२०२६ रोजी हा कर्जाचा आकडा १,११०.४१ कोटी रुपयांवर पोहोचला आहे.



बँकेची आर्थिक ताकद ही प्रामुख्याने उत्पादक हेतूसाठी आर्थिक मदतीची गरज असलेल्या पात्र कर्जदारांना सुव्यवस्थित कर्ज सुविधा पुरवण्यावर अवलंबून असते. याच विचारसरणीला अनुसरून, बँकेने चालू वर्षात विविध नाविन्यपूर्ण कर्ज उत्पादनांच्या माध्यमातून स्वयंरोजगाराला प्रोत्साहन देणे, छोटे व्यवसाय, उद्योजक आणि किरकोळ (रिटेल) कर्जदारांना पाठबळ देणे यावर आपला भर कायम ठेवला आणि या वर्षात अनेक नवीन कर्ज योजना सुरू केल्या.

या योजनांमध्ये खालील गोष्टींचा समावेश आहे:

हीरक महोत्सव कर्ज योजना (Hirak Mohotsav Loan Scheme)

कृषी सुवर्ण कर्ज योजना (Agriculture Gold Loan Scheme)

एसजेएसबी इझी कर्ज योजना (SJSB Easy Loan Scheme)

महोत्सव कर्ज योजना २०२५ (Festival Loan Scheme 2025)

सुवर्ण ओव्हरड्राफ्ट (OD) कर्ज योजना (Gold OD Loan Scheme)

बँकेने आपल्या विद्यमान कर्ज योजनांमध्ये देखील सुधारणा केल्या आहेत; जसे की गृहनिर्माण कर्ज योजना (housing loan), व्यावसायिक वाहन कर्ज योजना (commercial vehicle loan), वैयक्तिक व व्यावसायिक सोलर कर्ज योजना (solar loan)

individual commercial), आणि गृहनिर्माण कर्जांतर्गत असणारी भूखंड खरेदी योजना (plot purchase scheme). यामध्ये मार्जिनच्या टक्केवारीत घट करणे, तारण सुरक्षिततेमध्ये सूट देणे किंवा ती पूर्णपणे माफ करणे, सिबिल (CIBIL) स्कोरशी जोडून व्याजदरात कपात करणे आणि जामीनदाराची अट रद्द करणे अशा आकर्षक वैशिष्ट्यांचा समावेश करण्यात आला आहे.

बँकेने दि.२८-०८-२०२५ ते ३०-०८-२०२५ या कालावधीत वाहन कर्ज प्रदर्शन (Vehicle Loan Expo) चे आयोजन केले होते. दि.३०-०९-२०२६ ते ०२-०२-२०२६ या कालावधीत सोलापूर येथे 'क्रेडाई (CREDAI) प्रॉपर्टी एक्स्पो'चे आयोजन गृहनिर्माण कर्ज पोर्टफोलिओला गती देण्यासाठी केले होते. या उपक्रमांचा विचार करता बँकेने लहान आणि किरकोळ (रिटेल) कर्जांमध्ये सकारात्मक वाढ नोंदवली आहे. आपली बँक सर्वसामान्य नागरिक, एमएसएमई (MSME) क्षेत्र, व्यावसायिक आणि उद्योजकांसाठी अनेक नवीन लहान आणि मध्यम कर्ज योजना आणण्यासाठी सातत्याने प्रयत्न करत आहे.

बँकेच्या हीरक महोत्सव वर्षाच्या निमित्ताने ७५.०० लाख रुपयांपर्यंतच्या अनेक सवलतीची कर्ज योजना सुरु करण्यात आली. याव्यतिरिक्त, बँक सोने तारण ठेवून २५.०० लाख रुपयांपर्यंतची कॅश क्रेडिट कर्ज योजना (Cash Credit Loan Scheme) देखील देत आहे. या विविध फायदेशीर कर्ज योजनांच्या माध्यमातून आपली बँक समाजाच्या आर्थिक गरजा पूर्ण करत आहे.

बँकेद्वारे तारण कर्ज (pledge), सर्वांसाठी गृहनिर्माण कर्ज योजना, ऑटो कर्ज योजना, सोलर कर्ज योजना इत्यादी स्वरूपात देखील कर्जे दिली जातात.

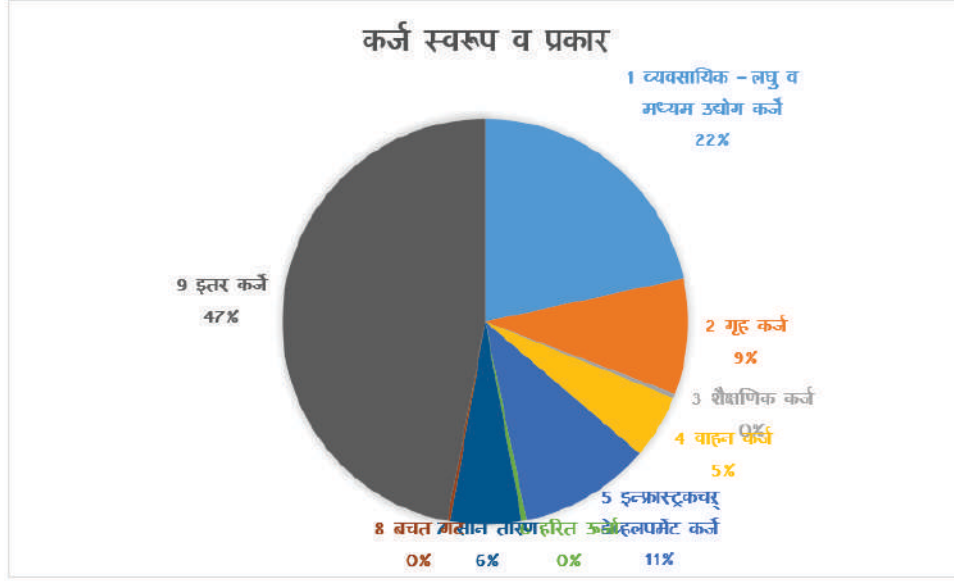
विशेषतः Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) अंतर्गत बँकेने सूक्ष्म व लघु उद्योगांना तारणविरहित कर्जपुरवठ्यास प्रोत्साहन देण्याच्या दृष्टीने महत्त्वपूर्ण पाऊल उचलले आहे. यामुळे उद्योजक, व्यावसायिक व लघुउद्योगांना त्यांच्या व्यवसायाच्या विस्तारासाठी आवश्यक असलेला वित्तपुरवठा अधिक सुलभ होण्यास मदत होत आहे.

केंद्र सरकार द्वारा सध्याच्या आर्थिक अडचणीच्या दिवसात तरलतेसाठी (liquidity) गॅरंटी स्कीम ECLGS 5.0 योजनेअंतर्गत पात्र व्यावसायिक व उद्योग घटकांना अतिरिक्त पतपुरवठा उपलब्ध करून देण्याच्या दृष्टीने बँकेने योजना स्वीकारून तिची अंमलबजावणी सुरु केली आहे. या माध्यमातून आर्थिक अडचणीच्या काळात पात्र व्यवसायांना आवश्यक खेळते भांडवल व वित्तीय आधार उपलब्ध करून देण्याचा बँकेचा प्रयत्न आहे. या स्कीममध्ये आपल्या ग्राहकांना ही केंद्र सरकारची गॅरंटी आहे.

आण्णासाहेब पाटील महामंडळ, वसंतराव नाईक महामंडळ, परशुराम आर्थिक विकास महामंडळाच्या आर्थिक विकास योजनेंतर्गत व जगदज्योती महात्मा बसवेश्वर आर्थिक विकास महामंडळाच्या कर्ज योजनेची अंमलबजावणी करून पात्र लाभार्थ्यांना स्वयंरोजगार, व्यवसाय व आर्थिक उन्नतीसाठी वित्तीय सहाय्य उपलब्ध करून देण्यात येत आहे.

आर्थिक वर्ष २०२५-२६ मध्ये विविध सेगमेंट नुसार कर्ज वितरण प्रमाण

अ.क्र.	कर्ज स्वरूप व प्रकार	कर्ज येणे बाकी (रक्कम कोटीत)	एकूण कर्जासोबतचे प्रमाण (%)
01	व्यवसायिक लघु व मध्यम उद्योग कर्जे	239.80	21.60
02	गृह कर्ज	102.08	9.19
03	शैक्षणिक कर्ज	3.91	0.35
04	वाहन कर्ज	56.85	5.12
05	इन्फ्रास्ट्रक्चर डेव्हलपमेंट कर्जे	116.19	10.46
06	हरित ऊर्जा	4.37	0.39
07	सोने तारण	62.56	5.63
08	बचत गट	2.71	0.25
09	इतर कर्ज	521.94	47.01
10	एकूण कर्जे	1110.41	100.00



प्राधान्य क्षेत्र कर्जपुरवठा (Priority Sector Lending):

वर्ष २०२६ साठी, बँकेची अग्रक्रम क्षेत्र कर्ज (Priority Sector Loans) रु. ६७९.९६ कोटी म्हणजेच ६३.३१% वर होती. बँकेने ३१ मार्च २०२६ पर्यंत अग्रक्रम क्षेत्रांतर्गत कर्ज वितरणासाठी आरबीआयने (RBI) निश्चित केलेले ६०% चे उद्दिष्ट यशस्वीरित्या पूर्ण केले आहे.

मोठ्या कर्जांशी संबंधित जोखीम कमी करण्यासाठी, रिझर्व्ह बँकेने २०२५ मध्ये सुधारित मार्गदर्शक तत्वे जारी केली होती. या मार्गदर्शक तत्वांनुसार, सहकारी बँकांनी ३१ मार्च २०२६ पर्यंत त्यांच्या एकूण कर्जांपैकी ५०% पर्यंतची कर्जे ही लहान रकमेची असतील आपल्या बँकेसाठी लहान कर्ज म्हणजे रु.८०.०० लाखांची कर्जे आहेत.

३१-०३-२०२६ रोजी आपल्या बँकेतील लहान रकमेच्या कर्जांचे (Small Value Loans) प्रमाण ४४.५५% आहे.

एकत्रित व्यवसाय (Mix Business):-

३१-०३-२०२५ रोजी बँकेचा एकूण व्यवसाय २९७८.१४ कोटी रुपये होता. ३१-०३-२०२६ रोजी त्यामध्ये २८.४८ कोटी रुपयांची वाढ होऊन तो ३००६.६२ कोटी रुपयांवर पोहोचला आहे.

भांडवल पर्याप्तता आणि कर्ज फेडण्याची क्षमता (Capital adequacy & Solvency)

उद्योग क्षेत्रातील मानकांपेक्षा अधिक असलेल्या २०.०९% च्या मजबूत भांडवल पर्याप्तता गुणोत्तराच्या (CAR) जोरावर बँक विलक्षण आर्थिक लवचिकता आणि सक्षमता दर्शवत आहे.

आर्थिक वर्ष २०२४-२५ मधील १८.५६% च्या तुलनेत ३१ मार्च २०२६ रोजी बँकेची भांडवल पर्याप्तता वाढून २०.०९% झाली आहे. बँकेच्या एकूण भांडवलाशी टायर-१ (Tier-I) भांडवलाचे गुणोत्तर ९१.१६% आहे.

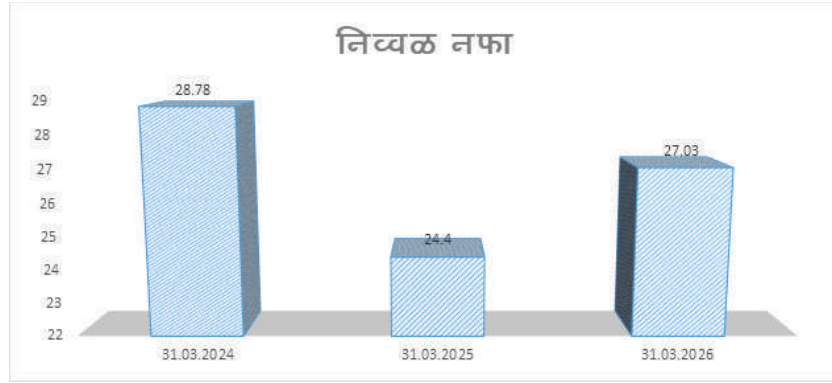
मालमत्ता गुणवत्ता आणि वृद्धी (Asset Quality & Growth)

जोखीम व्यवस्थापनाच्या शिस्तबद्ध दृष्टिकोनामुळे अत्यंत कमी अनुत्पादक मालमत्ता (NPA) म्हणजेच ग्राँस (स्थूल) एनपीए ३.३५% आणि नेट (निव्वळ) एनपीए ०.००% असणारा एक उत्कृष्ट कर्ज पोर्टफोलिओ तयार झाला आहे.

बँकेला तिच्या मुख्य कर्ज पुरवठा आणि संपत्ती व्यवस्थापन (Wealth Management) क्षेत्रांमध्ये सातत्यपूर्ण व शाश्वत वृद्धीचा अनुभव येत आहे.

नफा आणि कार्यक्षमता (Profitability & Efficiency)

नफ्याच्या परिघाचा (Margin) झालेला सातत्यपूर्ण विस्तार आणि कार्यक्षम खर्च नियंत्रणामुळे निव्वळ उत्पन्नात वर्षानुवर्षे लक्षणीय वाढ झाली असून, गेल्या दोन वर्षांतील युद्धजन्म परिस्थितीमुळे या वर्षी गुंतवणूक घसारा निधी रु.१७.०० कोटी वजा जाता बँकेला २७.०३ कोटी रुपयांचा निव्वळ नफा (Net Profit) झाला आहे.



कर्ज संनियंत्रण (Credit Monitoring):-

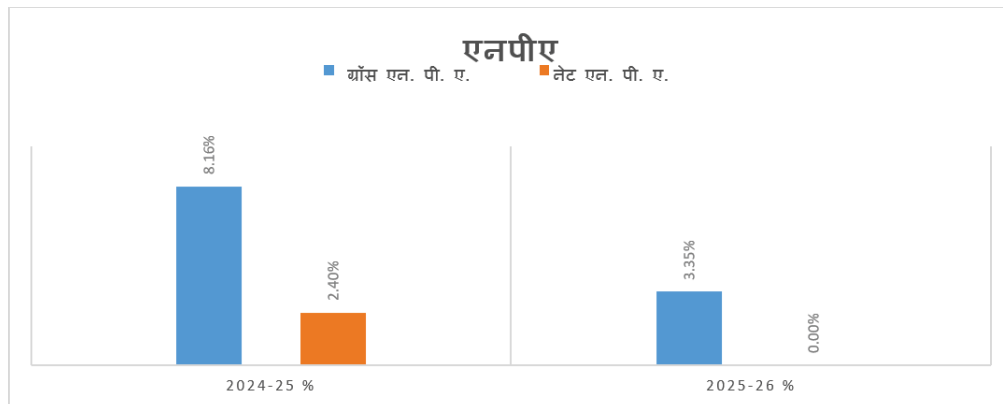
क्रेडिट जोखीम व्यवस्थापनासोबतच क्रेडिट प्रणालीद्वारे कर्ज खात्यांची स्थिती उत्तम राखली जाते. कर्ज खाती अनुत्पादक (NPA) होऊ नयेत याची खबरदारी घेण्यासाठी, मुख्य कार्यालयाकडून प्रत्येक महिन्याच्या सुरुवातीला शाखांना संभाव्य NPA कर्ज खात्यांची यादी दिली जाते, जेणेकरून शाखांद्वारे प्रभावी पाठपुरावा केला जाऊ शकेल. थकबाकीदारांना मुख्य कार्यालयामार्फत नोटिसाही पाठवल्या जातात. त्यानुसार, योग्य ती काळजी घेऊन नवीन खाती एनपीए (NPA) होण्यापासून रोखली जातात.

कर्ज वसुली आणि एनपीए (NPA) व्यवस्थापन:-

आपल्या बँकेने कर्ज वसुलीसाठी एक सुनियोजित आणि कडक धोरण अवलंबून एनपीए (NPA) वसुलीमध्ये चांगली कामगिरी केली आहे. ३१-०३-२०२६ रोजी बँकेचे एकूण थकीत कर्ज (एनपीए) कमी होऊन रु. ३७.२५ कोटी झाले आहे, जे ३१-०३-२०२५ रोजी रु. ८७.६१ कोटी होते. मागील वर्षाच्या तुलनेत यंदा एनपीए (NPA) ५०.३६ कोटी रुपयांनी कमी झाला आहे.

(रुपये कोटीत)

तपशील	२०२४-२५	%	२०२५-२६	%	फरक
ग्रॉस एन.पी.ए.	८७.६१	८.१६%	३७.२५	३.५५%	-५०.३६
नेट एन.पी.ए.	२४.२८	२.४०%	०.००	०.००%	-२४.२८
एकूण कर्ज	१०७३.९९		१११०.४०		



बँकेने आर्थिक वर्ष २०२५-२६ च्या अखेरीस एनपीए (NPA) साठी तरतूद कव्हेरेज प्रमाण (Provision Coverage Ratio) १२२.४७ टक्के ठेवले आहे.

संचालक आणि त्यांच्या नातेवाईकांना दिलेली कर्जे:

आर्थिक वर्ष २०२५-२६ दरम्यान, बँकेने आपल्या कोणत्याही संचालक किंवा त्यांच्या नातेवाईकांना कोणतेही कर्ज मंजूर केलेले नाही. सद्यस्थितीत, १ संचालक आणि ३ नातेवाईकांनी मुदत ठेवीच्या (फिक्स डिपॉझिटच्या) तारणावर बँकेकडून कर्ज घेतले आहे. दि. ३१-०३-२०२६ रोजीची एकूण येणेबाकी रक्कम (आउटस्टँडिंग) रु. ४६.३६ लाख आहे. सर्व कर्जे नियमित (रेग्युलर) आहेत.

संचालक आणि त्यांच्या नातेवाईकांना मंजूर केलेल्या कर्जाचा तपशील खालीलप्रमाणे आहे.

अ.क्र.	संचालक व नातेवाईक	कर्जाची येणेबाकी (रक्कम रुपये)
१	संचालक - १ खाती	३६.५७
२	नातेवाईक - ३ खाती	९.७९
	एकूण	४६.३६

गुंतवणूक (Investments):-

आरबीआयच्या (RBI) मार्गदर्शक तत्त्वानुसार, बँक विहित प्रमाणात सीआरआर (CRR) आणि एसएलआर (SLR) राखून तसेच कर्ज वितरण केल्यानंतर उर्वरित जादा रक्कम आरबीआय मान्यताप्राप्त विविध गुंतवणूक योजनांमध्ये गुंतवते. हे उत्पन्नाचे एक महत्वाचे साधन आहे. बँकेने सरकारी रोखे (Government Securities) आणि इतर बँकांमधील मुदत ठेवीवरील (FDR) व्याजाच्या माध्यमातून रु.६८.७० कोटीचे व्याज कमावले आहे. याशिवाय, बँकेने सरकारी रोख्यांमधील ट्रेडिंग नफा (Trading Profit) म्हणून रु.४.४८ कोटी मिळवले आहेत. एकूण गुंतवणूक उत्पन्न रु.७३.१८ कोटी आहे. ३१ मार्च २०२६ रोजी गुंतवणुकीवरील परतावा (Yield on Investment) ७.६३% आहे.

एकूण गुंतवणूक पोर्टफोलिओमध्ये आरबीआयने (RBI) विहित केलेल्या मार्गदर्शक तत्त्वानुसार वैधानिक तरलता प्रमाण (SLR) राखण्यासाठी जारी केलेल्या सरकारी रोख्यांमधील गुंतवणूक आणि इतर बँकांमधील एफडीआर (FDR) मधील गुंतवणुकीचा समावेश आहे. मला येथे नमूद करताना अभिमान वाटतो की, बँकेने सीआरआर (CRR) आणि एसएलआर (SLR) राखण्यात एकाही दिवसाची कसूर (डिफॉल्ट) केलेली नाही. हे दर्शवते की बँकेकडे उच्च तरलता (Liquidity) आहे.

या चालू आर्थिक वर्षामध्ये मा. RBI चे NDS-OM म्हणजेच सरकारी रोखे गुंतवणूक खरेदी-विक्रीचे स्वतःचे CCIL portal वर नोंदणी करून त्याद्वारे यशस्वी व्यवहार सुरू केले आहेत.

तंत्रज्ञान (Technology):-

बँकेकडे अत्याधुनिक आयटी (IT) प्रणाली असून, तिचे संचालन एका नामांकित बहुराष्ट्रीय कंपनीमार्फत (MNC) केले जात आहे. आधुनिक तांत्रिक प्रगतीला अनुसरून, बँकेने आपली मोबाईल बँकिंग सेवा यशस्वीरित्या सुरू केली आहे आणि ग्राहकांसाठी डिजिटल बँकिंगचा अनुभव अधिक सुलभ करण्यासाठी बँक लवकरच आयएमपीएस (IMPS) आणि युपीआय (UPI) व इंटरनेट बँकिंग सेवा सुरू करित आहेत.

आपल्या ग्राहकांना अत्याधुनिक डिजिटल सेवा पुरवण्यासोबतच सायबर सुरक्षा, फसवणूक प्रतिबंध आणि रिझर्व्ह बँकेच्या नियमांचे पालन करण्याला सर्वोच्च प्राधान्य देण्यासाठी सदैव कटिबद्ध आहे. आपल्या सर्व भागधारकांसाठी एक विश्वासार्ह आणि सुरक्षित डिजिटल बँकिंग प्रणाली उभारण्यासाठी बँक निरंतर नवनवीन तंत्रज्ञानाचा अवलंब करत आहे.

तांत्रिक सुधारणा व सायबर सुरक्षा उपक्रम -

आपली बँक ग्राहकांच्या सुरक्षिततेसाठी आणि रिझर्व्ह बँक ऑफ इंडिया (RBI) तसेच भारत सरकारच्या मार्गदर्शक तत्त्वानुसार खालील मुख्य तांत्रिक उपाययोजना लागू करत आहे: नवीन .bank.in डोमेन बनावट वेबसाईट आणि फिशिंगपासून ग्राहकांचे रक्षण करण्यासाठी बँकेने अधिकृत वेबसाईट www.sjsb.bank.in वर स्थलांतरित केली आहे. बँकेचे अधिकृत संपर्क क्रमांक: फसव्या कॉल्सपासून बचाव करण्यासाठी बँकेने स्वतःचे समर्पित क्रमांक सुरू केले आहेत: मार्केटिंग क्रमांक: १४०९२९८५०९ बँकिंग सेवा

(Banking Call) क्रमांक: १६००३०४६३६ सर्व ग्राहकांना नम्र विनंती आहे की, कृपया हे अधिकृत क्रमांक आपल्या मोबाईलमध्ये सेव्ह करावेत.

एन्टरप्राइज फ्रॉड रिस्क मॅनेजमेंट (FRM) प्रणाली: सर्व डिजिटल चॅनेल्सवर होणाऱ्या संशयास्पद आर्थिक व्यवहारांवर रिअल-टाईममध्ये (तत्काळ) सतत लक्ष ठेवण्यासाठी, त्यांचा शोध घेण्यासाठी आणि फसवणूक रोखण्यासाठी बँकेने FRM ॲप्लिकेशन कार्यान्वित केले आहे

NCRP / I4C डिजिटल आर्थिक फसवणुकीस आळा घालण्यासाठी आणि ग्राहकांच्या निधीचे त्वरित रक्षण करण्यासाठी, आपली बँक, RBI व भारत सरकारच्या 'भारतीय सायबर अपराध समन्वय केंद्र' (I4C) अंतर्गत 'राष्ट्रीय सायबर अपराध रिपोर्टिंग पोर्टल' (NCRP) मध्ये सक्रियपणे सहभागी झाली आहे. या प्रणालीमुळे सायबर फसवणुकीच्या व्यवहारांचा तातडीने मागोवा घेणे, तक्रार नोंदवणे आणि फसवणूक झालेली रकम गोठवणे (freeze करणे) शक्य होते, ज्यामुळे ग्राहकांचे संभाव्य आर्थिक नुकसान टाळता येते.

बँक आपल्या ग्राहकांसाठी अत्यंत सुरक्षित आणि विश्वासाई डिजिटल बँकिंग वातावरण तयार करण्यास कटिबद्ध आहे.

इन्शुरन्स पार्टनरशिप टाय-अप व्यवसाय:

आपल्या बँकेने इन्शुरन्स सेवा देण्याकरिता खालील विमा कंपनीशी करार केली आहे.

जनरल इन्शुरन्स	हेल्थ इन्शुरन्स	लाईफ इन्शुरन्स
आय.सी.आय.सी.आय. लॉबार्ड जनरल इन्शुरन्स कंपनी	मणिपाल सिग्ना हेल्थ इन्शुरन्स कंपनी	एस.बी.आय. लाईफ इन्शुरन्स कंपनी

आर्थिक वर्ष २०२५-२६ मध्ये एकूण कमिशन द्वारा रु.२०.३९ लाख उत्पन्न प्राप्त झाले आहे.

E.C.B.A. निकष पूर्ततेबाबत :

पूर्वी Urban Co-operative Banks साठी FSWM (Financially Sound and Well Managed) निकष वापरले जात होते. RBI ने त्याधर्तीवर E.C.B.A. निकष लागू केले आहे. RBI च्या सहकारी बँकांसाठीच्या नव्या मार्गदर्शक तत्वांनुसार ECBA Eligibility Criteria for Business uthorization (व्यवसाय परवानगीसाठी पात्रता निकष). हे निकष पूर्ण करणाऱ्या सहकारी बँकांना शाखा उघडणे, ATM/CDM बसविणे, डोअरस्टेप बँकिंग इत्यादी व्यवसाय स्वतःहून सुरू करता येतात.

आपली बँक वरील सर्व निकषात बसत असल्याने RBI च्या पूर्व परवानगी शिवाय आपण प्रति वर्षी नवीन शाखा उघडू शकतो त्यामुळे पुढील पाच वर्षात अनेक शाखेच्या माध्यमातून बँकेचा विस्तार करू शकतो.

दिव्यांग खातेदारांसाठी सुविधा :

दिव्यांग खातेदारांना सेवा मिळावी ह्यासाठी आपल्या बँकेच्या ATM सेंटर्सना व काही शाखांना रॅम्प ची सुविधा केलेली आहे जेणे करून दिव्यांग खातेदारांना बँकेची सेवा मिळू शकेल. तसेच शाखेमध्ये दिव्यांग खातेदारांना स्पष्ट दिसणे साठी भिंग / लेन्स उपलब्ध करून दिलेले आहेत.

कर्ज निर्लेखन / राईट ऑफ (Write off Loans):

एनपीए (NPA) खाती निर्लेखित (राईट ऑफ) करणे म्हणजे, वसुलीसाठी अत्यंत कठीण आणि जुनी झालेली खाती ताळेबंदात (Balance Sheet) तशीच ठेवण्याऐवजी, बँकेचा वसुलीचा हक्क अबाधित ठेवून ही खाती बँकेच्या ताळेबंदातून काढून टाकणे होय. ही खाती काढून टाकण्याचा मुख्य उद्देश ताळेबंद स्वच्छ करणे हा आहे. कर्ज खाती निर्लेखित केली असली तरीही, बँक अशा कर्ज खात्यांचा सातत्याने पाठपुरावा करते आणि या खात्यांसाठी १००% तरतूद (Provision) केलेली असते. या पार्श्वभूमीवर, वैधानिक लेखापरीक्षकांनी (Statutory Auditors) प्रमाणित केल्यानुसार बँकेचा वसुलीचा हक्क अबाधित ठेवून संचालक मंडळाने खाती निर्लेखित केली आहेत.

नफा वाटप (Profit Distribution):-

बँकेने आर्थिक वर्ष २०२५-२६ मध्ये रु.२७०३.२८ लाख इतका नफा कमावला असून, स्थूल नफ्यामधून (Gross Profit) आवश्यक तरतुदी वजा केल्यानंतर, संचालक मंडळ नफ्याचे खालीलप्रमाणे वाटप करण्याची शिफारस करत आहे.

अ.क्र.	तपशील	रक्कम (रु. लाखान्त)
01	राखीव निधी (निव्वळ नफ्याच्या किमान २५%)	675.82
02	आकस्मिक राखीव निधी (CONTINGENCY FUND) (निव्वळ नफ्याच्या १०% किमान)	539.27
03	इमारत निधी	500.00
04	सहकार शिक्षण निधी (निव्वळ नफ्याच्या किमान १%)	27.04
05	सहकारी पुनर्वसन, पुनर्रचना आणि विकास निधी (निव्वळ नफ्याच्या किमान १%)	27.04
06	लाभांश (प्रस्तावित ८%)	581.97
07	गुंतवणूक चढ उतार निधी	300.00
08	सभासद कल्याण निधी	15.00
09	सेवक कल्याण निधी	10.00
10	धर्मादाय निधी	27.00
11	ताळेबंदात वर्ग केलेला नफा	0.14
	एकूण -	2,703.28

बँक आर्थिक वर्ष २०२५-२६ साठी, बँकेच्या सदस्यांना ८% लाभांश (Dividend) देण्याचा प्रस्ताव ठेवत आहे.

अंदाजपत्रक: - २०२६-२७ या आर्थिक वर्षाचे बँकेचे अंदाजपत्रक अहवालात पृष्ठ क्रमांक ९६ वर आहे. सदर विषयास आपल्या मंजुरीची मी विनंती करतो. तसेच आर्थिक वर्ष २०२५-२६ दरम्यान अंदाजपत्रका पेक्षा कमी अथवा जास्त झालेल्या खर्चास आपण त्या विषयावेळी मान्यता द्यावी अशीही मी विनंती करतो.

लेखापरीक्षण आणि तपासणी (Audit Inspection):-

शाखांच्या कामकाजात सर्व प्रक्रियांचे पालन सुनिश्चित करण्यासाठी आणि नियम व पारदर्शकता राखण्यासाठी बँकेने समवर्ती लेखापरीक्षण (Concurrent Audit) आणि अंतर्गत लेखापरीक्षण (Internal Audit) अशी दुहेरी यंत्रणा अवलंबली आहे. गेल्या वर्षी, लेखापरीक्षण प्रणाली अंतर्गत अंतर्गत कर्ज लेखापरीक्षण (CREDIT AUDIT) आणि सर्व शाखांचे जोखीम-आधारित अंतर्गत लेखापरीक्षण (RBIA) ही नवीन संकल्पना सुरू करण्यात आली. मला आपल्याला कळवताना आनंद होत आहे की, आपली बँक अशा मोजक्या बँकांपैकी एक आहे जिथे बँकेच्या सर्व शाखांचे समवर्ती लेखापरीक्षण चार्टर्ड अकाउंटंट्सद्वारे (सनदी लेखापाल) केले जाते.

बँकेच्या कर्मचाऱ्यांमार्फत क्रेडिट ऑडिट, अचानक तपासणी, income leakage इ. तपासणी सातत्याने केली जाते. ज्यामध्ये पाळायच्या विविध प्रक्रियांची तपासणी, रोख रकमेची अचानक तपासणी (Surprise Checking) इत्यादींचा समावेश होतो.

आर्थिक वर्ष २०२५-२६ साठी बँकेचे वैधानिक लेखापरीक्षण (Statutory Audit) 'शशांक पत्की अँड असोसिएट्स, पुणे' यांच्यामार्फत करण्यात आले आहे.

आपली बँक एक मल्टीस्टेट शेड्यूल्ड को-ऑप बँक असल्याने, ती रिझर्व्ह बँकेच्या थेट नियंत्रणाखाली येते. म्हणूनच, बँकेचे कामकाज आणि कामगिरी रिझर्व्ह बँकेने दिलेल्या नियम, विनियम आणि निर्देशानुसार चालते की नाही हे सुनिश्चित करण्यासाठी भारतीय रिझर्व्ह बँक (RBI) दरवर्षी तपासणी करते. वर्ष २०२४-२५ च्या कालावधीसाठी आरबीआयची (RBI) तपासणी १०-११-२०२५ ते २८-११-२०२५ दरम्यान करण्यात आली होती. या तपासणीचा अनुपालन अहवाल (Compliance Report) रिझर्व्ह बँकेकडे वेळेत सादर करण्यात आला आहे. रिझर्व्ह बँकेच्या आदरणीय अधिकाऱ्यांनी बँकेला वेळोवेळी दिलेल्या मौल्यवान मार्गदर्शनाबद्दल त्यांचे विशेष आभार.

कर्मचारी प्रशिक्षण (Employee Training):-

गेल्या वर्षभरात, बँकेने आमच्या कर्मचाऱ्यांसाठी विविध विषयांवर एकूण ३५ प्रशिक्षण कार्यक्रम आयोजित केले आहेत. या कार्यक्रमांचा प्रत्येक कर्मचाऱ्याला फायदा झाला आहे. FIU-India, RBI-CAB पुणे, NUCFDC दिल्ली यांनी आयोजित केलेल्या प्रशिक्षण कार्यक्रमात बँकेचे संचालक व वरिष्ठ अधिकारीही उपस्थित होते.

मानव संसाधन (Human Resource):-

बँकेची खरी ताकद तिचे समर्पित कर्मचारी हेच आहेत. बँकेच्या सर्व शाखांमध्ये विनम्र आणि कार्यक्षम ग्राहक सेवा केवळ या कर्मचाऱ्यांमुळेच शक्य झाली आहे. आर्थिक वर्ष २०२५-२६ च्या अखेरीस, बँकेची एकूण कर्मचारी संख्या ४०८ होती, ज्यामध्ये १२४ अधिकारी, २०१ लिपिक (Clerks) आणि ८३ दुय्यम कर्मचारी (Sub-staff) समाविष्ट आहेत. कार्यसंस्कृती आणि मूल्यांची निरंतरता सुनिश्चित करण्यासाठी, कर्मचाऱ्यांसाठी विविध कार्यशाळा नियमितपणे आयोजित केल्या जातात. सर्व कर्मचारी या प्रशिक्षणात सक्रियपणे आणि उत्साहाने भाग घेतात आणि आपली कौशल्ये व क्षमता निरंतर विकसित करत असतात.

भविष्याकडे वाटचाल (Looking to Future):-

सध्या बँकेकडे पुरेशी तरलता (Liquidity) उपलब्ध आहे. बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) देखील मजबूत आहे. मी आपल्याला खात्री देऊ इच्छितो की, भविष्यात या दोन भक्कम पायांवर आपल्या व्यवसायाचा विस्तार करण्यासाठी बँक पूर्णपणे तयार आहे. आपली बँक व्यवसायाच्या विस्तारासोबतच कर्जावर नियंत्रण ठेवण्यावर आणि नफा वाढवण्यावर विशेष लक्ष केंद्रित करेल. बँक सातत्याने नवीन तंत्रज्ञानावर आधारित सेवा प्रदान करण्यासाठी प्रयत्नशील आहे आणि हा प्रयत्न भविष्यातही अविरत सुरू राहील.

सामाजिक बांधिलकी आणि कृतज्ञता (Social Responsibility and Gratitude):-

कोणताही गाजावाजा न करता, केवळ कृतज्ञतेच्या भावनेतून आणि व्यापक समाजाच्या कल्याणासाठी बँक विविध उपक्रम राबवत असते. या उपक्रमांमध्ये सदस्यांना उपचारासाठी (रुग्णालयात दाखल असल्यास) मदत करणे आणि १० वी व १२ वीच्या परीक्षेत विशेष नैपुण्य मिळवलेल्या सदस्यांच्या पाल्यांना पुरस्कार देणे यांचा समावेश आहे. या विद्यार्थ्यांना उच्च शिक्षणासाठी प्रोत्साहित केले जाते. गेल्या अनेक वर्षांपासून, मे महिन्यातील रक्ताची गरज लक्षात घेऊन बँकेच्या शाखांद्वारे रक्तदान शिबिरांचे आयोजन केले जाते. यामध्ये बँकेचे कर्मचारी, ग्राहक आणि इतर नागरिक मोठ्या संख्येने सहभागी होतात.

समाजाची बौद्धिक गरज लक्षात घेऊन, दरवर्षी 'जनता बँक एम्प्लॉईज कल्चरल बोर्ड' तर्फे (कर्मचारी सांस्कृतिक मंडळ) गणेशोत्सवा दरम्यान व्याख्यानमालेचे आयोजन केले जाते. देशातील विविध क्षेत्रातील नामवंत विचारवंत, विद्वान आणि लेखकांनी या व्याख्यानमालेत सहभाग घेतला आहे. याशिवाय, कर्मचारी सैनिकांसाठी ध्वज निधी गोळा करतात. तसेच, बँक आपल्या धर्मादाय निधीतून (Charity Fund) विविध सामाजिक संस्था आणि उपक्रमांना पाठबळ देते. हे कार्य निरंतर सुरू आहे.

आर्थिक वर्ष २०२५-२६ मध्ये धर्मादाय निधीतून खालील संस्थाना देणगी देण्यात आलेली आहे.

अ.क्र.	संस्थेचे नाव	देणगी रक्कम
१	सेवा भारती पश्चिम महाराष्ट्र (सोलापूर जिल्हा पुरग्रस्तासाठी निधी)	रु. ११.०० लाख
२	भटके व विमुक्त विकास प्रतिष्ठान, यमगरवाडी	रु. ६.०० लाख
३	डॉ. हेगडेवार रक्तपेढी, सोलापूर	रु. ४.०० लाख
४	माता बालक उत्कर्ष प्रतिष्ठान, सांगोला	रु. ३.०० लाख
	एकूण -	रु. २४.०० लाख

हिरक महोत्सवी वर्ष :

आपल्या बँकेच्या हिरक महोत्सवी वर्षानिमित्त (२०२५-२६) ग्राहक, सभासद, हितचिंतक आणि सर्वसामान्य जनतेसाठी वर्षभर विविध सामाजिक, सांस्कृतिक, शैक्षणिक व जनजागृतीपर उपक्रमांचे आयोजन करण्यात आले आहे. या महोत्सवांतर्गत हिरक महोत्सव उद्घाटन सोहळा, रक्तदान शिबिरे, विद्यार्थ्यांसाठी करिअर मार्गदर्शन कार्यक्रम, ग्राहक मेळावे, स्नेहमेळावे, ऐतिहासिक व सांस्कृतिक कार्यक्रमांचे आयोजन करण्यात आले आहे. त्याचबरोबर बँकेच्या शाखास्तरावर विविध कार्यक्रम व उपक्रम राबवण्यात आले. या उपक्रमांद्वारे बँकेचा समाजाशी असलेला दृढ संबंध अधिक बळकट करणे, ग्राहकांशी संवाद वाढविणे तसेच सामाजिक बांधिलकी जपत जनसामान्यांपर्यंत बँकेची सेवा व मूल्ये पोहोचविणे हा प्रमुख उद्देश आहे.

बँकेच्या हिरक महोत्सवी वर्षातील प्रमुख कार्यक्रम:

अ.क्र.	कार्यक्रम	स्थळ
१	हिरक महोत्सव उद्घाटन सोहळा - मा. सीए. श्री. मिलिंद काळे (उपाध्यक्ष NAFCUB) व मा. डॉ. श्री. उदय जोशी (राष्ट्रीय अध्यक्ष - सहकार भारती)	सोलापूर
२	अमर आग - श्री. मंदार परळीकर यांचा देशभक्ती पूर्ण गायन	सोलापूर, लातूर कोल्हापूर
३	मोगरा फुलला - श्री. गणेश शिंदे व सौ. संमिता धापटे-शिंदे यांचा संत श्री ज्ञानेश्वर यांच्या जीवन चरित्र	पुणे नाशिक
४	युगप्रवर्तक डॉ. हेडगेवार - संघ सृजनाचा नाट्याविष्कार - 'नादब्रम्ह' (अध्यक्ष - श्री. पद्माकर धानोरकर)	सोलापूर
५	सन्माननिय खातेदारांसाठी दिवाळी फराळ	सोलापूर
६	माजी संचालक व निवृत्त सेवक यांचा स्नेहमेळावा - 'जादू सिने गीतांची' कार्यक्रम - राहुल देशपांडे	सोलापूर
७	विद्यमान संचालक व सेवक यांचा स्नेहमेळावा - मन करा रे प्रसन्न कार्यक्रम - डॉ. संजय उपाध्ये	सोलापूर
८	कॉर्पोरेट क्रिकेट कॉम्पीटिशन - आंतर बँक क्रीडा स्पर्धा	सोलापूर
९	१०वी व १२वी नंतर काय - निवृत्त प्रशासकीय अधिकारी श्री. अविनाश धर्माधिकारी यांचे व्याख्यान सोलापूर	सोलापूर
१०	रक्तदान शिबिर	सोलापूर
११	ग्राहक मेळावे - एकूण ११ स्थानी	वाळूज, सांगोला, माढा, विजयपूर (क), नाशिक, अक्कलकोट, उमरगा, पंढरपूर, माळशिरस, बीड, कोल्हापूर

या कार्यक्रमांच्या माध्यमातून बँकेने सामाजिक बांधिलकी जपत ग्राहक, सभासद, हितचिंतक व सर्वसामान्य जनतेशी असलेले संबंध अधिक दृढ करण्याचा प्रयत्न केला आहे.

मा. संचालक मंडळ निवडणूक (२०२६-२०३१) -

वर्ष २०२६-२०३१ ह्या कालावधीकरिता बँकेच्या मा. संचालक मंडळाची निवडणूक प्रक्रिया ही आपली बँक मल्टिस्टेट असल्यामुळे भारत सरकार, सहकार मंत्रालय, निवडणूक प्राधिकरण कार्यालय, दिल्ली यांचे आदेशान्वये झाली. सदर कामी निवडणूक निर्णय अधिकारी म्हणून मा. जिल्हाधिकारी व मा. उपजिल्हाधिकारी सोलापूर होते. तर सहाय्यक निवडणूक निर्णय अधिकारी म्हणून मा. जिल्हा उपनिबंधक, सहकारी संस्था, सोलापूर हे होते.

सदर निवडणूक दि.१७.०३.२०२६ रोजी निवडणूक निर्णय अधिकारी व सहाय्यक निवडणूक निर्णय अधिकारी यांच्या मार्गदर्शनाखाली व्यवस्थितरित्या पार पडली, त्याबद्दल मा.जिल्हाधिकारी, मा. उपजिल्हाधिकारी मा.जिल्हा उपनिबंधक व त्याचे सर्व सहकारी यांचे आभार मानतो.

श्रद्धांजली (Tribute):-

मागील आर्थिक वर्षात दिवंगत झालेले बँकेचे ज्ञात-अज्ञात सभासद, खातेदार, कर्मचारी आणि हितचिंतक तसेच देशाच्या सुरक्षेसाठी हौताम्य पत्करलेले सुरक्षा कर्मचारी, सैनिक यांच्या निधनाबद्दल आम्ही तीव्र दुःख व्यक्त करतो आणि त्यांना भावपूर्ण श्रद्धांजली अर्पण करतो. या आर्थिक वर्षात बँकेचे माजी संचालक व अध्यक्ष डॉ.सतीश वळसंगकर, ज्येष्ठ संचालक वल्लभदास गोयदानी व उद्धवराव सरकाळे यांचे निधन झाले त्यांनाही भावपूर्ण श्रद्धांजली व बँकेचे सेवक बालाजी अंबादास बोळू हे मृत पावले त्यांनाही श्रद्धांजली अर्पण करतो.

समारोप आणि आभार प्रदर्शन (Conclusion Vote of Thanks):-

बँकेचे मुख्य कार्यकारी अधिकारी (CEO) श्री. विनय दुनाखे यांनी त्यांच्या कार्यकाळात केलेल्या प्रामाणिक प्रयत्नांबद्दल आणि अमूल्य योगदानाबद्दल त्यांच्याप्रती मनःपूर्वक कृतज्ञता व्यक्त करणे हे मी माझे कर्तव्य समजतो. बँकेला योग्य दिशेने घेऊन जाण्यासाठी मोलाचे योगदान देणाऱ्या आपल्या सर्व कर्मचाऱ्यांचेही मी मनापासून आभार मानतो.

आम्ही भारतीय रिझर्व्ह बँक (RBI), केंद्रीय सहकारी संस्था निबंधक (CRCS), नवी दिल्ली आणि इतर सरकारी विभागांकडून मिळालेल्या मौल्यवान मार्गदर्शनाबद्दल आणि सहकार्याबद्दल कृतज्ञ आहोत. सोलापूरचे मा.जिल्हाधिकारी, मा. उपजिल्हाधिकारी व मा.जिल्हाउपनिबंधक सोलापूर यांचे हि निवडणुकीतील विशेष योगदाना बद्दल आभार.

बँकेला नॅफकब (NAFCUB) दिल्ली, एमयूसीबीएफ (MUCBF) मुंबई, सहकार भारती, आणि कोऑपरेटिव्ह बँक एम्प्लॉईज असोसिएशन, सोलापूर यांचेही मोलाचे सहकार्य लाभले आहे. मी त्या सर्वांचा अत्यंत आभारी आहे.

अनेक वर्षांपासून दररोज सकाळी बँकेची जाहिरात सातत्याने प्रसारित केल्याबद्दल मी सोलापूर आकाशवाणीचा आभारी आहे. ही आमच्या बँकेची एक अविस्मरणीय आठवण बनली आहे. बँकेला नेहमीच सकारात्मक प्रसिद्धी (कव्हेरेज) देणाऱ्या वृत्तपत्र आणि टीव्ही चॅनेलच्या प्रसारमाध्यम प्रतिनिधींचे मी आभार मानतो.

शेवटी, परंतु अत्यंत महत्वाचे म्हणजे, मी आमचे लाखो ठेवीदार, हजारो कर्जदार, असंख्य ग्राहक, हितचिंतक, कायदेशीर सल्लागार आणि मूल्यनिर्धारक यांच्याप्रती कृतज्ञता व्यक्त करतो, ज्यांच्याशिवाय बँकेचा हा प्रवास इतका सुलभ होऊ शकला नसला.

बँकिंग क्षेत्रातील प्रतिकूल परिस्थिती असतानाही आमच्या बँकेच्या यशस्वी कामगिरीसाठी दिलेल्या मार्गदर्शनाबद्दल आणि मौल्यवान योगदानाबद्दल मी उपाध्यक्ष, अॅड. श्री. मिलिंद कुलकर्णी यांच्यासह माझ्या संचालक मंडळाच्या (Board of Directors) आणि व्यवस्थापन मंडळाच्या (Board of Management) सर्व सदस्यांचे तसेच वैधानिक लेखा परिक्षक मे. शशांक पत्की अॅड असोसिएट्स यांचे मनःपूर्वक आभार मानतो. शेवटी, बँकेच्या सर्व संचालकांच्या वतीने, मी आर्थिक वर्ष २०२५-२६ चा ६१ वा वार्षिक अहवाल, ताळेबंद (Balance Sheet), नफा-तोटा पत्रक (Profit and Loss Statement) आणि इतर हिशोबाची कागदपत्रे मंजुरीसाठी सभेसमोर ठेवत आहे. आपण यास मंजुरी द्यावी, अशी मी नम्र विनंती करतो.

जय हिंद ! जय महाराष्ट्र ! जय सहकार !

आपला आभारी
सुनील गंगाधर पेंडसे
अध्यक्ष

Suneel Gangadhar Pendse
Chairman

61st Annual General Meeting 2025-26

Chairman's Speech

Respected members, brothers and sisters,

On behalf of the Board of Directors, I extend a warm welcome to all of you on the occasion of the 61st Annual General Meeting of our Bank and thank you for graciously attending this meeting. I am pleased to present the Balance Sheet and Profit & Loss Statement certified by the Statutory Auditors for the year ending 31st March 2026

With increasing scope and competition among banks, competitive interest rates on deposits, as well as technological advancement have created tremendous competition in the banking sector. Despite this, with many ups and downs in the economy, the bank earned a net profit of Rs. 27.03 crore.

Global Economic Situation:-

After withstanding higher trade barriers and elevated uncertainty last year, global activity now faces a major test from the outbreak of war in the Middle East. Assuming that the conflict remains limited in duration and scope, global growth is projected to slow to 3.1 percent in 2026 and 3.2 percent in 2027. Global headline inflation is projected to rise modestly in 2026 before resuming its decline in 2027. Slowdown in growth and increase in inflation are expected to be particularly pronounced in emerging market and developing economies.

Downside risks dominate the outlook. A longer or broader conflict, worsening geopolitical fragmentation, a reassessment of expectations surrounding artificial-intelligence-driven productivity, or renewed trade tensions could significantly weaken growth and destabilize financial markets. Elevated public debt and eroding institutional credibility further heighten vulnerabilities. At the same time, activity could be lifted if productivity gains from AI materialize more rapidly or trade tensions ease on a sustained basis.

The US-Israel-Iran war is not just a geopolitical issue, it is a serious issue of economic, monetary and banking stability for India. If this war continues for a long time, its consequences can be seen in different forms. Increase in fuel and inflation, stress on rupee, stress on GDP growth, uncertainty on repo rate, decline in NII / NIM, MTM losses, rising stress in MSME and retail and NPA risk on non-salaried loans.

Economic Situation in the Country:-

In 2026, India remains the fastest-growing major global economy, with GDP growth estimated at approximately 6.5% to 7.4%. Powered by robust domestic consumption and massive infrastructure investments, the economy is supported by moderated retail inflation, steady foreign direct investment (FDI), and an expanding digital services sector. Despite this strength, the country continues to navigate a series of global and domestic headwinds.

India remains the 6th largest economy globally and leads global growth rankings. Headline inflation has moderated, averaging in the comfortable range, though fluctuating global commodity prices and potential weather shocks present ongoing risks to food supply chains. The government has maintained a calibrated

fiscal strategy, focusing on high capital expenditure to crowd-in private investments.

Heightened geopolitical conflicts in regions like the Middle East, and volatile crude oil prices are pressuring the domestic currency (the Rupee) and causing fluctuations in imports.

Weather risks remain a focal point for India's agricultural output and food inflation. While macro indicators are strong, per capita income remains relatively low and generating scaled employment for the growing young workforce remains a primary policy focus

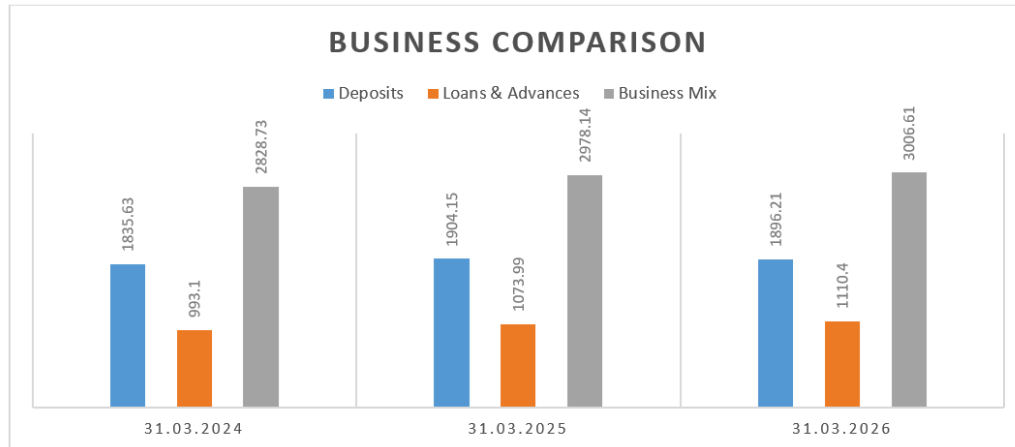
The exchange rate of USD ended up at Rs. 94.83 in the month of March 2026. Heightened geopolitical tensions significantly influenced currency market throughout the year. Foreign portfolio outflows depreciates our currency by driving sudden, massive increase in the demand for foreign currencies.

Crude oil prices closed at 118.35 USD/Bbl at the end of March 2026 from 71.48 USD/Bbl at the beginning of the financial year. Closing the Strait of Hormuz chokes off roughly 20% of the global oil supplies and 20% fo liquefied natural gas (LNG) triggering immediate energy and commodity prices spikes. The blockage severely curtails global trade disproportionately affecting developing economics heavily reliant on imported energy and middle Eastern fertilizers.

Indian bond yields remained elerated in March 2026 despite the Reserve Bank Of India's easing strategies such as liquidity infusions by injecting over Rs. 2.7 Lakh crore through multiple VRR options, and debt switches.

Comparative Performance of the Bank for the last three Financial Year (Rs. In crores)

Sr.no.	Particulars	31-03-2024	31-03-2025	31-03-2026
1.	Share Capital	70.89	72.12	72.74
2.	Reserves	185.14	197.70	214.76
3.	Deposits	1835.63	1904.15	1896.21
4.	Loans & Advances	993.10	1073.99	1110.40
5.	Investments	872.53	901.22	903.43
6.	Business Mix	2828.73	2978.14	3006.61
7.	CRAR	17.87%	18.56%	20.09%
8.	Working Funds	2152.86	2229.29	2232.90
9.	Operating Profit	36.73	40.25	29.77
10.	Provisions	3.42	7.25	0.55
11.	Net Profit	28.78	24.40	27.03
12.	Gross NPA	9.16%	8.16%	3.35%
13.	Net NPA	1.40%	2.40%	0.0%



Share Capital

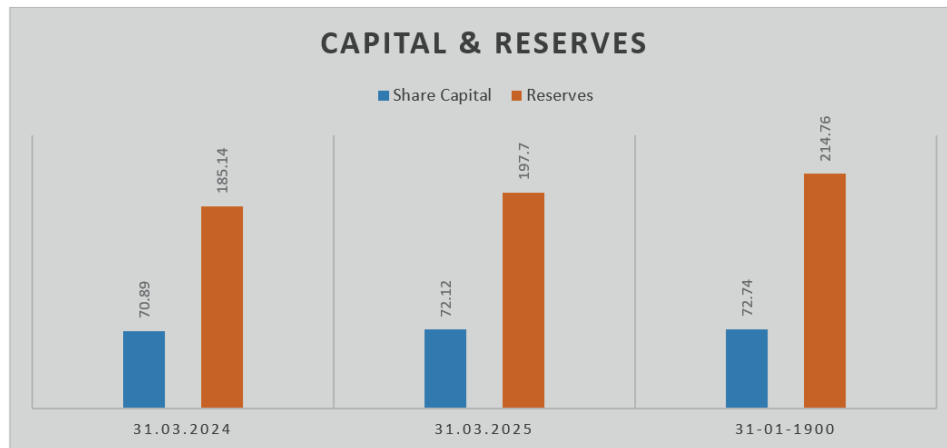
A strong foundation of the organization is its Capital. This applies to all banks. The Share Capital as on 31-03-2025 was Rs. 72.12 crore. Despite the challenging situation, the bank has increased to Rs 72.74 crore.

Liquidity & Reserves

The bank maintains a highly robust liquidity position, easily exceeding all regulatory requirements to meet daily customer obligations and a robust Reserve Fund of Rs. 214.76

Reserves and other funds:

Reserves and other funds as on 31-03-2025 were Rs. 197.70 crore. It increased by Rs. 17.06 crore and stood at Rs. 214.76 crores as at 31-03-2026. As approved by the Board of Directors in its meeting and RBI approval letter dated 21-04-2026, Bank has transferred Technology upgradation fund amount of Rs.6,00,00,000/- and General Welfare fund amount of Rs.4,79,650.25 to statutory reserve Fund on 31-03-2026.



Deposits:-

In the wake of the domestic and global recession and interest rate competition among banks, the bank's total deposits decreased marginally Rs. 7.94 crore. Deposits as on 31-03-2025 were Rs. 1904.15 crore. As on 31-03-2026 deposits stood at Rs. 1896.21 crore.

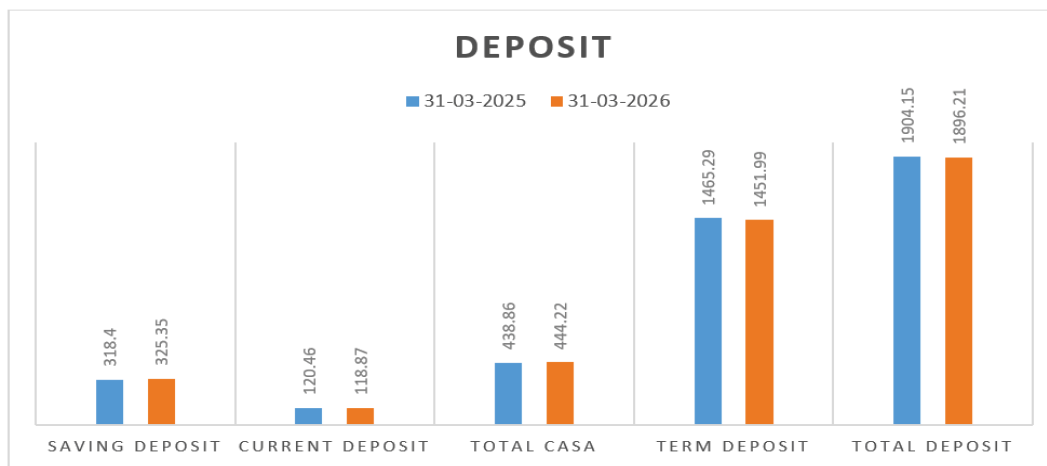
Number of Depositors as on 31-03-2025 was 377554 and as on 31-03-2026 it increased to 381598. During year Bank has added 4044 new depositors. This increase shows trust of depositors in the bank.

Through various campaigns and public relations, the bank has launched various deposit schemes to increase savings and current deposits in the current financial year.

Comparative position of CASA and Term deposits for the last two years

(Rs in crores)

Deposit Type	31-03-2025	%to Total Deposits	31-03-2026	%to Total Deposits
Saving Deposit	318.40	16.72%	325.35	17.16%
Current Deposit	120.46	6.33%	118.87	6.27%
Total CASA	438.86	23.05%	444.22	23.43%
Term Deposit	1465.29	76.95%	1451.99	76.57%
Total Deposit	1904.15	100.00%	1896.21	100.00%

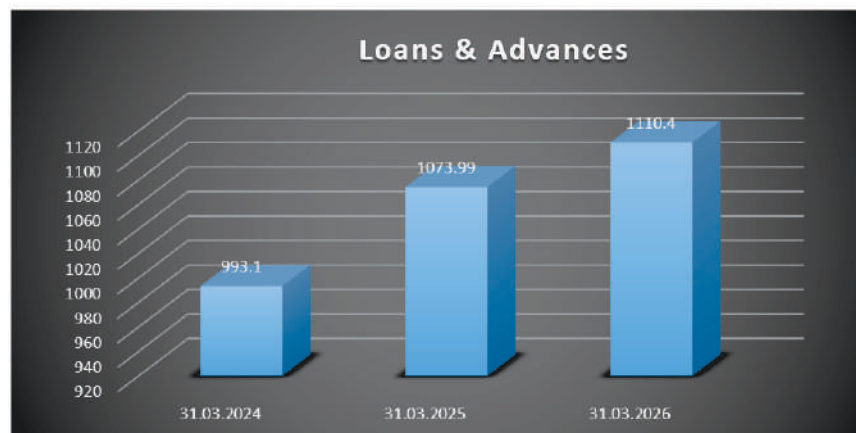


Deposit Insurance:-

As per RBI guidelines, in order to protect the interest of depositors, RBI has increased deposit insurance cover from Rs. 1 lakh to Rs. 5 lakh. The bank is a member of the Deposit Insurance Corporation (DICGC) and has insured its total deposit by paying a premium to the Deposit Insurance Corporation (DICGC). The bank is paying the premium to the corporation regularly and on time. On 19-05-2026, the bank has paid a premium to the Insurance Corporation.

Loans:-

This year Net increase in total loans by Rs. 36.42 crore . Banks total Loans as on 31.03.2026 stood Rs. 1110.41 crore as compared with 31.03.2025 of Rs. 1073.99 crore.



The financial strength of the Bank primarily depends on extending well-structured credit facilities to deserving borrowers who require financial assistance for productive purposes. In keeping with this philosophy, the Bank continued its focus on promoting self-employment, supporting small businesses, entrepreneurs and retail borrowers through various innovative loan products and launched several new loan schemes during the year.

These schemes include such as:

Hirak Mohotsav Loan Scheme
Agriculture Gold Loan Scheme
SJSB Easy Loan Scheme
Festival Loan Scheme 2025
Gold OD Loan Scheme

Bank had also revised existing loan schemes such as housing loan scheme, commercial vehicle loan scheme, solar loan scheme individual & commercial, plot purchase scheme under housing loan by adding attractive features such as reduction in margin percentage, reduced/waiver of collateral security, reduction in rate of interest by linking it to CIBIL score, waiver of guarantor etc.

Bank had also arranged vehicle loan Expo during the period Dt. 28.08.2025 to 30.08.2025 and CREDAI property expo during the period Dt. 30.01.2026 to 02.02.2026 at solapur for boosting housing loan portfolio. Considering these initiatives bank has recorded a positive growth in small & retail loans. Our Bank is constantly making efforts for many new small and medium loan schemes for the common man, MSME Sector, Businessmen and entrepreneurs.

On the occasion of the bank's Diamond Jubilee Year, many concessional loan scheme of up to ₹75.00 lakh have been introduced. Additionally, the bank is offering Cash Credit Loan Schemes on gold mortgage up to ₹25.00 lakh. Through these various beneficial loan offerings, our bank continues to serve the financial needs of the community.

It also offers loans in the form of pledge, housing loan scheme for all, auto loan scheme, solar loan scheme, etc.

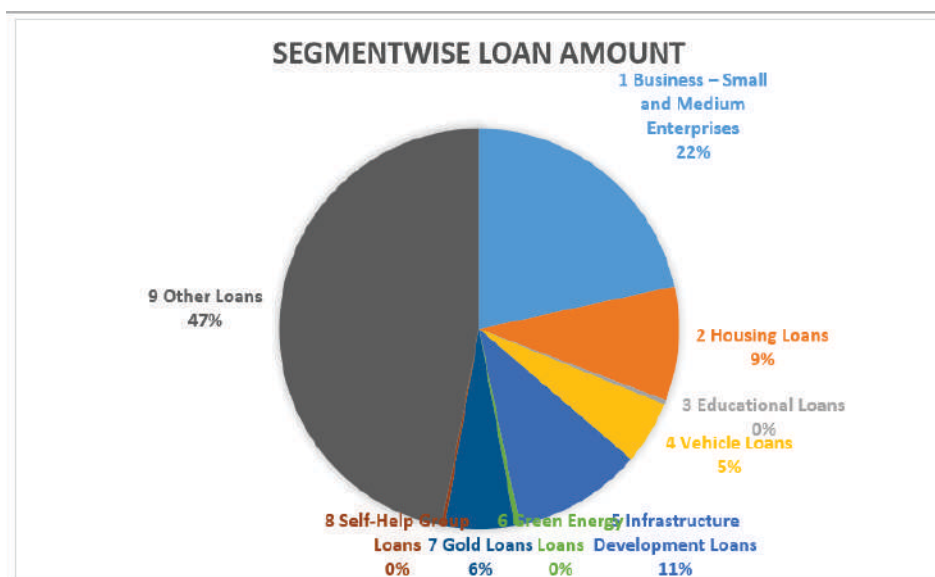
Specifically under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), the bank has taken a significant step towards encouraging collateral-free credit supply to micro and small enterprises. As a result, entrepreneurs, professionals, and small industries are finding it much easier to secure the financing necessary for expanding their businesses.

In view of providing additional credit supply to eligible business and industrial units during the current times of financial distress for maintaining liquidity under the Central Government's guarantee scheme ECLGS 5.0, the bank has adopted and started implementing this scheme. Through this medium, the bank aims to provide the required working capital and financial support to eligible businesses during times of economic crisis. In this scheme, customers have the backing of the Central Government's guarantee.

Furthermore, financial assistance is being provided to eligible beneficiaries for self-employment, business, and economic progress by implementing the loan schemes under the Annasaheb Patil Development Corporation, Vasantrao Naik Development Corporation, Parshuram Economic Development Corporation, and Jagadhyoti Mahatma Basaveshwar Economic Development Corporation.

Loan Distribution by Segment – Financial Year 2025–26

Sr. No.	Type of Loan / Segment	Outstanding Loan Amount (₹ Crore)	Share in Total Loans (%)
01	Business – Small and Medium Enterprises	239.80	21.60
02	Housing Loans	102.08	9.19
03	Educational Loans	3.91	0.35
04	Vehicle Loans	56.85	5.12
05	Infrastructure Development Loans	116.19	10.46
06	Green Energy Loans	4.37	0.39
07	Gold Loans	62.56	5.63
08	Self-Help Group Loans	2.71	0.25
09	Other Loans	521.94	47.01
10	Total Loans	1110.41	100.00



Priority Sector Lending

For the year 2026, the bank's priority sector loans stood at Rs. 679.96 crore, i.e. 63.31%. The bank has achieved the target set by the RBI in regard to lending under the priority sector i.e. 60% till 31 March 2026.

To reduce the risk associated with large loans, the Reserve Bank issued revised guidelines in 2025. As per these guidelines, cooperative banks must ensure that up to 50% of their loans are of small amounts till 31 March 2026. For our bank, small-ticket loans are defined as loans worth Rs. 80.00 Lakhs. As of 31-03-2026 the proportion of small value loans in our bank is 44.55%.

Mix Business: -

The total business of the Bank as on 31-03-2025 was Rs. 2978.14 crore. It increased by Rs.28.48 crore as on 31-03-2026 to Rs.3006.62 crore.

Capital Adequacy & Solvency

"The bank demonstrates exceptional financial resilience, backed by a strong Capital Adequacy Ratio (CAR) well above industry norms i.e. 20.09%."

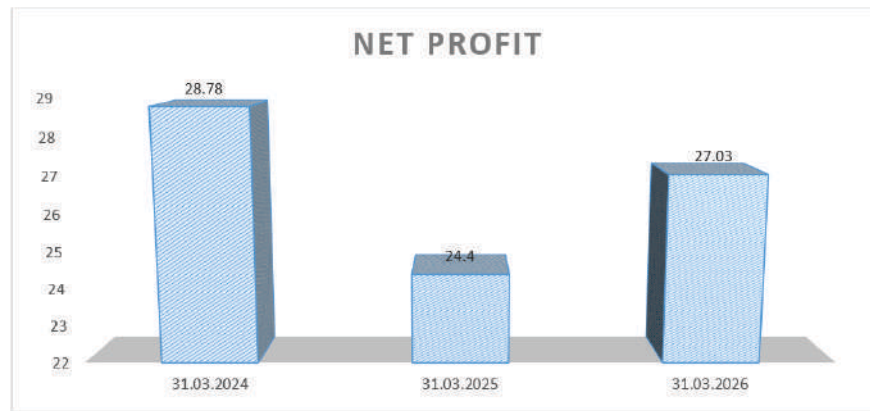
The capital adequacy of the Bank increased to 20.09% as on March 31, 2026 as compared to 18.56% in FY 2024-25. The ratio of Tier-I capital of the bank to the total capital is 91.16%.

Asset Quality & Growth

"A disciplined approach to risk management has resulted in a pristine loan portfolio with notably low Non-Performing Assets (NPAs) i.e. Gross NPA 3.35% and Net NPA 0%."

Profitability & Efficiency

"The consistent expansion of profit margins, coupled with efficient cost controls, has driven significant year-on-year growth in net income. Despite the war-like global situation over the past two years, the Bank recorded a Net Profit of ₹27.03 Crores for this year, net of an Investment Depreciation Reserve (IDR) provision of ₹17.00 Crores."



Credit Monitoring –

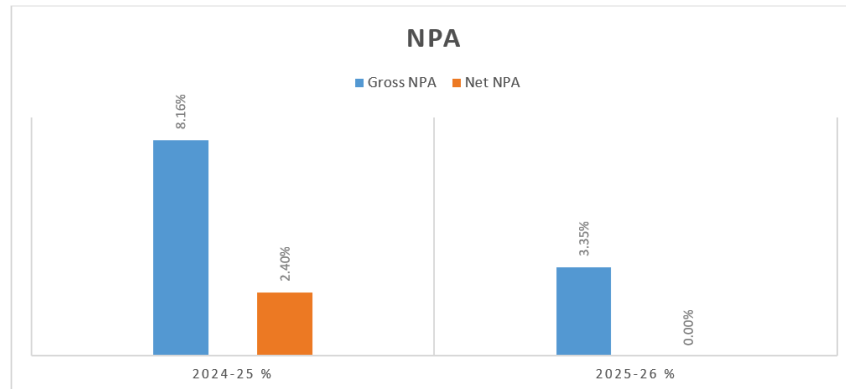
The health of the loan accounts is maintained by the credit system along with credit risk management. To ensure that the loan accounts do not go unproductive, a list of probable NPA loan accounts is provided to the branches at the beginning of every month by the head office for effective follow up by the branches. Notices are also sent to the defaulters through the head office. Accordingly, new accounts are prevented from becoming NPA by following the due diligence.

Loan Recovery and NPA Management:-

Our bank has made good recovery in NPAs by adopting a well-planned and strict policy for loan recovery. As of 31-03-2026, the total non-performing loans of the bank have reduced to Rs. 37.25 crores compared to Rs. 87.61 crores as of 31/03/2025. The NPAs have decreased by Rs. 50.36 crores compared to last year.

(Rs. Crores)

Particulars	2024-25	%	2025-26	%	Difference
Gross NPA	87.61	8.16%	37.25	3.35%	-50.36
Net NPA	24.28	2.40%	0.00	0.00	-24.28
Total Loans	1,073.99		1,110.40		



The bank has kept the provision coverage ratio for NPAs at 122.47 per cent at the end of financial year 2025-26.

Loans to directors and their relatives:

During the year 2025-26, the bank has not granted any loans to any of its directors or their relatives. At present, 1 director and 3 relative have taken loan from the bank on the collateral of fixed deposits. The total outstanding as on 31-03-2026 is Rs. 46.36 lakh. All loans are regular.

The details of loans sanctioned to directors and their relatives are as follows.

Sr.no	Directors & Relatives	Loans Outstanding
1	Directors 1 Accounts	36.57 lakhs
2	Relatives 3 Accounts	9.79 Lakhs
3	Total	46.36 lakhs

Investments:-

As per RBI guidelines, the bank invests the excess amount in various RBI approved investment schemes by maintaining CRR and SLR in the prescribed ratio and after disbursing loan. It is important source of income. Bank earned interest of Rs. 68.70 crore through Government Securities and other banks FDR interest. Further bank earned Rs. 4.48 crore as Trading Profit in Government Securities. Total Investment Income is Rs. 73.18 crore. The yield on investment is 7.63% on 31st March, 2026.

The total investment portfolio includes investments in Govt. Securities, which are issued to maintain the statutory liquidity ratio (SLR) as per the guidelines prescribed by the RBI & Investment in FDR with other banks. I am proud to mention here that the Bank has not defaulted on a single day in maintaining the CRR and SLR. This indicates that the bank has high liquidity.

During the current financial year, successful operations have commenced on the RBI's NDS-OM platform via the bank's own registration on the CCIL portal for trading government securities.

Technology:-

The Bank is equipped with a state-of-the-art IT framework, which is managed by a reputed multinational corporation (MNC). In line with modern technological advancements, the Bank has successfully launched its Mobile Banking service and will soon introduce IMPS, UPI, and Internet Banking services to further enhance the digital banking experience for our customers.

In compliance with guidelines issued by the Reserve Bank of India (RBI) and the Government of India, Our has implemented key technological enhancements to strengthen cybersecurity and protect our customers:

- Migration to Official .bank.in Domain: To safeguard customers against phishing and fake websites, the Bank has migrated its official website to www.sjsb.bank.in.
- Official Bank Communication Numbers: To prevent voice phishing and fraudulent calls, the Bank has introduced dedicated, sole-owned numbers:
 - o Marketing Number: 1409298501

- o Banking Service Call Number: 1600304636

All customers are requested to save these numbers on their mobile devices for identity verification

- Enterprise Fraud Risk Management (FRM) System: The Bank has deployed a robust Enterprise FRM application to continuously monitor, detect, and prevent suspicious financial transactions across all digital channels in near real time.

- Integration with NCRP & I4C Cyber Fraud Ecosystem

To combat digital financial fraud dynamically and safeguard customer funds in real time. Our Bank has joined as an active participant in the National Cyber Crime Reporting Portal (NCRP) under the Indian Cyber Crime Coordination Centre (I4C) framework established by the Government of India.

This integration allows for rapid tracking, reporting, and freezing of fraudulent transactions across the financial ecosystem, significantly mitigating potential financial loss for affected customers.

Our Bank remains dedicated to maintaining a highly secure and reliable digital banking environment for all its valued customers.

Insurance Partnership Tie-up Business :

Our Bank has entered into corporate tie-ups with the following insurance companies to offer comprehensive insurance services to our customers:

General Insurance	Health Insurance	Life Insurance
ICICI Lombard General Insurance Company	Manipal Cigna Health Insurance Company	SBI Life Insurance Company

During the financial year 2025-26, income of ₹20.39 lakh was generated through commission.

Compliance with ECBA Criteria :

Previously, the FSWM (Financially Sound and Well Managed) criteria were used to evaluate Urban Co-operative Banks. On similar lines, the RBI has now introduced the ECBA (Eligibility Criteria for Business Authorization) framework.

According to the RBI's updated guidelines for co-operative banks, institutions that satisfy these ECBA criteria are granted autonomy to expand their operations such as opening new branches, installing ATMs/CDMs, and offering doorstep banking services without seeking prior regulatory approval.

Since our Bank fully satisfies all the prescribed ECBA criteria, we are eligible to open new branches every year without prior RBI permission. This regulatory compliance will allow us to aggressively scale up our network and expand our footprint through multiple new branches over the next five years.

Facilities for Differently-Abled Account Holders :

To ensure seamless services for differently-abled account holders, ramp facilities have been provided at our bank's ATM centers and select branches. Additionally, magnifying glasses/lenses have been made available in the branches to assist visually challenged account holders.

Write off Loans:

Writing off NPA accounts means removing these accounts from Bank's Balance Sheet while keeping the bank's right of recovery intact rather than leaving Balance Sheet with very difficult and old accounts to recover from. The main purpose of removing these accounts is to clean up the Balance Sheet. Even if the loan accounts are written off, such loan accounts are continually followed up by the bank and these accounts are backed by 100% provision. On this background, The Board of Directors have recommended writing off of certain accounts, keeping the right of recovery of the bank intact as certified by the Statutory Auditors

Profit Distribution:-

The bank has earned a profit of Rs. 2703.28 lakh in the financial year 2025-26, after deducting the provisions required from the gross profit, the Board of Directors recommends following distribution of profits.

Sr.No.	Particular	Amount in lakhs
01	Statutory Reserve Fund (Minimum 25% of net profit)	675.82
02	Contingent Fund (Minimum 10% of net profit)	539.27
03	Building Fund	500.00
04	Cooperative Education Fund (Minimum 1% of net profit)	27.04
05	Co-op Rehabilitation, Reconstruction and Development Fund (Minimum 1% of net profit)	27.04
06	Dividend (Proposed 8%)	581.97
07	Investment Fluctuation Reserve	300.00
08	Member Welfare Fund	15.00
09	Staff Welfare Fund	10.00
10	Charity Fund	27.00
11	Net Profit Carried to Balance Sheet	0.14
12	Total	2,703.28

For the year 2025-26, Bank proposes a dividend of 8% to the members.

Budget: -

The Bank's Budget for the financial year 2026 -27 is on page number 96 in the Report. I also request you to approve the expenditure which is less or more than the budget for the financial year 2025 -26 .

Audit & Inspection: -

The Bank has adopted the dual system of Concurrent Audit and Internal Audit to ensure compliance of all procedures and to observe the rules and transparency in the branch operations. Last year, a new concept of internal credit audit (CREDIT AUDIT) and risk-based internal audit of all branches (RBIA) was introduced under the audit system. I am happy to inform you that our bank is one of the few banks where all the branches of the bank are concurrently audited by Chartered Accountants.

Credit audit, Surprise audit, income leakage etc. audits are also being carried out by the bank's employees, where checking of various procedures to be followed, surprise checking of cash, etc. are involved.

The Statutory Audit of the Bank for the financial year 2025-26 has been conducted by Shashank Patki and Associates , Pune.

As our bank is a scheduled and multi-state bank, it comes under the direct control of the Reserve Bank. That is why the Reserve Bank of India (RBI) conducts inspections every year to ensure that the operations and performance of the bank is carried out in accordance with the rules, regulations and directions given by it. The RBI inspection for the period 2024.-25 was conducted from 10-11-2025 to 28-11-2025. The compliance report of this inspection has been submitted to the Reserve Bank in time. Special thanks to the esteemed officials of the Reserve Bank for their valuable guidance extended to the bank from time to time.

Employee Training

In the last year, the bank has conducted a total of 35 training programs for our employees, covering various topics. Every employee has benefited from these programs. The Directors and senior officials of the bank attended the training programs organized by FIU-India, RBI-CAB Pune, and NUCFDC Delhi.

Human Resource: -

The strength of the bank is its dedicated staff. Courteous and efficient customer service in all branches of the bank is possible only because of these employees. At the end of FY 2025-26, the total staff strength of the bank was 408 consisting of 124 officers, 201 clerks and 83 sub-staff. To ensure the continuity of work culture and values, various workshops for employees are conducted regularly. All employees actively and enthusiastically participate in this training, continuously developing their skills and capabilities.

Looking to Future:-

At present, the bank has ample liquidity. The bank's capital adequacy ratio (CRAR) is also strong. I want to assure you that the bank is fully prepared to work towards expanding its business on these two strong footholds in future. Your bank will focus on expanding its business as well as controlling loans and increasing profitability. The bank is consistently striving to provide new technology-driven services, and this effort will continue in the future as well.

Social Responsibility and Gratitude:

Without making any buzz, bank undertakes various activities, just out of gratitude and for the benefit of society at large. These activities include help to its member's for hospitalization and prizes to members children who have achieved special merit in class 10th and 12th. These students are encouraged to go for higher education. Over the years, blood donation camps have been organized by the bank's branches in view of the need for blood donation. The participation includes employees, customers, and other members of the public.

Keeping in mind the intellectual needs of the society, every year a lecture series is organized by Janata Bank Employees Cultural Board during "Ganeshotsav". A large number of scholars, intellectuals and writers and renowned personalities in various fields of the country have participated in the seminar. In addition, the staff collects Flag Fund for the soldiers. Apart from this, the bank also supports various social organizations and activities from its charity fund. This is an ongoing work.

List of Donation given to the Trust in the Financial year 2025-26

Sr. No.	Trust Name	Donation Amount
1	Seva Bharati Paschim Maharashtra (the Flood Relief Fund in Solapur District)	Rs. 11.00 Lakhs
2	Bhatke va Vimukt Vikas Pratishthan, Yamgarwadi	Rs. 06.00 Lakhs
3	Dr. Hedgewar Raktapedhi, Solapur	Rs. 04.00 Lakhs
4	Mata Balak Utkarsh Pratishthan, Sangola	Rs. 03.00 Lakhs
	Total -	Rs. 24.00 Lakhs

The Bank's Diamond Jubilee Year:

On the momentous occasion of our Bank's Diamond Jubilee Year (2025-26), a wide range of social, cultural, educational, and public awareness initiatives have been organized throughout the year for our esteemed customers, members, well-wishers, and the general public. As part of these celebrations, the Bank successfully hosted the Diamond Jubilee Grand Opening Ceremony, blood donation drives, student career counseling seminars, customer meets, community gatherings, and various historical and cultural events. Simultaneously, numerous programs and activities were actively executed at the branch level. The core objective behind these initiatives is to further deepen the Bank's profound relationship with society, enhance direct engagement with our customers, and extend our services and core values to the masses while upholding our commitment to social responsibility.

Diamond Jubilee Year Programs:

Sr. No.	Program	Venue
1	Diamond Jubilee Inauguration Ceremony by CA Shri Milind Kale (Vice President, NAFCUB) and Dr. Shri Uday Joshi (National President, Sahakar Bharati)	Solapur
2	"Amar Aag" – Patriotic Musical Performance by Shri Mandar Paralikar	Solapur, Latur & Kolhapur
3	"Mogra Phulala" – Life Story of Saint Dnyaneshwar presented by Shri Ganesh Shinde and Mrs. Sanmita Dhapte-Shinde	Pune & Nashik
4	"Yugpravartak Dr. Hedgewar – A Theatrical Presentation on the Creation of the RSS" by Nadbrahma (President: Shri Padmakar Dhanorkar)	Solapur
5	Diwali Get-Together and Festive Refreshments for Esteemed Account Holders	Solapur
6	Reunion of Former Directors and Retired Employees featuring "Jadu Cine Geetanchi" program by Rahul Deshpande	Solapur
7	Reunion of Current Directors and Employees featuring "Man Kara Re Prasanna" program by Dr. Sanjay Upadhye	Solapur
8	Corporate Cricket Competition – Inter bank cricket competition	Solapur
9	Lecture on "What After 10th and 12th" by Retired Administrative Officer Shri Avinash Dharmadhikari	Solapur
10	Blood Donation Camp	Solapur
11	Customer Meet Programs – total 11 places	Waluj Chh. Sambhaji nagar, Sangola, Madha, Vijayapur (K), Nashik, Akkalkot, Omarga, Pandharpur, Malshiras, Beed & Kolhapur

Through these impactful initiatives, the bank successfully balanced its commercial success with social responsibility, further strengthening its position of trust among the public.

Hon. Board of Directors Election (2026-2031)

As our Bank is a Multi-State Cooperative Bank, the election process for the Board of Directors for the term 2026-2031 was conducted under the orders of the Office of Co-operative Election Authority, Ministry of Cooperation, Government of India, New Delhi.

For this election, the District Collector, Solapur and the Deputy District Collector, Solapur acted as the Returning Officers, while the District Deputy Registrar, Cooperative Societies, Solapur served as the Assistant Returning Officer.

The election was conducted smoothly and successfully on 17 March 2026 under the guidance and supervision of the Returning Officers and the Assistant Returning Officer.

On this occasion, we express our sincere gratitude to the District Collector, Deputy District Collector, District Deputy Registrar, and all their staff for their valuable cooperation and support in the successful conduct of the election process.

Tribute:-

We express our profound grief and offer our heartfelt tribute on the sad demise of the Bank's known and unknown members, account holders, employees, and well-wishers who passed away during the previous financial year. We also pay our deepest homage to the security personnel and soldiers who made the supreme sacrifice and attained martyrdom protecting our nation. Furthermore, we offer our reverent tribute to the Bank's former Director and Chairman, Dr. Satish Valsangkar, senior Directors Vallabhdas Goyadani and Uddhavrao Sarkale, who left for their heavenly abode during this financial year, as well as our dedicated staff member, Balaji Ambadas Bollu, who sadly passed away.

Conclusion & Vote Thanks

It is my duty to express my heartfelt gratitude to Mr. Vinay Dunakhe, Chief Executive Officer of the bank for their sincere efforts and invaluable contribution during his tenure. I also express my heartfelt gratitude to all our employees who have made invaluable contribution in taking the Bank in the right direction.

We are grateful to the valuable guidance and support of the Reserve Bank of India, Central Registrar Cooperative Societies (CRCS), New Delhi and other government departments. A special vote of thanks is extended to the Honorable District Collector, Honorable Deputy District Collector, and Honorable District Deputy Registrar (DDR) of Solapur for their exceptional contribution during the elections.

The bank has also received support from NAFCUB Delhi, MUCBF Mumbai, Sahakar Bharti, Co-operative Bank Employees Association, Solapur. I am very thankful to all of them.

I am thankful to Solapur Akashvani for continuously airing the Bank's advertisement every morning for many years. This has become an unforgettable memory of our bank. I thank the media representatives of the press and TV channels, who have always given the bank a lot of positive coverage.

Last but not the least, I express my heartfelt gratitude to millions of depositors, thousands of borrowers, innumerable customers, well-wishers, legal advisors and appraisers, without whom the Bank could not have made this journey so smoothly.

I express my heartfelt gratitude to the Vice Chairman, Adv. Mr. Milind Kulkarni as well as all the members of my Board of Directors and Board of Management and Of the Statutory Auditors, M/s. Shashank Patki & Associates for their guidance and valuable contribution to the successful outcome of our Bank despite the adverse situation in the banking sector. Finally, on behalf of all the Directors of the Bank, I am placing the 61st Annual Report, Balance Sheet, Profit and Loss Statement and other accounting documents for the financial year 2025-26 before the meeting for approval. I request you to approve it.

Jai Hind! Jai Maharashtra! Jai Sahakar!

Thanking you
Suneel Gangadhar Pendse
Chairman

परिशिष्ट – अ Annexure-A

संस्थेचे / बँकेचे नाव Name of the Institution/Bank	सोलापूर जनता सहकारी बँक लि. मल्टि-स्टेट शेड्यूल्ड को-ऑप. बँक	Solapur Janata Sahakari Bank Ltd. Multi-State Scheduled Co-op Bank
मुख्य कार्यालय पत्ता Address of the Head Office	'गगनभरारी', शिवस्मारक संकुल, गोल्डफिच पेठ सोलापूर, ४१३००७ (महाराष्ट्र)	'Gaganbharari' Shivsmarak Sankul, Gold Finch Peth, Solapur 413007 (MH)
नोंदणी क्रमांक व दिनांक Registration No.& Date	१) एसयुआर SUR / बीएनके BNK/119 २) एमएससीएस MSCS/सीआर CR/1007/2014	दिनांक Date 28-02-1966 दिनांक Date 20-05-2014
आरबीआय लायसेन्स नं. व कार्यक्षेत्र RBI License No.&Area of Operations	: एमएच/४५९/पी/MH/459/P Date 19-04-1986 : महाराष्ट्र Maharashtra And Date 20-05-2014 पासून : महाराष्ट्र Maharashtra आणि कर्नाटक Karnataka	
रु. कोटी Crore		

Pariticulars तपशील : Position of 31 March 2026 / ३१ मार्च २०२६ ची स्थिती

मुख्य कार्यालयासह एकूण शाखा : 41+1 = 42
 Total Branches with Head Office

सभासद संख्या No. Of Members	: सभासद	Members	72168
	: नाममात्र सभासद	Nominal Members	6482

वसूल भाग भांडवल Paid Up Share Capital	72.74
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राखीव व अन्य निधी Reserves & Other Funds :	214.76
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ठेवी Deposits	: चालू ठेवी	Current Deposits	118.88
	बचत ठेवी	Savings Deposits	325.35
	मुदत ठेवी	Term Deposits	1451.98
	एकूण ठेवी	Total Deposits	1896.21

कर्जे Loans & Advances	: तारणी	Secured	971.98
	विनातारणी	Unsecured	138.42
	एकूण कर्जे	Total Loans & Advances	1110.40

ठेव तारणावरील कर्ज Borrowings against Deposit :	00.00
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गुंतवणूक Investments :	903.43
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नफा/तोटा Profit / Loss (+)	: नफा/ Profit	27.03
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एकूण सेवक पैकी Total Staff of which	:	408
	अधिकारी/Officers	124
	लेखनिक/Clerks	201
	शिपाई/Sub Staff	83

खेळते भांडवल Working Funds	:	2232.90
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SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)
BALANCE-SHEET AS ON 31st MARCH 2026

Capital and Liabilities				
SR NO.	Capital & Liabilities (भांडवल व देणे)	Schedule	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	Capital (भांडवल)	A	72,74,57,100.00	72,12,31,600.00
2	Reserve and Surplus (राखीव निधी व जादा निधी)	B	214,76,30,750.47	197,70,25,672.09
3	Deposits (ठेवी)	C	1896,21,31,321.85	1904,14,58,753.49
4	Unapplied Interest (As per contra) (न आकारलेले व्याज - दुबेरजी)	-	62,97,07,592.94	284,88,89,990.68
5	Interest Payable (देणे व्याज)	-	1,92,89,130.00	2,25,71,219.00
6	Other Liabilities (इतर देणी)	D	23,78,43,439.25	28,42,76,715.99
7	Profit & Loss Account (नफा-तोटा खाते)	E	27,03,39,157.90	24,39,77,746.12
	Total (एकूण)	-	2299,43,98,492.41	2513,94,31,697.37
	Contingent Liabilities (संभाव्य देणी)	M	89,62,68,259.11	93,37,09,309.08

STATUTORY AUDITORS

For Shashank Patki and Associates
 Chartered Accountants
 FRN: 122054W

सौ. अंजली कुलकर्णी
 उपसर्वव्यवस्थापक

प्रदीप बुट्टे
 सर्वव्यवस्थापक

विनय दुनाखे
 मुख्य कार्यकारी अधिकारी





CA Amruta Khadilkar (Partner)
 Membership no: 607642
 UDIN: 26607642ASZUOP7670
 Date: 27-May-2026
 Place: Solapur

सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टी स्टेट शेड्युल्ड को.ऑप.बँक)

दि.३१ मार्च २०२६ रोजीचे ताळेबंद पत्रक

Property and Assets				
SR NO.	Property & Assets (जिदगी व येणे)	Schedule	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	Cash and Balances with Reserve Bank of India (रोख शिल्लक व रिझर्व्ह बँकेमधील शिल्लक)	F	125,81,15,126.08	152,22,15,989.71
2	Balance with Other Banks (इतर बँकांतील ठेवी)	G	185,90,89,381.74	310,24,35,196.96
3	Investment (गुंतवणूक)	H	737,22,60,050.00	611,39,95,200.00
4	Advances (कर्जे)	I	1110,40,58,592.69	1073,99,47,751.63
5	Interest Receivable (येणे व्याज)	-	20,09,32,715.00	19,26,35,652.00
6	Unapplied Interest (As per contra) (न आकरलेले व्याज-दुबेरजी)	-	62,97,07,592.94	284,88,89,990.68
7	Premises (जागा व इमारत)	J	8,71,842.00	34,69,610.00
8	i) Dead Stock, Furniture, Fixture, Fittings, Library, Vehicles/ (अ) डेड स्टॉक, फर्निचर, फिक्स्चर फिटिंग, वाहन आणि सॉफ्टवेअर	K	5,13,48,427.37	5,63,31,106.69
9	Other Assets (इतर येणी)	L	12,69,24,164.51	16,41,11,923.62
10	Non Banking Assets acquired in satisfaction of claims (दाव्यापोटी अधिग्रहीत केलेली बिगर बँकिंग मालमत्ता)	-	27,19,50,600.00	27,19,50,600.00
11	Deferred Tax Asset (प्रलंबित कर येणी)	-	11,91,40,000.08	12,34,48,676.08
	Total (एकूण)		2299,43,98,492.41	2513,94,31,697.37

सी.ए. गिरीश बोरगांवकर तज्ञ संचालक	सुनील पेंडसे अध्यक्ष	पुरुषोत्तम उडता संचालक	अॅड. मिलिंद कुलकर्णी उपाध्यक्ष	सौ. चंद्रिका चौहान संचालिका
सौ. गौरी आमडेकर संचालिका	राजेश पवार संचालक	प्रमोद भुतडा संचालक	रविंद्र साळे संचालक	सुरेश चिक्कळी संचालक
महादेव न्हावकर संचालक	डॉ. हर्षल डंबळ संचालक	अॅड. मल्लिनाथ शहाबादे तज्ञ संचालक	आनंद करवंदे संचालक	चरणसिंग चौव्हाण संचालक
विष्णु मोंढे संचालक			अमित आपटे संचालक	



SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026

SR NO.	Expenditure (खर्च)	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	Interest on deposits/ ठेवीवरील व्याज	109,22,91,937.70	104,54,54,080.45
2	Interest on Borrowings / कर्जावरील व्याज	0.00	0.00
3	Interest Paid on Long Term (Subordinated) Deposit/ एलटीडी व एलटीएसबीवरील व्याज	0.00	0.00
4	Payments to and provisions for employees / सेवकांचे पगार व तरतुदी	28,95,61,512.22	28,79,20,361.82
5	Directors' fees, allowances and expenses / संचालक मंडळ खर्च	8,72,807.31	7,64,214.28
6	Rent, taxes, Electricity and Insurance / जागा भाडे, कर, वीज खर्च आणि विमा	4,76,62,406.29	4,73,51,520.70
7	Law charges / कायदेविषयक बाबींचा खर्च	24,16,629.52	25,14,794.40
8	Auditors' fees and expenses / लेखापरीक्षकांचे शुल्क व खर्च	52,42,332.50	51,92,563.69
9	Postage, Telephone Etc. / टपाल, दूरध्वनी इ.	2,21,62,109.71	2,23,71,190.04
10	Depreciation on bank's property / बँकेच्या मालमतेवरील घसारा	3,00,13,248.71	3,23,63,457.23
11	Repairs and maintenance/ दुरुस्ती व देखभाल खर्च	90,78,260.58	65,80,033.60
12	Stationery, Printing & Advertisement etc. / स्टेशनरी, छपाई व जाहिरात	95,92,829.20	37,81,178.73
13	Other Expenditure / इतर खर्च		
	i) Security Expenses / सुरक्षा खर्च	60,67,776.64	35,74,653.73
	ii) Sundry Expenses / किरकोळ खर्च	7,21,00,231.68	5,59,35,350.39
	iii) Vehicle Expenses / वाहन वापर व देखभाल खर्च	6,34,796.25	632,201.80
	iv) DICGC Premium Expenses / डी.आय.सी.जी.सी. प्रिमियम खर्च	2,49,60,890.57	2,39,12,914.70
	v) Commission Paid / दिलेले कमिशन	10,86,517.13	11,42,310.86
14	Loss on sale of Asset / स्थावर व जंगम मालमत्ता विक्रीत आलेली तुट	14,533.25	41,242.00

सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टी स्टेट शेड्युल्ड को.ऑप.बँक)
 दि.३१ मार्च २०२६ अखेरचा नफा-तोटा पत्रक

SR NO.	Income (उत्पन्न)	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	Interest on Advances/ Bill Discounting Commission कर्जावरील व्याज/ बिल डिस्काउंटिंग कमिशन	112,07,30,000.83	100,64,63,829.08
2	Income from Investment / गुंतवणुकीवरील व्याज	68,70,10,748.97	69,49,24,060.68
3	Commission, exchange and brokerage / कमिशन, विनियम इ.	1,04,26,498.99	83,78,241.97
4	Other Receipts / इतर उत्पन्न		
	i) Miscellaneous Income / किरकोळ उत्पन्न	8,67,32,051.44	8,50,04,602.13
	ii) Dividend on shares / भागावरील लाभांश	7,300.00	7,300.00
	iii) Locker Rent / लॉकर भाडे	1,05,68,528.99	99,45,563.00
	iv) Bank Guarantee Commission / बँक हमी कमिशन	1,10,74,835.50	1,08,45,665.65
	v) Income Tax Refund / आयकर परतावा	3,88,11,471.00	0.00
	vii) Interest Received on Income Tax Refund / आयकर परतावा व्याज	77,284.00	68.00
5	Profit on sale of Securities / गुंतवणूक विक्री नफा	4,48,44,320.00	5,64,79,450.00
6	Profit on sale assets / स्थावर व जंगम मालमत्ता विक्री नफा	1,28,672.68	0.00
7	Profit on sale of Non Banking Asset / बिगर बँकिंग मालमत्ता विक्री नफा	1,088.00	5,19,209.04
8	Excess Provisions Written Back : (जादा तरतुदी परत)		
	i) Bad & Doubtful Debt provision Written Back (संशयित व बुडीत तरतूद परत)	17,71,85,942.91	24,55,79,755.92
	ii) Investment Depreciation reserve Written Back (गुंतवणूक घसारा निधी करिता तरतूद परत)	35,36,000.00	2,47,35,000.00
	iii) Provision for Ex Gratia Loan	0.00	1,06,25,000.00

SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026

SR NO.	Expenditure (खर्च)	31-03-26 (Current Year)	31-03-25 (Previous Year)
15	Premium on Investments amortised / गुंतवणूक अधिमूल्य विभागणी रक्कम	65,54,600.00	44,37,800.00
16	Depreciation on Investments Amortised (Shifting Loss- AFS) गुंतवणुकीवरील घसारा निरस्त	72,65,120.00	2,84,52,810.00
17	Deffered Tax Asset No More Required	43,08,676.00	4,62,66,155.38
18	Written Off (निरस्त)		
	i) Bad & Doubtful Advances Write Off (संशयित व बुडीत कर्ज निर्लेखित)	17,71,85,942.91	24,55,79,755.92
19	Provisions & contingencies (तरतुदी)		
	i) Bad & Doubtful Debts / (संशयित व बुडीत कर्ज निवारण तरतूद)	0.00	7,00,00,000.00
	ii) For Performing Assets / (उत्पादित कर्जावरील तरतूद)	55,00,000.00	65,00,000.00
	iii) For Investments Depreciation Reserve / (गुंतवणूक घसारा निधी करिता तरतूद)	17,24,76,416.49	0.00
20	Tax Expenses (कर खर्च)		
	i) Income Tax Current year (चालू वर्षाचा आयकर खर्च)	2,31,09,715.82	4,29,10,093.53
	ii) GST Paid (वस्तू व सेवा कर)	0.00	0.00
	iii) Deferred Tax Liability (प्रलंबित कर देणी)	0.00	0.00
	Net Profit transferred to Profit and Loss Appropriation A/c (निव्वळ नफा विभागणी खाती वर्ग)	27,03,28,157.90	24,39,77,746.12
	Total (एकूण)	228,04,87,448.38	222,76,56,429.37

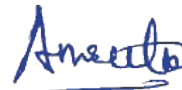
STATUTORY AUDITORS

For Shashank Patki and Associates
Chartered Accountants
FRN: 122054W

सौ. अंजली कुलकर्णी
उपसर्वव्यवस्थापक

प्रदीप बुट्टे
सर्वव्यवस्थापक

विनय दुनाखे
मुख्य कार्यकारी अधिकारी





CA Amruta Khadilkar (Partner)

Membership no: 607642

UDIN: 26607642ASZUOP7670

Date: 27-May-2026

Place: Solapur

सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टी स्टेट शेड्युल्ड को.ऑप.बँक)
दि.३१ मार्च २०२६ अखेरचा नफा-तोटा पत्रक

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सुनील पेंडसे
अध्यक्ष

अॅड. मिलिंद कुलकर्णी
उपाध्यक्ष

सी.ए. गिरीश बोरगांवकर
तज्ञ संचालक

राजेश पवार
संचालक

पुरुषोत्तम उडता
संचालक

रविंद्र साठे
संचालक

सौ. चंद्रिका चौहान
संचालिका

सौ. गौरी आमडेकर
संचालिका

डॉ. हर्षल डंबळ
संचालक

प्रमोद भुतडा
संचालक

आनंद करवंदे
संचालक

सुरेश चिक्कळी
संचालक

महादेव न्हावकर
संचालक

विष्णु मोंडे
संचालक

अँड. मल्लिनाथ शहाबादे
तज्ञ संचालक

अमित आपटे
संचालक

चरणसिंग चौव्हाण
संचालक



વાર્ષિક અહવાલ : ૨૦૨૫-૨૬ । ૩૭

SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)

Schedule- A Capital

SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
	Authorised Capital : (अधिकृत भागभांडवल)	100,00,00,000.00	100,00,00,000.00
A	20000000 Shares of 50/-each (Previous year 2,00,00,000 Shares of 50/- each) २,००,००,००० भाग प्रत्येकी रुपये ५०/- (मागील वर्षी २,००,००,०००)भाग प्रत्येकी रुपये ५०/- प्रमाणे भागांची रक्कम		
B	Subscribed Paid up share Capital : (वसूल झालेले भाग भांडवल)		
	14549142 (P.Y. 14424632) Shares of Rs.50/- each प्रत्येकी रुपये ५०/- प्रमाणे एकूण १,४५,४९,१४२ (मागील वर्षी १,४४,२४,६३२) भागांची रक्कम पुर्णतः वसूल झालेली	72,74,57,100.00	72,12,31,600.00
	Out of Above		
	Shares held by Individuals and Others व्यक्ति व इतर सभासदांची धारण केलेले भागांची रक्कम	71,79,49,600.00	70,68,34,100.00
	Co-Operative institutions यापैकी सहकारी संस्थानी धारण केलेले	95,07,500.00	1,43,97,500.00
	State Government यापैकी राज्य शासनाने धारण केलेले	0.00	0.00
	Total : (एकूण)	72,74,57,100.00	72,12,31,600.00

Schedule- B Reserve & Surplus

SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	Statutory Reserve / (विधीविहित गंगाजळी)	77,75,73,802.75	65,55,05,035.97
2	Revaluation Reserve / (पुनर्मुल्यांकन निधी)	0.00	0.00
3	Building Fund / (इमारत निधी)	18,75,06,750.50	13,75,06,750.50
4	General Reserve / (सर्वसाधारण निधी)	3,55,13,176.00	3,39,59,088.00
5	Charity Reserve / (धर्मार्थ निधी)	0.00	10,52,588.00
6	Shareholder Welfare Reserve / (भागधारक कल्याण निधी)	2,10,97,187.34	2,00,10,137.34
7	Employee Welfare Reserve / (सेवक कल्याण निधी)	44,75,158.78	39,66,558.78
8	Provision For Contingencies / (आकस्मित खर्चाची तरतूद)	22,61,04,975.36	18,76,42,176.76
9	Non Banking Asset Interest Reversal (NBA व्याज रिव्हर्सल)	2,10,00,000.00	2,10,00,000.00
10	Investment Fluctuation Reserve / (गुंतवणूक चढउतार निधी)	12,84,89,724.19	10,84,89,724.19
11	Bad Doubtful Reserve / (संशयित बुडीत निवारण निधी)	45,61,64,835.88	63,33,50,778.79
12	Special Bad Doubtful Reserve / (विशेष संशयित बुडीत निवारण निधी)	39,64,500.00	21,92,000.00
13	Provision for Investment / (गुंतवणुकीवरील तरतूद)	20,07,87,750.00	2,83,11,333.51
14	Bad Doubtful Advances Reserve for ARC / (संशयित बुडीत कर्ज निधी)	3,02,60,000.00	3,37,96,000.00
15	Provision for Investment in shares of other co-op bank and society / (इतर सहकारी बँकेच्या व सहकारी संस्थातील शेअर्स व गुंतवणुकीवरील तरतूद)	2,63,850.00	2,63,850.00
16	Contingent Provision for Standard Assets / (उत्तम कर्जावरील संभाव्य तरतूद)	5,00,00,000.00	4,45,00,000.00
17	Election Fund (निवडणूक निधी)	44,29,039.68	50,00,000.00
18	Technology Upgrade Reserve (तंत्रज्ञान सुधारणा निधी)	0.00	600,00,000.00
19	General Welfare Fund (सामान्य कल्याण निधी)	0.00	4,79,650.25
	Total : (एकूण)	214,76,30,750.47	197,70,25,672.09

सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टी स्टेट शेड्युल्ड को.ऑप.बँक)

Schedule- C Deposits			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
	1) Fixed Deposits (मुदत ठेव)		
	i) Individuals (व्यक्तीशः)	1308,94,64,640.13	1316,62,75,213.28
	ii) Central Co-op. Banks (मध्यवर्ती सहकारी बँका)	0.00	0.00
	iii) Other Co-op. Societies (इतर सहकारी संस्था)	135,67,01,605.00	136,58,11,566.00
	Total (1) . . .	1444,61,66,245.13	1453,20,86,779.28
	2) Savings Deposits (बचत ठेव)		
	i) Individuals (व्यक्तीशः)	319,49,13,111.06	310,37,60,567.05
	ii) Central Co-op. Banks (मध्यवर्ती सहकारी बँका)	0.00	0.00
	iii) Other Co-op. Societies (इतर सहकारी संस्था)	5,86,08,428.95	8,02,11,292.82
	Total (2) . . .	325,35,21,540.01	318,39,71,859.87
	3) Current Deposits (चालू ठेव)		
	i) Individuals (व्यक्तीशः)	95,50,55,924.48	100,37,11,212.83
	ii) Central Co-op. Banks (मध्यवर्ती सहकारी बँका)	0.00	0.00
	iii) Other Co-op. Societies (इतर सहकारी संस्था)	23,37,27,252.23	20,09,08,918.51
	Total (3) . . .	118,87,83,176.71	120,46,20,131.34
	4) Money at call short notice (मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी)	0.00	0.00
	5) Matured Deposits (मुदत संपलेल्या ठेवी)	0.00	0.00
	i) Individuals (व्यक्तीशः)	6,49,06,244.00	11,47,50,136.00
	ii) Other Co-op. Societies (इतर सहकारी संस्था)	87,54,116.00	60,29,847.00
		7,36,60,360.00	12,07,79,983.00
	Total : (एकूण)	1896,21,31,321.85	1904,14,58,753.49

Schedule - D Other Liability			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
I	Bills Payable (देय - पेस्लीप, बिल्स इ.)	66,05,164.28	34,10,294.00
II	Unclaimed Dividend (लाभांश देणी)	1,18,60,788.00	1,07,15,031.00
III	Suspense Account (अनामत खाती)	4,93,88,773.17	5,17,78,862.54
IV	Draft Payable (ड्राफ्ट देणे)	32,440.00	16,94,494.00
V	Sundry Payable (अन्य देणी)	16,99,56,273.80	18,08,04,008.92
VI	Provision for Income Tax (आयकर तरतूद)	0.00	3,58,74,025.53
	Total : (एकूण)	23,78,43,439.25	28,42,76,715.99

SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)

Schedule - E Profit & Loss A/c

SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
	Net Profit/Loss for the year (चालू वर्षातील निव्वळ नफा / तोटा)	27,03,28,157.90	24,39,77,746.12
	Add: Profit/Loss of last year (मागील वर्षाचा नफा/तोटा)	11,000.00	0.00
	Profit/Loss(-) brought forward (नफा / तोटा ताळेबंदास वर्ग)	27,03,39,157.90	24,39,77,746.12

Schedule - F Cash and Balances with Reserve Bank of India

SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	A) Cash (रोख)		
	I) Cash in hand	11,43,85,922.00	11,28,05,600.00
	II) Standing Deposit Facility A/c with RBI	0.00	0.00
	Total (A)... / एकूण (अ)...	11,43,85,922.00	11,28,05,600.00
2	B) Current Accounts with: (चालू खाती)		
	I) Reserve Bank of India (रिझर्व्ह बँक ऑफ इंडिया)	114,37,29,204.08	140,94,10,389.71
	Total (B). . / एकूण (ब)...	114,37,29,204.08	140,94,10,389.71
	Total : (एकूण)	125,81,15,126.08	152,22,15,989.71

Schedule G- Balances with Other Banks

SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	A) Current Deposit Accounts (चालू ठेव खाती)		
	I) State Bank of India and Associates Banks (स्टेट बँक ऑफ इंडिया आणि इतर सरकारी बँका)	6,25,83,356.79	7,14,40,081.97
	II) District Central Co-op. Banks (जिल्हा मध्यवर्ती सहकारी बँका)	4,65,10,625.42	4,18,95,480.15
	III) State Co-operative Banks (राज्य सहकारी बँका)	14,867.80	7,709.40
	IV) Current Deposit with other Banks (अन्य बँकातील चालू ठेव खाती)	8,79,29,437.73	9,09,07,334.44
2	B) Fixed Deposits with Banks (मुदतठेवी)		
	i) District Central Co-op. Banks (जिल्हा मध्यवर्ती सहकारी बँका)	2,00,00,000.00	2,00,00,000.00
	ii) With other Banks / (अन्य बँकामधील ठेवी)	164,20,51,094.00	287,81,84,591.00
	Total : (एकूण)	185,90,89,381.74	310,24,35,196.96

सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टी स्टेट शेड्युल्ड को.ऑप.बँक)

Schedule- H Investments			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
1	In Central & State Government Securities at Book value (केंद्र व राज्य शासनाने उभारलेल्या कर्ज रोख्यातील गुंतवणूक पुस्तकी किमतीनुसार)		
	SGL/ एस.जी.एल. Face Value / दर्शनी किंमत Rs. 715,00,00,000.00 (P.Y. / मागील वर्षी Rs. 600,00,00,000.00) Market Value / बाजारभावाने किंमत Rs. 689,50,84,000.00 (P.Y. मागील वर्षी Rs. 615,31,34,650.00) {(Out of this, Securities of face value of Rs. 9500.00 lakhs(P.Y. 8500.00 Lakhs) earmarked for Statutory Reserve) (वरीलपैकी रु. ९५००.०० लाख (मागील वर्षी ८५००.०० लाख) दर्शनी किमतीच्या रोख्यांची रक्कम गंगाजळीसाठी राखून ठेवली आहे) } Market value C.Y./ बाजारभावाने चालू वर्षातील किंमत -9720.91 लाख Market Value P.Y./ बाजारभावाने मागील वर्षातील किंमत 7942.23 lakhs	734,06,63,200.00	607,88,62,350.00
2	In Shares		
	i) Co-op.Institutions / सहकारी संस्था	2,63,850.00	2,63,850.00
	ii) Maharashtra State Co-Op Bank / राज्य सह. बँक	73,000.00	73,000.00
	iii) National Payment Corporation of India Shares	0.00	0.00
	iv) NUCFDC Shares	10,00,000.00	10,00,000.00
	Total (एकूण)	13,36,850.00	13,36,850.00
3	Other Investment (अन्य गुंतवणूक)		
	i) ARC Security Receipt	3,02,60,000.00	3,37,96,000.00
	Total : (एकूण)	3,02,60,000.00	3,37,96,000.00
	Total Investment (एकूण गुंतवणूक)	737,22,60,050.00	611,39,95,200.00

SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)

Schedule I - Advances			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
A	"Short Term Loans, Cash Credit, Overdraft Bills Discounted of which secured against / (अल्प मुदत कर्ज, कॅशक्रेडीट, ओव्हरड्राफ्ट व बिल्स डिस्काउंटिंग यापैकी)		
i	"Govt. other approved securities (सरकारी कर्जरोखे व तत्सम तारणावर)	-	-
ii	Other Tangible Securities (अन्य मुर्त तारणावर)	571,07,28,075.06	563,61,84,692.74
iii	On Personal Sureties (बिनातारणी जामीनकी)	21,15,188.79	34,30,094.67
	Total (A)	571,28,43,263.85	563,96,14,787.41
i	Due from individuals (व्यक्तीशः येणे असलेली)	90,39,19,416.32	71,18,83,681.10
ii	Overdue advances (मुदत संपुनही येणे असलेली)	23,54,69,002.00	123,00,28,228.93
iii	Considered Bad Doubtful of Recovery (संशयित अथवा बुडीत)	9,23,02,706.00	12,68,85,420.64
B	Medium Term Loans of which secured against (मध्यम मुदतीची कर्जे)		
i	Govt. & other approved securities (सरकारी कर्जरोखे व तत्सम तारणावर)	-	-
ii	Other Tangible Securities (अन्य मूर्त तारणावर)	109,60,29,376.74	99,40,61,406.20
iii	On Personal Sureties (बिनातारणी जामीनकी)	132,20,10,705.83	126,71,58,163.21
	Total (B)	241,80,40,082.57	226,12,19,569.41
i	Due from individuals (व्यक्तीशः येणे असलेली)	164,89,41,176.34	42,99,21,842.06
ii	Overdue advances (मुदत संपुनही येणे असलेली)	12,44,61,878.00	33,22,92,126.71
iii	Considered Bad & Doubtful of Recovery (संशयित अथवा बुडीत)	11,73,05,607.00	8,80,88,600.02
	C) Long Term Loans of which secured against (दीर्घ मुदतीची कर्जे)		
i	Govt. & other approved securities (सरकारी कर्जरोखे व तत्सम तारणावर)	-	-
ii	Other Tangible Securities (अन्य मुर्त तारणावर)	291,30,24,242.82	276,27,89,582.68
iii	On Personal Sureties (बिनातारणी जामीनकी)	6,01,51,003.45	7,63,23,812.13
	Total (C)	297,31,75,246.27	283,91,13,394.81
i	Due from individuals (व्यक्तीशः येणे असलेली)	156,60,27,699.66	123,19,98,895.06
ii	Overdue advances (मुदत संपुनही येणे असलेली)	15,87,63,397.00	57,45,06,358.20
iii	Considered Bad & Doubtful of Recovery (संशयित अथवा बुडीत)	16,28,52,844.00	24,84,02,890.75
	Total : (एकूण)	1110,40,58,592.69	1073,99,47,751.63

सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टी स्टेट शेड्युल्ड को.ऑप.बँक)

Schedule J - Premises			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
I	Premises (जागा व इमारत)		
	i) Cost (मूळ किंमत)	3,93,93,243.84	4,67,72,544.84
	Add : Additions	2,80,227.00	0.00
	Less : Deletions	18,01,229.00	73,79,301.00
	Total Cost...(i)	3,78,72,241.84	3,93,93,243.84
II			
	ii) Depreciation		
	Less : Accumulated Depreciation	3,59,23,633.84	3,38,67,121.84
	Less : Depreciation on deleted items		
	Accumulated Depreciation		
	Add : Current Year Depreciation	10,76,766.00	20,56,512.00
	Total Depreciation (ii)	3,70,00,399.84	3,59,23,633.84
	Closing Balance (i-ii)	8,71,842.00	34,69,610.00

Schedule K - Property & Assets			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
I	I) Dead Stock Furniture Fixture Fittings Library Vehicles & Improvement to Premises		
	i) Cost	5,12,17,789.69	4,79,23,693.30
	Add: Additions	2,22,28,140.51	2,91,13,496.32
	Less : Deletions	99,453.12	35,22,072.70
	Total Cost...(i)	7,33,46,477.08	7,35,15,116.92
	ii) Depreciation		
	: Current Year Depreciation	2,60,69,149.71	2,22,97,327.23
	Closing Balance	4,72,77,327.37	5,12,17,789.69
ii	II) Vehicle		
	i) Cost	51,13,317.00	8,27,400.00
	Add: Additions	-	51,63,617.00
	Less : Deletions	19,360.00	2,44,383.00
	Total Cost...	50,93,957.00	57,46,634.00
	Depreciation	10,22,857.00	6,33,317.00
	Closing Balance	40,71,100.00	51,13,317.00
	Total	5,13,48,427.37	5,63,31,106.69

SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)

Schedule L - Other Asset			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
I	Income Tax Receivable (आयकर येणे)	5,64,62,568.12	8,85,92,499.35
II	Clearing Receivable / (क्लिअरिंग येणे)	9,48,171.00	0.00
III	Other receivables (अन्य येणी)	6,64,62,333.85	7,51,65,006.27
IV	GST Receivable (जी.एस.टी. येणे)	30,51,091.54	3,54,418.00
	Total (एकूण)	12,69,24,164.51	16,41,11,923.62

Schedule - M Contingent Liabilities			
SR NO.	Particulars (तपशील)	31-03-26 (Current Year)	31-03-25 (Previous Year)
I	Outstanding Liabilities for Guarantees Issued (बँक हमी)	69,68,14,785.03	74,56,93,843.50
II	Letters of Credit Issued (पतपत्रे)	0.00	0.00
III	Amount transferred to RBI under DEAF (अनक्लेमंड ठेवींची रक्कम रिझर्व्ह बँकेकडे वर्ग)	13,71,11,202.08	12,55,37,273.58
IV	Others (अन्य)	0.00	9,50,000.00
v	Other Contigent Liability - Income Tax (अन्य आयकर)	6,20,05,050.00	6,11,90,970.00
vi	GST Appeal Payable	3,37,222.00	3,37,222.00
	Total (एकूण)	89,62,68,259.11	93,37,09,309.08



SHASHANK PATKI & ASSOCIATES

Chartered Accountants

B, Susheela, Lane no. 14, Prabhat Road, Pune - 411004
Shashankpatki@rediffmail.com 020-29985 349

INDEPENDENT AUDITOR'S REPORT FOR THE YEAR - 2025-26

**To the Members of
Solapur Janata Sahakari Bank Limited, Solapur**

Report on Financial Statements

Opinion

We have audited the accompanying financial statements of Solapur Janata Sahakari Bank Ltd., Solapur ('the Bank') as at March 31, 2026, which comprise of the Balance Sheet as at March 31, 2026, the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 41 branches audited by us are incorporated in these financial statements.

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

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

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by The Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the "Auditor's responsibilities for the audit of the financial statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002, as amended, and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with

these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Information other than the financial statements and auditors' report thereon

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

Management's Responsibility for the Financial Statements

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

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered

Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

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

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

1. As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:
 - i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
 - iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
 - iv. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 and in accordance with the guidelines issued by the RBI.
2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
 - i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

- ii. In our opinion, proper books of account as required by law, have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- iii. No separate audit of the branches is required to be conducted under the Multi State Cooperative Societies Act, 2002 and therefore no other auditor's report has been received by us.
- iv. As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;
- v. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
- vi. The profit and loss account shows a true balance of profit for the period covered by such account.

Report on Other Legal & Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Multi-state Co-operative Societies Act, 2002 and the Multi-state Co-operative Societies Rules 2002,
2. We report that:
Subject to our comments hereinabove,
 - i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - ii. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - iii. The transactions of the Bank which have come to our notice are within the powers of the Bank;
 - iv. The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
 - v. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks except in case of AS 9- Revenue Recognition; where in as enumerated in the Significant accounting policies Revenue recognition income in case of specified items is recognised on cash basis.
3. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (d) and (e) of Rule 27 (2) of the Multi State Co-operative Societies Rules, 2002:
 - i. In our opinion and according to the information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the money due to the Bank;
 - ii. We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.
4. As required by Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, as per the

information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the said Rule:

1. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
- ii. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
- iii. Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause (c) of Rule 27(3) of the Multi State Co-operative Societies Rules, 2002 are detailed below

Category	Principal Outstanding as on March 31, 2026 (Rs. In Crores)
Doubtful Loans*	30.86
ARC securities	3.02
	33.87

* **Doubtful advances does not include the amount of sub-standard advances Rs.6.39 Crores**

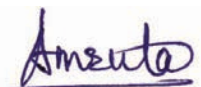
- iv. As per the information provided to us and to the best of our knowledge, the Bank has not given loans to the members of the Board except as stated in additional disclosures given as per guidelines of Reserve Bank of India Disclosure 14(h)
- v. We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India
- vi. To the best of our knowledge, no other matters have been specified by The Central Registrar of Co-operative Societies, which require reporting under this Rule.

UDIN: 26607642ASZUOP7670

For Shashank Patki & Associates

Chartered Accountants

FRN No 122054W


 (Amruta Khadilkar)
 Partner
 M.No.607642
 Place: Solapur
 Date: 27.05.2026



SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR

(Multi-State Scheduled Co-operative Bank)

Significant Accounting Policies Notes to Accounts and Disclosures

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

Overview:

Solapur Janata Sahakari Bank Ltd. ('the Bank') was incorporated in the year 1966. It became Multi-state Co-operative Bank in the year 2014, with Registration no: MCS/CR/1007/2014. The bank has 41 branches. The area of operation is Maharashtra and Karnataka state. The main business is of banking services.

1. Basis for preparation of Financial Statements:

These financial statements are drawn up in accordance with historical cost convention on a going concern basis and comply with generally accepted accounting principles in India, statutory requirements prescribed under Multi-State Co-operative Societies Act 2002, Multi-State Co-operative Societies Rules, 2002, Banking Laws (Amendment) Act, 2025 (as applicable to Cooperative Societies), Master Direction on Financial Statements- Presentation and Disclosures as amended by RBI from time to time, the Accounting Standards issued by The Institute of Chartered Accountants of India and practices prevailing in Co-operative Banks in India.

The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

2. Use of Estimates

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

3. Revenue Recognition (AS-9)

1. Items of income and expenditure are accounted on accrual basis except for the following:
 - (i.) Interest and other income on Advances classified as 'Non – performing assets' is recognized to the extent

ऐकलात का...? प्लॉट खरेदी कर्ज

मनासारखा प्लॉट मिळवा 100% कर्जासह

(खरेदी मूल्य+स्टॅम्प ड्यूटी+नोंदणी फी)

नियम व अटी लागू

घर बांधकाम करण्याच्या
अटीवर वैयक्तिक
प्लॉट खरेदी कर्ज

- * व्याजदर 9.50% पासून
- * जामीनदाराची आवश्यकता नाही
- * कर्ज रु. 40.00 लाख पर्यंत '0%' मार्जिन
- * कर्जाची मुदत 15 वर्ष व घरबांधकाम सुरु करण्यासाठी 5 वर्ष कालावधी



सोजस जीवनासाठी सह अर्जदारासह
वैयक्तिक कर्ज योजना २०२६
(पगारदार व नोकरदारांसाठी)

EMI
प्रति 1 लाख
₹ 1710
मुदत 84 महिने

पगारदार, नोकरदारांकरीता
Cibil नुसार

10.95% व्याजदर पासून

कर्ज मर्यादा

₹. 10
लाखांपर्यंत

₹. ५ लाख पर्यंत
परतफेड

60 महिने

₹. ५ लाख वरील
परतफेड

84 महिने

नियम व अटी लागू



अण्णासाहेब पाटील
आर्थिक विकास महामंडळ
अंतर्गत

कर्ज मर्यादा रक्कम
₹. 15 लाख



परशुराम आर्थिक
आर्थिक विकास महामंडळ
वैयक्तिक कर्ज मर्यादा
₹. 10 लाख



गट कर्ज मर्यादा
₹. 50 लाख

महाराष्ट्र शासन उपक्रम अंतर्गत असणाऱ्या विविध आर्थिक विकास महामंडळांच्या
व्याज परतावा कर्ज योजना



वसंतराव नाईक
विश्वक ज्योती व भद्रक्या ज्योती
विकास महामंडळ अंतर्गत
कर्ज मर्यादा रक्कम
₹. 10 लाख



अमृत कर्ज योजना
महाराष्ट्र संशोधन, उन्नती
व प्रशिक्षण प्रबोधिनी
अंतर्गत
कर्ज मर्यादा रक्कम
₹. 15 लाख

महाराष्ट्र शासन द्वारा महाराष्ट्रमार्ग
विकास व विकास महामंडळ
अंतर्गत

कर्ज मर्यादा रक्कम
₹. 10 लाख



महाराष्ट्र शासनाचा उपक्रम
जगदुज्योती
महात्मा बसवेश्वर
आर्थिक विकास महामंडळ
कर्ज मर्यादा रक्कम
₹. 10 लाख

अधिक माहितीसाठी आजच आमच्या नजीकच्या शाखेस भेट द्या !

संपर्क क्र. 0217 - 2741100 ते 05 / 9096222325



नियम व अटी लागू

इलेक्ट्रीक चार चाकी

वाहन कर्ज

8.70% व्याजदर
पासून

750 + Cibil

* जामिनदार आवश्यकता नाही.

EMI
प्रति 1 लाख
₹ 1594
मुदत 84 महिने





हिरक महोत्सवीवर्षानिमित्त दिपावली स्नेहमिलन
दिवाळी फराळ कार्यक्रम



हिरक महोत्सवीवर्षानिमित्त आयोजित विद्यमान
कर्मचारी स्नेहमेळावा कार्यक्रम प्रसंगी उपस्थित मान्यवर



हिरक महोत्सवीवर्षानिमित्त आयोजित युगप्रवर्तक डॉ. हेडगेवार कार्यक्रम प्रसंगी



छत्रपती संभाजी नगर, वाळुज-शाखा ग्राहक मेळावा
प्रसंगी उद्घाटन करताना मान्यवर



हिरक महोत्सवी वर्ष व संत ज्ञानेश्वर महाराज यांची
७५० वी जयंती निमित्त नाशिक येथील शाखेत
आयोजित मोगरा फुलला कार्यक्रम ।



रा. स्व. संघ शताब्दी निमित्त १०० रु नाणी (कॉइन) व पोस्ट तिकीट
रा. स्व. संघ शताब्दी निमित्त विनम्र अभिवादन!



कोल्हापूर शाखेत हीरक महोत्सवी वर्षा निमित्त अमर आग या कार्यक्रम प्रसंगी छाया चित्र



हिरक महोत्सवी वर्षानिमित्त आयोजित आंतर बँक क्रिकेट स्पर्धेत उपस्थित मान्यवर व विजयी संघ चषक घेताना



माजी संचालक व माजी कर्मचारी स्नेह मेळावा प्रसंगी उपस्थित मान्यवर व माजी संचालक व माजी कर्मचारी



हिरक महोत्सवीवर्षानिमित्त बीड शाखेत आयोजित ग्राहक मेळावा प्रसंगी मान्यवरांचे सत्कार करताना व उपस्थित ग्राहक व मान्यवर



हिरक महोत्सवीवर्षानिमित्त लातूर शाखेत आयोजित ग्राहक मेळावा प्रसंगी उपस्थित मान्यवर

हिरक महोत्सवीवर्षानिमित्त आयोजित दहावी व बारावी पास गुणवंत विद्यार्थ्यांचे सत्कार कार्यक्रम

realized as per the guideline issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable on Loans and Advances' on liability side and asset side respectively.

- (ii.) Commission, Locker Rent, Dividend income are recognized on realization.
2. Interest on government securities debentures and other fixed income securities is recognized on a time proportion basis
3. Guarantee commission is accounted on proportionate basis as per tenure.
4. Stock of stationery as and when purchased is charged off to revenue

4. **Property Plant and Equipment (PPE) (AS-10):**

- i. Premises are stated at historical cost or at revalued amount in case of revaluation thereof. The Cost includes difference between the historical cost and the revalued amount is accounted as "revaluation reserve." Cost includes cost of purchase and all expenditure incidental thereto.
- ii. Subsequent costs are included in carrying amount of asset or recognized as separate asset as appropriate only when it is probable that future economic benefit associated with the item will flow to the entity and the cost can be measured reliably.
- iii. Other fixed assets are stated at historical cost net of depreciation.
- iv. Premises are depreciated over the residual life of premises. The bank has a policy of assessing the residual life of premises periodically to present the realistic value of premises from time to time. However, none of the assets were revalued during the period under audit.
- v. The surplus arising out of revaluation of premises carried out is credited to the Revaluation Reserves in the Balance Sheet.
- vi. In respect of building /premises kept in use by the Bank yearly amortization of revaluation reserve against building /premises is debited to profit and loss account along with depreciation on original cost of building and premises and credited to revalued building /premises account and amount of amortization of revaluation reserve is credited to profit and loss account.
- vii. An item of property plant and Equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property plant and Equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.

viii. **Impairment of PPE.**

The Bank assesses at each Balance sheet date whether there is any such indication that an asset may be impaired. If any such indication exists the bank estimates the recoverable amount of the asset. An asset's recoverable amount is higher of an asset's net selling price and its value in use. If such recoverable amount

of the asset is less than its carrying amount the carrying amount is reduced to its recoverable amount. The reduction is treated as an impairment loss and is recognized in the profit and loss account.

Depreciation on Property Plant & Equipment's: -

- a) Depreciation on PPE is recognized based on cost of asset less their residual values over their useful lives using the Straight-Line Method and Reducing Balance Method as shown below. The useful life of Property Plant and Equipment is considered as per the management estimate. The estimated useful lives residual values and depreciation method are reviewed at the end of each accounting period with the effect of any changes in estimate accounted for on prospective basis.

The depreciation rates considering the useful life & method of an individual asset as determined by the management is as follows:

Sr. No.	Property plant and Equipment	Depreciation (p.a.)	Method
1	Renovation/Reconstruction (Own Building/Premises)	15%	WDV
2	SDV & Lockers	10%	WDV
3	Furniture and fixtures	20%	WDV
4	Electrical items	25%	WDV
5	Computer hardware	33.33%	SLM
6	Other Office Machinery Equipment	25%	WDV
7	Library Books	33.33%	WDV
8	Solar System Equipment	80%	WDV

The Management believes that the estimate of useful life are realistic and reflect fair approximation of the period over which the assets are likely to be used. These estimates and associated assumptions are based on historical experiences and various other factors that are believed to be reasonable under the circumstances.

- b) Whenever there is a revision in the estimated useful life of the asset the unamortized depreciable amount is charged over the revised remaining useful life of the said asset.
- c) Depreciation is rounded off to nearest 100.
- d) The items of Property Plant and Equipment whose value has become NIL due to charge of depreciation over the years are stated at nominal value of Re. 1/- to facilitate their identification.

- e) The depreciation on assets acquired and put to use prior to October 1st is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.
- f) No depreciation is provided on assets sold during the year to third parties.
- g) Freehold land is not depreciated.
- h) Leasehold land is amortized over the period of the lease.
- i) Capital expenditure on leasehold land and building is amortized over a period of Lease.
- j) Stamp duty and registration charges on leasehold premises are amortized over the period of lease.

5. Accounting for Investments (AS-13)

The Bank has classified the investments in accordance with the RBI guidelines applicable to Urban Co-Operative Banks. Accordingly classification of investments for the purpose of valuation is done under the following categories:

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

Investments are classified as under;

- i. Government securities
- ii. Other Approved Securities
 - Shares
 - Bonds of PSU
 - Others
- iii. Investments purchased under HTM category are accounted at cost. Premium if any on investments under HTM category is amortized over the residual life of the investment with a debit to Profit and Loss account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period. If the cost price is less than face value the difference is ignored. If the maturity is in the first half of the year that year is ignored for the purpose of amortization.
- iv. Investments under "HFT" and "AFS" categories are revalued at marked to market on the basis of guidelines issued by the RBI. Net depreciation if any under each of the categories is recognized in the profit and loss account. Net appreciation if any has been ignored.
- v. For the purpose of valuation market value in the case of Central and State Government securities PSU Bonds and Other bonds is determined as per RBI guidelines on the basis of the "Yield to Maturity" indicated by Financial Benchmark India Pvt. Ltd(FBIL).
- vi. Treasury Bills if any under all the classifications are shown at carrying cost.
- vii. Shares of co-operative Banks are valued at cost. Full provision is made for investment in shares of co-operative societies in case dividend is not declared or financial position is not available or which have

gone into liquidation.

- viii. Security Receipts are recognized at the lower of the redemption value of the security receipts and the Net Book Value (NBV) of the financial asset. The same are valued on the basis of the Net Asset Value (NAV) obtained from Securitization Company / Asset Reconstruction Company as at the Balance Sheet date. The provision against has been made as per master directions/ circulars issued in this regard by RBI from time to time.
- ix. The transfers of investments from one category to another is done once in a year preferably at the beginning of the year at lower of the acquisition cost/book value/market value on the date of transfer and the depreciation if any is debited to profit and loss account.
- x. Broken period interest on debt instruments is credited to profit and loss account on accrual basis. Brokerage Commission etc. pertaining to investments paid at the time of acquisition is charged to revenue. The investments are accounted for on the settlement date.
- xi. Interest and other income on Investment classified as 'Non – performing assets' is recognized to the extent realized as per the guideline issued by the RBI. Unrealized interest on non-performing investments is shown under 'Overdue Interest Reserve' and as 'Interest Receivable on Investments' on liability side and asset side respectively.
- xii. Overdue Interest if any in respect of non-performing investments is provided under 'Overdue Interest Reserve' on investments on liabilities side and Interest Receivable on asset side.
- xiii. Disposal of Investments: Profit / Loss on sale of investments is taken to Profit and Loss account in case of HFT and AFS category securities.
- xiv. Accounting for Repo/ Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI):

The securities sold and purchased under Repo/Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under Borrowings and balance in Reverse Repo account is classified under Money at Call & Short Notice.

6. Advances and Provision for Advances

- a. Advances are disclosed net of write off and further disclosed into short term medium term and long term.
- b. Advances are classified into Standard Sub-Standard Doubtful and Loss Assets in accordance with Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances.

- c. Provision on advances categorized under Sub-Standard Doubtful and Loss Assets is made in accordance with Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. In addition a general provision is made on following categories of standard assets as under:

Category	Provision (%)
Commercial Real estate loans	1.00
CRE – RH	0.75
All Other advances	0.40

- d. Provision is made for restructured accounts in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring. In respect of account restructured pursuant to the impact of Covid-19 provisions have been made as stipulated under the extant RBI guidelines in this regard.
- e. Loans to directors are sanctioned with respect to directives issued by the Reserve Bank of India against their own fixed deposits.
- f. Recoveries of bad debts written-off are recognized in Profit and Loss account and included under other income.

7. **Employee Benefits (AS-15):**

a) **Provident Fund:**

It is a defined contribution scheme. The eligible employees of the bank are entitled to receive benefits under the Provident Fund where both the employee and the bank contribute monthly at a stipulated rate to the government provident fund. The bank has no liability for future provident fund benefits other than its annual contribution and recognizes such contributions as an expense to Profit and Loss account in the period in which employee renders the related service.

b) **Gratuity:**

The bank provides for the gratuity a defined benefit retirement plan covering all eligible employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years mentioned under 'The Payment of Gratuity Act 1972'. Liabilities with regard to the Gratuity Plan are determined by actuarial valuation at each Balance Sheet date using the Projected Unit Credit Method.

The bank funds for the plan asset in the form of qualifying insurance policy and has maintained fund under trust maintained with LIC. The fair value of plan asset is reduced from the gross obligation under the defined benefits plans to recognize the net obligation of the gratuity plan in the Balance Sheet as liability in accordance with AS-15 'Employee Benefits'. Payment of gratuity to eligible pigmy agent is recognize on payment basis. Same is not covered under the above policy.

c) **Leave Encashment:**

Bank has made actuarial valuation for leave encashment, however provision is not made as per actuarial valuation. But the provision of leave encashment is made as per the available leave balance and accumulated leaves.

Accumulated leave which is expected to be utilized within the next twelve months is treated as short-term employee benefit. The bank measures the cost of such absences at the amount it expects to pay as a result of the unused entitlement that has accumulated at the reporting date. The accumulated leave expected to be carried forward beyond twelve months is Other Long-term Employee Benefit. Payment of sick leave is recognize on payment basis at the time of retirement.

8. **Segment Reporting – AS 17:**

In accordance with the guidelines issued by RBI Segment Reporting & in accordance with AS-17 is made as under:

- i) Treasury includes all investment portfolio profit/loss on sale of investments profit/loss and 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/amortization of premium on Held to Maturity category investments.
- ii) The Bank's operating businesses are organized and managed separately according to the nature of the services provided with each segment representing a different business unit.
- iii) Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- iv) Deposits interest paid/payable on deposits Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury and other banking operations respectively.
- v) Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- vi) Banking Operations include all other operations not covered under Treasury operations.
- vii) Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.
- viii) Geographical Segment:- Bank operates only in one geographical area hence separate information regarding secondary segment not provided.

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the bank as a whole.

9. **Related party Disclosures (AS-18):**

The Bank is a Co-operative Society registered under the Multi-State Co-operative Societies Act 2002 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India other than Key Management Personnel Mr. Vinay V Dunakhe CEO. However in terms of RBI circular dated 29th March 2003 he being a single party under the category no further details thereon need to be disclosed.

10. **Operating Lease (AS-19):**

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

11. **Earnings per Share (AS-20):**

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

For the purpose of calculating diluted earnings per share the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares.

12. **Accounting for Taxes on Income (AS-22):**

Tax expenses comprise of Current and Deferred taxes. Current Income tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act 1961. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance Sheet date. Deferred Tax Assets are recognized only to the extent that there is reasonable certainty that sufficient further income will be available against which such deferred tax assets can be realized. Current taxes and Deferred Taxes are recognized as per the provisions of Income Tax Act 1961 and Accounting Standard - 22 accounting for taxes on income issued by ICAI.

13. **Intangible Assets (AS-26):**

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

14. **Provisions Contingent liabilities (AS-29):**

A provision is recognized when Bank has a present obligation as a result of past event where it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their

present value except in case of decommissioning restoration and similar liabilities that are recognized as cost of Property Plant and Equipment and are determined based on best estimate of the expenditure required to settle the present obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- a) A possible obligation arising from a past event the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- b) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or are liable estimate of the amount of the obligation cannot be made.

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

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

15. **Cash Flow (AS 3):-**

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

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

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

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

Notes to Account

1. Internal Controls:

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

2. Information under MSME (development) ACT 2006:

Supplier/Service Providers covered under Micro Small Medium Enterprises Development Act 2006 have not furnished the information regarding to cases of delays in payment, if any, to micro and small enterprises or of interest payments due to delays in such payment, could not be given.

3. Event occurring after the balance sheet date (AS-4):

No significant event which would affect the financial position as on 31-03-2026 to a material extent has taken place after the Balance Sheet date till the signing of report.

4. Technology Upgradation fund:

As approved by the Board of Directors in its meeting held on 27-03-2026 vide Resolution No. 19 and RBI approval letter Ref. No. DOR.ACC.REF.No.S587/21.04.018/ 2026-27 dated 21-04-2026, Bank has transferred Technology upgradation fund amount of Rs,6,00,00,000/- to statutory reserve Fund on 31-03-2026.

5. General Welfare fund:

As approved by the Board of Directors in its meeting held on 27-03-2026 vide Resolution No. 19 and RBI approval letter Ref. No. DOR.ACC.REF.No.S587/21.04.018/ 2026-27 dated 21-04-2026, Bank has transferred General Welfare fund amount of Rs.4,79,650.25 to statutory reserve Fund on 31-03-2026.

6. Employee Benefits (AS-15)-

a. Gratuity:

Actuarial valuation of Gratuity is done by the Bank on the basis of Actuaries certificate.

(Amount in Rs. Actuals)

		Gratuity	
		2024-2025	2025-26
Assumptions			
	Mortality Table	IALM (2012-14) Ultimate	IALM (2012-14) Ultimate
	Discount Rate	6.60%	7.20%
	Expected Return on Plan Assets	7.25%	7.25%
	Salary Escalation Rate	7%	7%
	Attrition Rate	10%	10%
1	Discount Rate	6.60%	7.20%
2	Rate of increase in compensation	7%	7%
3	Expected Return on Plan Assets (%)	7.25%	7.25%
4	Change in Present Value of Obligations (PVO)		
	PVO at Beginning	17,41,87,419	16,17,77,666
	Interest cost	1,12,47,154	95,74,223
	Current Service Cost	75,52,238	71,83,336
	Benefits Paid	(3,59,53,883)	(3,34,27,363)
	Actuarial (Gain) / Loss on Obligations	47,44,738	40,68,811
	PVO at end of period	16,17,77,666	14,91,76,673
5	Changes in fair value of Plan Assets (FVPA)		
	FVPA at Beginning	21,35,47,983	19,60,49,118
	Expected Return on Plan Assets	1,43,04,245	1,31,52,319

		Gratuity	
		2024-2025	2025-26
	Adjustment to Opening Value of Planned Asset		-
	Contributions	34,57,790	4,151,729
	Benefit Paid	(3,59,53,883)	(3,34,27,363)
	Actuarial (Gain) / Loss on Obligations	8,33,366	4,88,631
	FVPA at End	19,60,49,118	18,02,61,169
6	Amounts Recognized in Balance Sheet		
	Present Value of Obligations	16,17,77,666	14,91,76,673
	Fair Value of Plan Assets	19,60,49,118	18,02,61,169
	Assets / (Liability)	3,42,71,452	3,10,84,496
7	Expenses Recognized in Profit & Loss Account		
	Current Service Cost	75,52,238	7,183,336
	Interest Cost	1,12,47,154	95,74,223
	Expected Return on Plan Assets	(1,43,04,245)	(1,31,52,319)
	Net Actuarial (Gain) / Loss	39,11,372	35,80,180
	Expenses Recognized	84,06,519	71,85,420

b .Leave Encashment:

(Amount in Rs. actuals)

		Valuation Date	Valuation Date
		31st March 2025	31st March 2026
I	Assumptions		
	Mortality	IALM (2012-14) Ult.	IALM (2012-14) Ult.
	Discount Rate	6.60%	7.20%
	Rate of increase in compensation	7.00%	7.00%
	Rate of return (expected) on plan assets		
	Withdrawal rates	10.00%	10.00%
II	Changes in present value of obligations		
	PVO at beginning of period #	3,33,76,409	3,35,36,113
	Interest cost	17,17,808	16,72,305
	Current Service Cost	20,90,111	19,98,680
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Benefits Paid	(1,90,35,932)	(1,63,96,317)
	Actuarial (gain)/loss on obligation	1,53,87,717	1,32,60,580
	PVO at end of period	3,35,36,113	3,40,71,361
III	Actuarial Gain/(Loss) Recognized		
	Actuarial Gain/(Loss) for the period (Obligation)	1,53,87,717	1,32,60,580
	Actuarial Gain/(Loss) for the period (Plan Assets)	-	-
	Total Gain/(Loss) for the period	1,53,87,717	1,32,60,580
IV	Amounts to be recognized in the Balance Sheet and statement of Profit & Loss Account		
	PVO at end of period	3,35,36,113	3,40,71,361
	Fair Value of Plan Assets at end of period	-	-
	Funded Status	3,35,36,113	3,40,71,361
	Unrecognized Actuarial Gain/(Loss)	-	-
	Net Asset/(Liability) recognized in the balance sheet	3,35,36,113	3,40,71,361
V	Expense recognized in the statement of P & L A/C		
	Current Service Cost	20,90,111	19,98,680
	Interest cost	1717808	16,72,305
	Expected Return on Plan Assets	-	-
	Net Actuarial (Gain)/Loss recognized for the period	1,53,87,717	1,32,60,580
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expense recognized in the statement of P & L A/C	1,91,95,636	1,69,31,565
VI	Schedule III Details		
	Current Liability	1,18,35,485	1,18,35,485
	Non-Current Liability	2,17,00,628	2,17,00,628

7. Primary Segment wise Reporting– AS-17

(Rs. In Crores)

Business Segments	Treasury		Other Banking Business		Total	
	31.3.26	31.3.25	31.3.26	31.3.25	31.3.26	31.3.25
Particulars						
Revenue	73.19	75.14	154.86	147.71	228.05	222.77
Result	71.41	71.46	7.13	5.60	78.54	77.10
Unallocated expenses					76.23	49.12
Operating profit					29.34	27.99
Income taxes					2.31	3.59
Extraordinary profit / loss			0	0	0	0
Net profit					27.03	24.40
Other information:						
Segment assets	923.52	920.24	1174.84	1360.49	2098.37	2277.22
Unallocated assets					201.07	236.72
Total assets					2299.44	2513.94
Segment liabilities	35.98	17.09	1971.37	1992.76	2007.35	2009.84
Unallocated liabilities					292.09	504.10
Total liabilities					2299.44	2513.94
Capital Exps.					3.00	3.43
Depreciation Exps					2.25	3.24
Non Cash Exps	NIL	NIL	NIL	NIL	NIL	NIL

These segments have been reported considering the nature of products or services the class of customers for the products or services different risks and returns attributable to them organizational structure and internal management information system.

Types of products and services in each business segment: -

- Treasury: Dealing Operations in Money Market Instruments.
- Other Banking Operations: Local Finance /Services

Secondary Segment Information: Bank operates only in one geographical area hence separate information regarding secondary segment i.e. geographical segment is not given.

8. Write off of Bad Debts: -

Total write-off amount in Profit and Loss account amounts to Rs.1771.86 lakh (for 31.03.2026) towards Bad debts. The said non-performing assets had been classified as Doubtful/Loss Assets. Further, an amount of Rs. 6,132.27 lakh, which was earlier classified as Technical Write-off, has also been converted into Regular Write-off.

9. Operating lease for Office Premises ATM and Data Center site storage Equipment's are entered by bank with various parties.

The total of future minimum lease payments under non-cancellable operating leases are as follows:

Sr.No.	Particulars	31.03.2026	31.03.2025
1	Total Minimum lease payments payable at the end of the year (2+3+4)	19.67	20.14
2	Not later than one year	0.00	0.00
3	Later than one year and not later than five years	1.66	1.71
4	Later than five years	18.01	18.43
5	Total minimum lease payments recognized in the profit and loss account for the year	1.66	1.71

10. Earnings Per share (AS –20):

Sr. No	Particulars	31.03.2026	31.03.2025
i	Profit /Loss for the year attributable to Shareholders (Amt Rs. lakhs)	2703.39	2439.77
ii	Weighted avg. number of shares of Rs. 50 each for the purpose of computing Basic earnings per share (Actual)	1,43,33,328	1,42,05,355
iii	Earnings per Share	18.86	17.18
iv	Diluted EPS	18.86	17.18

11. Deferred Tax Asset (DTA) / Liability (DTL):

Deferred Tax Asset (DTA) / Deferred Tax Liabilities (DTL) is accounted for in respect of timing differences between Taxable Income and Accounting Income as per Accounting Standard (AS-22) issued by Institute of Chartered Accountants of India (ICAI) are as under:

Rs. in Lakh)

Particulars	2025 – 26	2024 – 25
Opening Balance	1234.48	1697.14
Add : Asset recognized during the year	0.00	0.00
Less : Reversal during the year	43.08	462.66
Balance of DTA (Net)	1191.40	1234.48

The major components of Deferred Tax Assets are due to timing difference of BDDR provision and difference in WDV of depreciable fixed asset between books and Income Tax Act 1961.

12. Impairment of Assets – (AS-28):

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

13. Contingent Liabilities (AS-29):

a) Contingent liabilities in respect of Bank guarantees Letters of credit Forward contracts

(Rs.in Lakh)

Particulars	31.03.2026	31.03.2025
Bank Guarantees	6,968.15	7,456.94
Letters of Credit (LC + Buyer's Credit)	Nil	Nil
Forward Exchange contracts Purchase / Sale	Nil	Nil
On account of Income tax Demand (Gross)	Nil	Nil
Less: income tax paid against above.	Nil	Nil
Indirect tax demands pending in appeals	3.37	3.37
Consumer claims	Nil	Nil
Depositors' Education Awareness Fund	1,371.11	1,255.37
Direct tax demand AY -2022-23	620.05	611.91
Capital Commitments- Branches	0.00	9.50
Pending TDS	0.00	0.00
Others	0.00	0.00
Total	8,962.68	9,337.09

Sr.	Particulars	31.3.2026	31.3.2025
i)	Opening balance of amounts transferred to DEA Fund	1255.37	1133.06
ii)	Add: Amounts transferred to DEA Fund during the year	187.69	154.36
iii)	Less: Amounts reimbursed by DEA Fund towards claims	71.95	32.05
iv)	Closing balance of amounts transferred to DEA Fund	1371.11	1255.37

b) Dispute tax matters: One GST case is pending for financial year 2017-18 amounting to Rs. 3.37 lakh involving issue of disallowances. Bank has paid Rs. 0.35 lakhs against these GST demands. Bank is having reasonable certainty of getting substantial relief in respect of these demands.

- c) Pending demand(s) as per Income Tax portal for AY. 2022 – 23 on account of various disallowances for which bank has appealed to appellate authorities and decisions are still pending on the balance sheet date are recognized as contingent liabilities.
16. No Financial Assets were sold during the year to SC / RC for asset reconstruction and no Assets were revalued during the year.
17. Provisions are recognized for liabilities that can be measured only by using substantial degree of estimation. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates. Contingent liabilities are disclosed in case of a possible obligation where the probability of outflow of resources is not certain. Contingent Assets are neither recognized nor disclosed as mandated by accounting standard 29 of the ICAI.

Disclosure as Per RBI Guidelines

1. Regulatory Capital

a. Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 2025-26	Previous Year 2024-25
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions if any)	210.53	185.64
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	0	0
iii)	Tier 1 capital (i + ii)	210.53	185.64
iv)	Tier 2 capital	20.41	25.03
v)	Total capital (Tier 1+Tier 2)	230.94	210.67
vi)	Total Risk Weighted Assets (RWAs)	1149.37	1135.06
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid up share capital and reserves as percentage of RWAs [@]	18.32%	14.21%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.32%	16.35%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.77%	2.20%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.09%	18.56%
xi)	Leverage Ratio*	NA	NA

xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) ^{\$} c) Sponsor Bank ^{\$}	0	0
xiii)	Amount of paid-up equity capital raised during the year	0	0
xiv)	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.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0
xv)	Amount of Tier 2 capital raised during the year of which Give list as per instrument type (perpetual non cumulative preference shares perpetual debt instruments etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0

b. Draw down from Reserves -

i. Technology Upgradation fund:

As approved by the Board of Directors in its meeting held on 27-03-2026 vide Resolution No. 19 and RBI approval letter Ref. No. DOR.ACC.REF.No.S587/21.04.018/ 2026-27 dated 21-04-2026, Bank has transferred Technology upgradation fund amount of Rs,6,00,00,000/- to statutory reserve Fund on 31-03-2026.

ii. General Welfare fund:

As approved by the Board of Directors in its meeting held on 27-03-2026 vide Resolution No.19 and RBI approval letter Ref. No DOR.ACC.REF.No.S58721.04.018/ 2026-27 dated 21-04-2026, Bank has transferred General Welfare fund amount of Rs.4,79,650.25 to statutory reserve Fund on 31-03-2026

iii. Charity fund

As approved by the Board of Directors in its meeting held on 27-03-2026 vide Resolution No.19 and RBI approval letter Ref. No DOR.ACC.REF.No.S58721.04.018/ 2026-27 dated 21-04-2026, Bank has transferred Charity fund amount of Rs.10,52,588 to general reserve fund on 31-03-2026.

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 31.03.2026

(Rs in crores)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	21.02	78.21	96.33	81.31	138.14	68.04	137.94	132.13	943.44	146.65	53.00	1896.21
Advances	32.12	7.19	9.80	11.96	16.44	8.10	52.61	56.85	448.49	126.58	340.26	1110.40
Investments	28.75	39.81	72.25	67.09	86.44	42.57	64.88	68.56	252.13	11.06	3.69	737.23
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0

b) Maturity pattern of certain items of assets and liabilities as on As on 31.03.2025

(Rs in crores)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	20.82	78.03	103.25	74.73	112.90	55.60	126.01	124.55	858.78	244.70	104.77	1904.14
Advances	50.11	17.39	5.20	18.95	37.23	23.65	90.72	356.56	96.38	159.78	156.17	1012.14
Investments	11.01	25.68	41.58	52.58	45.06	22.19	44.63	58.08	265.96	38.52	6.11	611.40
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0

3. Investments

a. Composition of Investment portfolio – 31.03.2026

(Rs. In crores)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other investments in India	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	454.22	0	0	0	0	0	454.22					454.22
Less: Provision for non-performing investments (NPI)	0						0					0
Net	454.22						454.22					454.22
Available for Sale		0	0	0	0			0	0	0	0	
Gross	279.85		0.13			3.03	283.01					283.01
Less: Provision for depreciation and NPI	20.07		0.03			3.03	23.13					23.13
Net	259.78		0.10			0.00	259.88					259.88
Held for Trading	0	0	0	0	0	0	0					0
Gross												
Less: Provision for depreciation and NPI							0					
Net	259.78		0.10			0.00	259.88					259.88
Held for Trading	0	0	0	0	0	0	0					0
Gross												

Less: Provision for depreciation and NPI							0					
Net												
Total Investments	734.07	0	0.13	0.00	0	3.03	737.23					737.23
Less: Provision for non-performing investments	0		0	0		0	0					0
Less: Provision for depreciation and NPI	20.07		0.03	0		3.03	23.13					23.13
Net	714.00	NIL	0.10	NIL	NIL	0.00	714.10					714.10

b. Composition of Investment portfolio – 31.03.2025

(Rs. In crores)

	Investments in India							Investments outside India				Total Investment
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other investments in India	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	437.53	0	0	0	0	0	437.53					437.53
Less: Provision for non-performing investments (NPI)	0						0					0
Net	437.53						437.53					437.53
Available for Sale		0	0	0	0							
Gross	170.35		0.13			3.38	173.73	0	0	0	0	173.73

Less: Provision for depreciation and NPI			0.02			3.38	3.40					3.40
Net	170.35		0.11			0.00	170.33					170.33
Held for Trading	0	0	0	0	0	0	0					0
Gross												
Less: Provision for depreciation							0					
Net												
Total Investments	607.88	0	0.13	0.00	0	3.38	611.39					611.39
Less: Provision for non-performing investments	0		0	0		0	0					0
Less: Provision for depreciation and NPI	0		0.03	0		3.38	3.41					3.41
Net	607.88	NIL	0.1000	NIL	NIL	0.00	607.98					607.98

4. Movement in provision for depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	6.24	8.71
b) Add: Provisions made during the year	17.24	0.00
c) Less: Write off / write back of excess provisions during the year	0.35	2.47
d) Closing balance	23.13	6.24
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	10.84	10.84
b) Add: Amount transferred during the year	2.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	12.84	10.84
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	4.59%	6.36%

c) Sale and transfer to/from HTM category

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

5. Non-SLR investment portfolio - non – performing non-SLR investment

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2026	31.03.2025
a)	Opening balance	0.026	0.026
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	0.026	0.026
e)	Total provisions held	0.026	0.026

a. Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25	31.03.26	31.03.25
a)	PSUs	0	0	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	FIs	0	0								
c)	Banks	166.21	289.82								
d)	Private Corporates	0	0								
e)	Subsidiaries/ Joint Ventures										
f)	Others	3.16	3.51								
g)	Provision held towards depreciation	3.06	3.63								
	Total *	166.31	293.33								

b. Repo transactions (in face value and market value terms) - NIL

c. Government Security Lending (GSL) transactions (in market value terms)

As at 31-03-2026 - NIL

As at 31-03-2025 - NIL

6. Asset Quality

a. Classification of advances and provision held -31.03.2026

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	984.70	42.95	46.15	0.19	89.29	1073.99
Add: Additions during the year					6.26	
Less: Reductions during the year*					58.30	
Closing balance	1073.16	6.39	30.86	0.00	37.25	1110.41
*Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Technical write offs						
Write-offs (Other than above iii)						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.45	19.09	43.25	0.19	63.34	67.79
Add: Fresh provisions made during the year	0.55	3.36	3.64	0.00	7.00	7.55
Less: Excess provision reversed/ Write-off loans	0.00	8.05	16.03	0.19	24.72	24.72
Closing balance of provisions held	5.00	14.76	30.86	0.00	45.62	50.62

Net NPAs						
Opening Balance		23.05	2.90	0.00	25.95	25.95
	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Add: Fresh additions during the year		0	0	0	0	
Less: Reductions during the year		31.42	2.90	0.00	34.32	
Closing Balance*		-8.37	0	0	-8.37	-8.37
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance						

Ratio (in per cent)	31.03.2026	31.03.2025
Gross NPA to Gross Advances	3.35%	8.16%
Net NPA to Net Advances	0.00%	2.40%
Provision coverage ratio	122.47%	72.29%

b. Classification of advances and provision held -31.03.2025

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	902.16	3.08	87.60	0.25	90.93	993.09
Add: Additions during the year					41.24	
Less: Reductions during the year*					44.56	
Closing balance	986.38	41.27	46.15	0.19	87.61	1073.99
*Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Technical write offs						
Write-offs (Other than above iii)						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	6.55	4.66	73.23	0.25	78.14	84.69
Add: Fresh provisions made during the year	0.25				9.75	

Less: Excess provision reversed/ Write-off loans	2.35				24.55	
Closing balance of provisions held	4.45				63.33	67.78
Net NPAs						
Opening Balance						12.78
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						25.95
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written- off accounts during the year						
Closing balance						

Ratio (in per cent)	31.03.2025	31.03.2024
Gross NPA to Gross Advances	8.16%	9.16%
Net NPA to Net Advances	2.40%	1.40%
Provision coverage ratio	72.29%	85.94%

c. Sector-wise Advances and Gross NPAs

(Amt in crore)

Sr. No.	Sector	31.03.2026			31.03.2025		
		Outstandi ng Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	22.85	0.06	0.16%	6.91	0.90	1.03%
b)	Advances to industries sector eligible as priority sector lending	23.24	0.55	1.48%	46.51	4.45	5.08%
c)	Services (If greater than 10% subcategory should be provided)	535.20	10.48	28.13%	606.48	60.54	69.10%
i)	Transport	23.15	0.03		22.13	0.04	
ii)	Retails Trade	302.40	4.68		381.82	50.90	
iii)	Wholesale Trade	9.99	0.55		22.05	4.97	
iv)	Small Services	41.48	4.98		43.96	4.19	
v)	Professional Services	94.97	0.11		92.96	0.21	
vi)	Others	63.21	0.13		43.56	0.23	
d)	Personal loans (If greater than 10% subcategory should be provided)	98.67	2.46	6.60%	41.57	3.03	3.46%
	Subtotal (i)	679.96	13.55	36.37%	701.47	68.92	78.67%
ii)	Non-priority Sector						

a)	Agriculture and allied activities	----	----	----	----	----	----
b)	Industry	19.38	0.25	0.67%	23.05	0.00	
c)	Services	110.35	10.19	27.36%	90.65	5.29	6.04%
d)	Personal loans	300.72	13.26	35.60%	258.82	13.40	15.29%
	Sub-total (ii)	430.45	23.70	63.62%	372.52	18.69	21.33
	Total (I + ii)	1110.41	37.25	100	1073.99	87.61	100

d. Divergence in asset classification and provisioning

(Amt in crore)

Sr.	Particulars	Amount
1	Gross NPAs as on March 31, 2025* as reported by the bank	87.61
2	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	89.28
3	Divergence in Gross NPAs (2-1)	1.67
4	Net NPAs as on March 31, 2025 as reported by the bank	24.28
5	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	25.95
6	Divergence in Net NPAs (5-4)	1.67
7	Provisions for NPAs as on March 31, 2025 as reported by the bank	63.33
8	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	63.33
9	Divergence in provisioning (8-7)	0.00
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	32.02
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	24.39
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	24.36

e. Disclosure of transfer of loan exposure - NIL

f. Non – Fund Based Credit Facilities

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	69.68	00.00	74.57	00.00
	i) In India	69.68	00.00	74.57	00.00
	ii) Outside India	NA	NA	NA	NA
II	Acceptances, Endorsements and other Obligations (₹ crore)	NA	NA	NA	NA
III	Other NFB Credit facilities (₹ crore)	NA	NA	NA	NA

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

g. Disclosures related to Project Finance

(Rs in crores)

Sl. No	Item Description	Number of accounts	Total outstanding (in
1	Projects under implementation accounts at the beginning of the quarter.	1	0.65
2	Projects under implementation accounts sanctioned during the quarter.	3	1.76
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)	4	2.41
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 pre-sanctioned 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

Bank had restructured total 24 accounts balance under COVID 19 restructuring scheme which as on 31.3.2026 stood at Rs.26.25 Crores. Bank has made provision for the same of Rs.2.77 Crores. Details of the same have been disclosed separately under disclosure 7.

Other than Covid 19 Restructured Accounts - NIL.

- Details of financial assets sold to Asset Reconstruction Companies
 - During Financial year 2025-26 as well as financial year 2024 -25 Bank has not sold any financial asset to Asset Reconstruction Company.
- Investments in Security Receipts (SRs)

(Rs in crores)

Particulars		SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a)	Book value of SRs where NPAs sold by the bank are the underlying	NIL	3.02	NIL
	Provision held against (a)	NIL	3.02	NIL
b)	Book value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying	NIL	NIL	NIL
	Provision held against (b)	NIL	3.02	NIL
Total (a) + (b)		NIL	3.02	NIL

- Bank complies with clause 77 of the RBI Master Direction –RBI/DOR/2021-22/86/ DOR.STR.REC.51/21.04.048/2021-22 dated 24th Sept 2021 and other guidelines issued by RBI related to that from time to time.

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

6. Fraud accounts

(Amt in Crore)

Particulars	2025-26	2024-25
Number of frauds reported	2	0
Amount Involved in fraud	0.18	NIL
Amount of provision made for such frauds (₹ crore)	0.18	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)	-	-

1. Disclosure under Resolution Framework for COVID-19- related Stress Format for disclosures to be made.

Half yearly as on 31.03.2026
Scheme -1.0

(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) 30.09.2025	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 Oct 25 to Mar 26	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the End of this half- year Bal as on 31.03.26
Personal Loans	NIL	NIL	NIL	NIL	NIL
Corporate persons*	19.53	NIL	NIL	1.93	17.60
Of which MSMEs	19.53	NIL	NIL	1.93	17.60
Others	NIL	NIL	NIL	NIL	NIL
Total	19.53	NIL	NIL	1.93	17.60**

** Includes Interest debited during the period

Scheme -2.0

(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) Bal as on 30.09.2025	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 Bal as on 31.03.26
Personal Loans	NIL	NIL	NIL	NIL	NIL
Corporate persons*	16.48	NIL	NIL	1.89	14.59
Of which MSMEs	16.48	NIL	NIL	1.89	14.59
Others	0.15	NIL	NIL	0.04	0.11
Total	16.63	NIL	NIL	1.93	14.70**

** Includes Interest debited during the period

8. **Exposures**

a) Exposure to real estate sector

(Amount in ₹ crore)

Category	31.03.2026	31.03.2025
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	102.08	69.43

b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings retail space multi purpose commercial premises multifamily residential buildings multi tenanted commercial premises industrial or warehouse space hotels land acquisition development and construction etc.). Exposure would also include non-fund based (NFB) limits;	37.18	36.58
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	0	0
ii. Commercial Real Estate	0	0
iii. Indirect Exposure	0	0
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	139.56	106.01

- b) Exposure to capital market
 - Bank has no exposures to capital market.
- c) Risk category-wise country exposure
 -Bank has no exposures to country risk.
- d) Unsecured advances

(Amount in ₹ crore)

Particulars	31.03.2026	31.03.2025
Total unsecured advances of the bank	138.43	133.86
Out of the above amount of advances for which intangible securities such as charge over the rights licenses authority etc. have been taken	0	0
Estimated value of such intangible securities	0	0

- e) Factoring exposures –
 -Bank has no factoring exposures.
- f) Unhedged foreign currency exposure –
 -Bank has no unhedged foreign currency exposures.

g) Loans against gold and silver collateral

1.Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average ticket size	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	39.16	3.65%	0.0137	61.00%	1.10%
(a) Consumption loans	33.73	3.14%	0.0133	62.00%	0.97%
of which bullet repayment loans	31.88	2.97%	0.0129	62.00%	0.80%
(b) Income generating loans	05.43	0.51%	0.0171	59.00%	0.13%
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	89.52	8.06%	0.0188	60.00%	NA
(c) Consumption loans	83.90	7.56%	0.0180	60.00%	NA
of which bullet repayment loans	54.72	4.93%	0.0120	60.00%	NA
(d) Income generating loans	05.62	0.51%	0.516	58.00%	NA
3. Renewals sanctioned and disbursed during the FY	NIL	NIL	NIL	NIL	NA
4. Top-up loans sanctioned and disbursed during the FY	NIL	NIL	NIL	NIL	NA
5. Loans repaid during the FY [(e)+(f)]	65.82	5.93%	0.0154	NA	NA
(e) Consumption loans	59.70	5.38%	0.0152	NA	NA
of which bullet repayment loans	53.13	4.78%	0.0139	NA	NA
(f) Income generating loans	6.12	0.55%	0.0178	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)] Recovery	0.74	0.07%	0.02	NA	NA
(g) Consumption loans	0.74	0.07%	0.02	NA	NA
of which bullet repayment loans	0.69	0.07%	0.02	NA	NA
(h) Income generating loans	0	0	0	NA	NA
7. Loans written off during the FY [(i) + (j)] Recovery	NIL	NIL	NIL	NA	NA
(i) Consumption loans	NIL	NIL	NIL	NA	NA
of which bullet repayment loans	NIL	NIL	NIL	NA	NA
(j) Income generating loans	NIL	NIL	NIL	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	62.54	5.63%	0.0184	58.00%	0.29%
(k) Consumption loans	55.95	5.04%	0.0175	58.00%	0.01%
of which bullet repayment loans	54.18	4.88%	0.0171	58.00%	0.01%
(l) Income generating loans	06.60	0.60%	0.0322	59.00%	0.00%

1. Details of gold and silver collateral and auctions - NIL

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

9. Concentration of deposits advances exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	31.3.2026	31.3.2025
Total deposits of the twenty largest depositors	133.11	120.58
Percentage of deposits of twenty largest depositors to total deposits of the bank	7.02%	6.33%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	31.3.2026	31.3.2025
Total advances to the twenty largest borrowers	393.21	257.66
Percentage of advances to twenty largest borrowers to total advances of the bank	35.41%	23.99%

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	31.3.2026	31.3.2025
Total exposure to the twenty largest borrowers/customers	393.21	334.98
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	30.17%	31.19%

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	31.3.2026	31.3.2025
Total Exposure to the top twenty NPA accounts	16.55	57.39
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	44.43%	65.51%

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

(Amount in ₹ crore)

Sr. No.	Particulars	31.3.2026	31.3.2025
i)	Opening balance of amounts transferred to DEA Fund	12.55	11.33
ii)	Add: Amounts transferred to DEA Fund during the year	1.87	1.54
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.71	0.32
iv)	Closing balance of amounts transferred to DEA Fund	13.71	12.55

11. Disclosure of complaints

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

Sr. No	Particulars	31.03.2026	31.03.2025
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	36	18
3.	Number of complaints disposed during the year	34	18
3.1	Of which number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	2	0
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	08	09

5.1.	Of 5 number of complaints resolved in favour of the bank by BOs	08	09
5.2	Of 5 number of complaints resolved through conciliation/mediation/advisories issued by BOs	02	0
5.3	Of 5 number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

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

Grounds of complaints (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5 number of complaints pending beyond 30 days
Current Year 2025-26					
Ground - 1	0	01	100%	0	0
Ground - 8	0	05	100%	0	1
Ground - 16	0	30	166%	2	9
Total		36	200%	2	10
Previous Year-2024-25					
Ground - 1	0	0	-100%	0	0
Ground - 8	0	0	0%	0	0
Ground - 16	0	18	200%	0	0
Total		18	125%	0	0

Master list of grounds of complaints to be used for disclosure on the top five ground wise receipt of complaints by banks under Para 4 of the Annex

1. ATM/Debit Cards
2. Credit Cards
3. Internet/Mobile/Electronic Banking
4. Account opening/difficulty in operation of accounts
5. Mis-selling/Para-banking
6. Recovery Agents/Direct Sales Agents
7. Pension and facilities for senior citizens/differently abled
8. Loans and advances
9. Levy of charge without prior notice/excessive charges/foreclosure charges
10. Cheques/drafts/bills
11. Non observance of Fair Practices Code
12. Exchange of coins issuance/acceptance of small denomination notes and coins
13. Bank Guarantees/Letter of Credit and documentary credits
14. Staff behavior
15. Facilities for customers visiting the branch/adherence to prescribed working hours by the branch etc
16. Others

12. Disclosures on remuneration of Chief Executive Officers/ Material Risk Takers

Sr. No.	Designation	(Rs in crores)	
		31.3.2026	31.3.2025
1	Chief Executive Officer	0.18	0.17

13. .Other Disclosures

a) Business ratios

Particular	31.3.2026	31.3.2025
i) Interest Income as a percentage to Working Funds	8.11%	7.98%
ii) Non-interest income as a percentage to Working Funds	0.91%	2.01%
iii) Cost of Deposits	5.87%	5.83%
iv) Net Interest Margin	3.51%*	3.75%
v) Operating Profit as a percentage to Working Funds	1.34%	1.47%
vi) Return on Assets	1.18%*	0.97%
vii) Business (deposits plus advances) per employee (Rs.crore)	7.37	7.74
viii) Profit per employee (in ₹ crore)	0.07	0.06

* Average earning assets have been calculated without reducing balances of Non-Performing Assets and Non-Performing Investments.

b) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking agency and banc assurance business undertaken is as follows; (Amt in crores)

Sr. No.	Nature of Income	2025-26	2024-25
1.	From vehicle property insurance with the help of ICICI Lombard General Insurance Co.Ltd	0.11	0.22
2	From health insurance of customers with the help of Manipal Cigna Health Insurance Co.	0.02	0.02

c) Marketing and distribution

The details of fees / remuneration received in respect of the marketing and distribution function (excluding banc assurance business).

- NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

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

- NIL

e) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	31.3.2026	31.3.2025
i) Provisions for NPI	0.03	0.03
ii) Provision towards NPA	0.00	7.00
iii) Provision made towards Income tax	2.31	3.58
iv) Other Provisions and Contingencies (with details)		
- Provision for Fraud	0.18	0.00
- Provision for Ex-gratia Loan	0.00	0.00
- Provision for Investment Depreciation Reserve	17.24	0.00
- Provision for Restructured Advances	0.00	0.00

f) Payment of DICGC Insurance Premium

Sr. No.	Particulars	31.3.2026	31.3.2025
i)	Payment of DICGC Insurance Premium	2.49	2.39
ii)	Arrears in payment of DICGC premium	0.00	0.00

Deposit insurance premium as applicable was paid to DICGC within the prescribed timelines.

g) **Disclosure of penalties :**

The Reserve Bank of India (RBI) has, by an order dated July 10, 2025, imposed a monetary penalty of ₹15.00 lakh (Rupees Fifteen lakh only) for non-compliance with the provisions of the BR act. This penalty has been imposed in exercise of the powers vested in RBI, conferred under the provisions of section 47A (1) (c) read with sections 46(4) (i) and 56 of the Banking Regulation Act, 1949.

The above penalty amount of ₹15.00 lakh (Rupees Fifteen lakhs only) is deposited on 18-07-2025 vide UTR number SJSDN62025071800500071.

h) **Disclosure of facilities granted to directors and their relatives**

(Amount in ₹ crore)

Sl No.	Particulars	2024-25	2025-26
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	1.16	0.50
2	Aggregate value of outstanding loans to related parties as on 31st March	0.84	0.46
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March		
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	---	---
	(ii) Non-Performing Assets as on 31st March	---	---

5	Amount of provisions held in respect of loans to related parties as on 31st March	---	---
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	---	---
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	---	---

The extent of impact on account of the Covid pandemic including the second wave witnessed in the country on the Banks's operations and asset quality depends on future developments which are uncertain and may differ from the estimates as at the date of approval of these financial statements and the Bank continues to closely monitor any material changes to future conditions.

Previous year figures have been regrouped / rearranged to confirm with current year's presentation wherever felt necessary.

As per our report of even Date attached

Deputy Gen Manager
 उपसंरव्यवस्थापक

Chief Executive Officer
 मुख्य कार्यकारी अधिकारी

Director
 संचालक

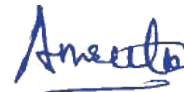
Director
 संचालक

Vice Chairman
 उपाध्यक्ष

Chairman
 अध्यक्ष

STATUTORY AUDITORS

For Shashank Patki and Associates
 Chartered Accountants
 FRN: 122054W





CA Amruta Khadilkar (Partner)

Membership no: 607642

UDIN: 26607642ASZUOP7670

Date: 27-May-2026

Place: Solapur

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026

(Amount Rs.)

No.	Particulars	2025-2026	2024-2025
A)	Cash Flow From Operations	—	.
	Net Profit as per Profit & Loss Account	27,03,28,158.00	24,39,77,746.00
	Adjustments for:	—	
	Depreciation on Assets	3,00,13,249.00	3,23,63,457.00
	Baddebts written off	17,71,85,943.00	24,55,79,756.00
	Provision for BDDR Write back (Net)	(17,71,85,943.00)	(17,55,79,756.00)
	Profit/Loss on Sale of Non Banking Asset (Net)	(1,15,227.00)	50,240.00
	Shifting Loss on Investment	72,65,120.00	2,84,52,810.00
	Amortized Premium on Investment	65,54,600.00	44,37,800.00
	Provision for Income Tax (Net)	(1,57,79,039.00)	3,58,74,026.00
	Deferred Tax Expenses (DTL)	43,08,676.00	4,62,66,155.00
	Provision for Investment Depreciation	16,89,40,416.00	(21,49,89,472.00)
	Other Adjustments		(16,72,037.00)
	Provision For Ex Gratia Loan Written Back		(1,06,25,000.00)
	Provision for Standard Asset	55,00,000.00	65,00,000.00
	Income Tax paid (Net of Refund)	4,79,08,970.00	70,36,068.00
	Total	52,49,24,923.00	24,76,71,794.00
	Adjustment for		
	Increase (Decrease) in Deposits	(7,93,27,432.00)	68,51,84,982.00
	Increase/(Decrease) in Other Liabilities	(5,34,49,556.00)	21,45,89,057.00
	Increase/ (Decrease)in Funds	(35,06,194.00)	(22,68,50,408.00)
	(Increase)/Decrease in Loans & Advances	(54,12,96,784.00)	(80,89,96,489.00)
	(Increase) /Decrease in Investments	(127,20,84,570.00)	32,49,13,360.00
	(Increase)/Decrease in Fixed Deposits with other banks	123,61,33,497.00	(61,61,99,035.00)
	(Increase)/Decrease in Other Assets	(32,39,235.00)	(13,06,47,268.00)
	Net Cash generated from Operating Activities (A)	(19,18,45,351.00)	(31,03,34,008.00)
B)	Cash Flow from Investing Activities		
	Property Plant & Equipment - Netted Off	(2,23,17,574.00)	(3,05,07,658.00)
	Purchase/Sale of Non Banking Assets	-	4,64,11,230.00
	Net Cash generated from Investing Activities (B)	(2,23,17,574.00)	1,59,03,572.00

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026

(Amount Rs.)

No.	Particulars	2025-2026	2024-2025
C)	Cash Flow From Financing Activity		
	Increase (Decrease) in Share Capital - PNCPS	-	-
	Increase /(Decrease) in Share Capital- Equity Capital	62,25,500.00	1,22,58,800.00
	Dividend Paid	(6,33,75,757.00)	(6,25,22,276.00)
	Net Cash generated from Financing Activities (C)	(5,71,50,257.00)	(5,02,63,476.00)
	Net Increase/(Decrease) in Cash & Cash Equivalent (A+B+C)	(27,13,13,182.00)	(34,46,93,911.00)
	Cash and Cash Equivalent at the beginning of the year	1772,64,66,596.00	207,11,60,507.00
	Cash and Cash Equivalent at the end of the year	145,51,53,414.00	172,64,66,596.00
	Cash and Cash Equivalent at the end of the year:		
	Cash and Balances with Banks	125,81,15,126.00	152,22,15,990.00
	Balances with Other Banks	19,70,38,288.00	20,42,50,606.00
	Money At Call And Short Notice		-
	Total	145,51,53,414.00	172,64,66,596.00

Deputy Gen Manager
 उपसंस्थापक

Chief Executive Officer
 मुख्य कार्यकारी अधिकारी

Director
 संचालक

Director
 संचालक

Vice Chairman
 उपाध्यक्ष

Chairman
 अध्यक्ष

STATUTORY AUDITORS

For Shashank Patki and Associates
 Chartered Accountants
 FRN: 122054W





CA Amruta Khadilkar (Partner)

Membership no: 607642

UDIN: 26607642ASZUOP7670

Date: 27-May-2026

Place: Solapur

भारतीय रिझर्व बँकेच्या मार्गदर्शक सूचनेनुसार द्यावयाची विविध
 आर्थिक प्रमाणके (Financial Ratio) खालील तपशिलानुसार आहेत.

अ.क्र. Sr.No.	तपशिल (Particulars)	31-Mar-26	31-Mar-25
1.	भांडवल पर्याय्यता गुणोत्तर (Capital adequacy Ratio) CRAR	20.09%	18.56%
2.	अ) अनुत्पादक कर्जाचे एकूण कर्जाशी शेकडा प्रमाणात (Percentage of Gross NP to total Loans)	3.35%	8.16%
	ब) निव्वळ अनुत्पादक कर्जाचे निव्वळ कर्जाशी शेकडा प्रमाण (Percentage of Net NP to Net Loans)	0.00%	2.40%
3.	ढोबळ नफ्याचे खेळत्या भांडवलाशी प्रमाण (Operating Profit as a % to Working Funds)	1.34%	1.47%
4.	एकूण व्याज्याच्या उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Interest Income as a % to working Funds)	8.11%	7.98%
5.	इतर उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Non Interest Income as a % to working funds)	0.91%	0.65%
6.	व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी प्रमाण (Management Cost as % to working funds)	3.96%	3.47%
7.	निव्वळ नफ्याचे खेळत्या भांडवलाशी प्रमाण (Net profit as % to working funds)	1.21%	1.09%
8.	ठेवीवरील खर्चाचा सरासरी दर (average cost of deposits)	5.87%	5.83%
9.	मालमत्तेवरील उत्पन्नाचा दर (Yield on Assets)	8.92%	9.13%
10.	निधि उभारणी खर्चाचा दर (Cost of funds)	5.39%	5.37%
11.	व्यवसायातील दुरावा (NIM)	3.53%	3.75%
12.	कर्जावरील सरासरी व्याज दर (average Rate of Lending)	10.49%	10.03%
13.	सी.डी. रेशो (Credit to Deposit Ratio)	58.56%	56.40%
14.	गुंतवणूकीचे ठेवीशी प्रमाण (Investment to Deposit Ratio)	38.88%	32.11%
15.	वसुल भागभांडवलाचे खेळत्या भांडवलाशी प्रमाण (Paid up Capital to Working Fund)	3.26%	3.24%
16.	बचत ठेवीचे एकूण ठेवीशी प्रमाण (Savings + Current to Total Deposits)	23.43%	23.05%
17.	मुदत ठेवीची एकूण ठेवीशी प्रमाण (Term Deposits to Total Deposits)	76.57%	76.95%
18.	रोख व बँक शिल्लकतेचे खेळत्या भांडवलाशी प्रमाण (Cash + Bank Balance to working fund)	6.52%	7.75%
19.	एकूण उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Total Income to Working Fund)	10.21%	9.99%
20.	खर्चाचे उत्पन्नाशी प्रमाण (Cost to Income Ratio)	77.25%	62.81%
21.	कमाई मालमत्तेवरील परतावा (Return on earning Assets)	1.33%	1.25%
22.	गुंतवणुकीवरील परतावा (Yield on Investment)	7.63%	7.99%
		Rs. In lakhs .	
23.	आयकर (Provision made towards Income Tax)	0.00	358.74
24.	प्रति सेवक व्यवसाय (ठेवी + कर्जे) (Per Employee business)	736.92	773.54
25.	प्रति सेवक निव्वळ नफा (Per Employee Profit)	6.63	6.34

अंदाज पत्रक
Income (उत्पन्न)

(रक्कम लाखांत)

तपशील	2025-26 अंदाज	2025-26 प्रत्यक्ष उत्पन्न	2026-27 अंदाज
गुंतवणुकीवरील व्याज व सिक्युरिटी ट्रेडिंग पासून उत्पन्न	7,100.00	7,318.55	7,200.00
कर्जावर मिळालेले व्याज	11,500.00	12,100.83	13,900.00
हुंडणावळ/कमिशन	200.00	180.74	200.00
इतर उत्पन्न	1,000.00	1,009.43	1,150.00
ARC Provision Reverse	0.00	35.36	0.00
Income Tax Refund	0.00	388.11	0.00
एकूण उत्पन्न	19,800.00	21,033.02	22,450.00

EXPENSES (खर्च)

तपशील	2025-26 अंदाज	2025-26 प्रत्यक्ष खर्च	2026-27 अंदाज
ठेवीवरील दिलेले व्याज	10,600.00	10,922.92	11,728.00
घेतलेले कर्जावर दिलेले व्याज	0.00	0.00	0.00
सेवक, पगार, भत्ते, बोनस, प्रवास खर्च इ.	2,900.00	2,895.62	3,014.00
संचालक मंडळ भत्ते, प्रवास खर्च इ.	8.00	8.73	9.00
भाडे, कर, वीज, विमा इ.	863.00	725.94	850.00
वकील फी व कोर्ट खर्च	30.00	24.17	30.00
पोस्टेज, टेलिफोन खर्च	250.00	221.62	250.00
ऑडीट फी	60.00	52.42	60.00
घसारा व दुरुस्ती	327.43	326.23	350.00
छपाई, स्टेशनरी, जाहिरात इ.	40.00	95.93	60.00
संक्षेप ठेव कमिशन	157.00	158.98	165.00
सादील खर्च व इतर खर्च	440.00	527.03	460.00
संगणक विकास व देखभाल खर्च	200.00	233.00	250.00
गुंतवणुकीवरील विभाजित प्रिमीयम (Amortization)	70.00	65.55	70.00
सरकारी कर्जरोखे शिफ्टिंग घसारा (G-Sec Shifting depreciation)	75.00	72.65	200.00
Deferred Tax Expenses	0.00	43.09	0.00
एकूण खर्च	16,020.43	16,373.88	17,496.00
ढोबळ नफा	3,779.57	4,659.14	4,954.00
तरतुदी	500.00	1,724.77	300.00
एन.पी.ए तरतुद	500.00	0.00	300.00
Provision For IDR on AFS (घसारा निधी तरतुद)	0.00	1,724.77	0.00
Provision For IDR on CFM ARC (मालमत्ता पुनर्चना तरतुद)	0.00	0.00	0.00
करपूर्व नफा	3,279.57	2,934.37	4,654.00
वजा आयकर तरतुद	700.00	231.09	1,171.32
आयकर	0.00	0.00	0.00
निव्वळ नफा	2,579.57	2,703.28	3,482.68
एकूण	19,800.00	21,033.02	22,450.00

FOR THE APPRICIATION OF THE LAW AND PRACTICE, AND FOR CLARIFICATION AND CLARITY IN PROCESS OF CONDUCT AND IMPLEMENTATION / EXECUTION OF BYE-LAWS, THE FOLLOWING CHANGES ARE NEEDED TO BE MADE IN THE PRESENT BYE – LAWS. HENCE, PRESENTED BEFORE THE MEETING.

Sr. No.	Existing Bye-Laws	Proposed Amendment	Reasons/Justifications
1	<u>1] NAME REGISTERED OFFICE AND AREA OF OPERATION</u> (ii) The Bank shall have a principle place of business which shall be registered office of the Bank. The Headquarter of the Bank shall be at “GAGAN BHARARI” Shivsmarak Sankul, Gold Finch Peth, District Solapur-413007, State Maharashtra. The e-mail address of the bank shall be info@sjsbbank.com. Any Change in address and e-mail shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye-laws after following the procedures laid down in section 11 of the Multi State Co-operative Societies Act, 2002.	<u>1] NAME REGISTERED OFFICE AND AREA OF OPERATION</u> (ii) The Bank shall have a principle place of business which shall be registered office of the Bank. The Headquarter of the Bank shall be at “GAGAN BHARARI” Shivsmarak Sankul, Gold Finch Peth, Navi Peth, District Solapur-413007, State Maharashtra. The e-mail address of the bank shall be info@sjsbbank.com. AND The Website of the bank shall be https://sjsb.bank.in Any Change in address and e-mail address or website shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye-laws after following the procedures laid down in section 11 of the Multi State Co-operative Societies Act, 2002.	The word Navi Peth, Added in Address and Banks Website Added
2	<u>4. MEMBERS & MEMBERSHIP OF THE MULTISTATE CO. OPERATIVE BANK</u> B. Nominal/ Associate Member (Act Section 26) ☐ Bank may, in the interest of promotion of the business of the Bank, admit a person as nominal member or associate member on payment of fees of Rs. 40/- only. ☐ Any person who is a co-parcener or who desires to stand surety for a borrowing member of the Bank or who desires to borrow against gold, silver ornaments and other silver articles, Life Insurance policies, Government and other trustee securities and other loan for purchase of consumer durables articles up to limit prescribed by the RBI from time to time and who desire to do Banking business with the Bank, may be enrolled as a nominal member upon his application in the prescribed form on payment of Rs.40/- as non-refundable entrance fee and upon	<u>4. MEMBERS & MEMBERSHIP OF THE MULTISTATE CO.OPERATIVE BANK</u> B. Nominal/ Associate Member (Act Section 26) ☐ Bank may, in the interest of promotion of the business of the Bank, admit a person as nominal member or associate member on payment of non-refundable fees of Rs. 100/- only. ☐ Any person who is a co-parcener or who desires to stand surety for a borrowing member of the Bank or who desires to borrow against gold, silver ornaments and other silver articles, Life Insurance policies, Government and other trustee securities and other loan for purchase of consumer durables articles up to limit prescribed by the RBI from time to time and who desire to do Banking business with the Bank, may be enrolled as a nominal member upon his application in the prescribed form on payment of Rs.100/- as non-refundable entrance fee and upon agreeing to the	Nominal Member Fees increased from Rs.40/- to Rs. 100/-. Added word non-refundable. Nominal Member Fees increased from Rs.40/- to Rs. 100/-.

	agreeing to the condition that he shall cease to be nominal member when all liabilities against him either as a borrower or as a surety or as customer are fully discharged, provided that such person is one who resides or is gainfully engaged in any occupation within the area of operation of the Bank. after fourth Point Fifth Point to be added -	condition that he shall cease to be nominal member when all liabilities against him either as a borrower or as a surety or as customer are fully discharged, provided that such person is one who resides or is gainfully engaged in any occupation within the area of operation of the Bank. ☐ Bank can provide F.D. Overdraft And /or FD Loan Facility to the Fixed Deposit Holder without Membership or Nominal Membership.	Added the FD O.D. And/or FD Loan Facility New Point for Operational Convenience.
3	<u>16. SHARE CERTIFICATE</u> Every person admitted as a member shall be entitled to receive a share certificate therein stating the number of share / shares and their distinctive number / numbers. The share certificate shall be signed by the Chairman (by Signature or stamp of a signature) and the Managing Director/ Chief Executive Officer/ General Manager. The share certificate shall bear the Bank's seal or logo in the form of stamp or hologram.	<u>16. SHARE CERTIFICATE</u> Every person admitted as a member shall be entitled to receive a share certificate therein stating the number of share / shares and their distinctive number / numbers. The share certificate shall be signed by the Chairman /Vice-Chairman (by Signature or stamp of a signature) and the Chief Executive Officer/ General Manager/Deputy General Manager. The share certificate shall bear the Bank's seal or logo in the form of stamp or hologram.	Added Designation of Vice-Chairman, Deputy General Manager for Signatures on Share Certificates. Deleted "Managing Director"
4	<u>28. NOTICE FOR THE GENERAL MEETINGS AND SPECIAL GENERAL MEETING-</u> i) Notice of the General Meetings together with the agenda of the meeting shall be sent to each member of the BANK by giving not less than 14 days' notice in writing to all the members by any of the following modes, namely – 1. Local delivery; or 2. Postal delivery; or 3. Publication in the newspaper having wide circulation	<u>28. NOTICE FOR THE GENERAL MEETINGS AND SPECIAL GENERAL MEETING-</u> i) Notice of the General Meetings together with the agenda of the meeting shall be sent to each member of the BANK by giving not less than 14 days' notice in writing to all the members by any of the following modes, namely – 1. Local delivery; or 2. Postal delivery; or 3. Publication in the newspaper having wide circulation; or 4. Bank's website; or 5. By E-mail.	Added words ; or 4. Bank's website; or 5. By E-mail.
5	<u>29. QUORUM OF THE MEETING</u> (Act section 26) (i) The quorum of the general meeting shall be one fifth of the total number of members or 100 members whichever is less.	<u>29. QUORUM OF THE MEETING</u> (Act section 26) (i) The quorum of the general meeting shall be one fifth of the total number of members or 300 members whichever is less.	Increase in Members from 100 to 300.
6	<u>40. COMMITTEE – EXECUTIVE COMMITTEE, SUB COMMITTEE</u> (Act section 53) A) The Board of Directors Shall constitute an executive committee and other committees, sub committees as may be considered necessary, provided that other committees or sub committees other than the executive committee shall not exceed 5 (Five) directors including Chairman and	<u>40. COMMITTEE – EXECUTIVE COMMITTEE, SUB COMMITTEE</u> (Act section 53) A) The Board of Directors Shall constitute an executive committee and other committees, sub committees as may be considered necessary, provided that other committees or sub committees other than the executive committee shall not exceed 07 (Seven) directors including Chairman and	

	the Chief Executive Officer. The board may delegate any of its powers and functions mentioned in bye-laws no 39 to an executive committee. The composition of other committees and sub committees, The Quorum for such committees shall be the 1/3 rd and , their functions, days of notice etc. shall be as decided by the board of directors from time to time.	Excluding the Chief Executive Officer of the Bank. The board may delegate any of its powers and functions mentioned in bye-laws no 39 to an executive committee. The composition of other committees and sub committees, The Quorum for such committees shall be the 1/3 rd and , their functions, days of notice etc. shall be as decided by the board of directors from time to time.	Increase in Committee members by which bank can stagnant committee strength for Policy Decisions.
7	<u>42. POWERS AND FUNCTIONS OF THE CHAIRMAN</u> (vi) The Chairman shall supervise the day-to-day work of Bank and give instruction to the Chief Executive Officer in implementing the policy decisions of the Board & various committees.	<u>42. POWERS AND FUNCTIONS OF THE CHAIRMAN</u> (vi) The Chairman shall give instruction to the Chief Executive Officer in implementing the policy decisions of the Board & various committees.	As per RBI Direction Deleted " supervise the day-to-day work of Bank and "
8	<u>52. DIVIDEND</u> (i) Dividends declared shall be paid to the person whose name stands as the registered shareholders in the books of Bank on the last day of the cooperative year to which the dividend relates.	<u>52. DIVIDEND</u> (i) Dividends declared shall be paid to the person whose name stands as the registered shareholders in the books of Bank on the last day of the Financial year to which the dividend relates.	The word Cooperative Replaced as Financial .

‘बँकिंग’ हा आमचा व्यवसाय...



‘सेवा’ ही आमची संस्कृती...!

* आमच्या शाखा *

Navi Peth - 76, Shivsmarak Building, Goldfinch Peth, Solapur - 413007. navipeth@sjsbbank.com (0217) 2741112, 27411132

Mangalwar Peth - 1317, Hyderabadwale Building, Tilak Chowk, North Kasba, Solapur - 413007. mangalwarpeth@sjsbbank.com (0217) 27411163

Barshi - Mirgane Complex, 1st Floor, Telgiri Chowk, Barshi, Dist. Solapur - 413401. barshi@sjsbbank.com (02184) 2234704

Sadar Bazar - Soni Complex, 372/73, South Sadar Bazar, Lashkar, Solapur - 413003. sadarbazar@sjsbbank.com (0217) 2741117, 27411185

Kasbe Tadwale - Main Road, Tal- Kasbe Tadwale Dist. Dharashiv - 413407 kasbetadwale@sjsbbank.com (02472) 2470326

Pachha Peth - 1518, Pachha Peth, Near Balaji Temple, Solapur - 413005. pachapeth@sjsbbank.com (0217) 2741119, 27411207

Omerga - Malage Complex, Bazar Line, Omerga Dist. Dharashiv. - 413 606, omerga@sjsbbank.com (02475) 252076, 2523238

Railway Lines - 139, Vijay Towers, First Floor, Railway Lines, Solapur - 413003. railwaylines@sjsbbank.com (0217) 2741123, 27411249

South Kasba - 12, Om Complex, Laxmi Market Road, South Kasba, Solapur - 413007. southkasaba@sjsbbank.com (0217) 2741121, 274112210

Market Yard, Solapur - C-1, Siddheshwar Market Yard, Hyderabad Road, Solapur - 413005. marketyard@sjsbbank.com (0217) 2741125, 274112611

Ujani Nagar - Gurunanak Shopping Centre, Near T.V. Centre, Ujani Nagar, Solapur - 413003. ujaninagar@sjsbbank.com (0217) 2741127, 274113512

Vijapur Road - Block No.21, Maji Sainik Nagar, Vijapur Road, Solapur - 413004. vijapurroad@sjsbbank.com (0217) 274112813

Madha - Shukrawar Peth, Madha, Dist. Solapur - 413208. madha@sjsbbank.com (02183) 23403714

Asara Nagar - Building No.10, 1st Floor, Survase Complex, Hotgi Road, Solapur - 413003. asaranagar@sjsbbank.com (0217) 2741130,15

Shelgi Naka - Surve No.114/1B, Vidya Nagar, Shelgi, Solapur - 413006. shelgi@sjsbbank.com (0217) 2741132,16

Bale - 1/5, Vaibhavshali Chambers, 1st Floor, Murarji Peth, Poona Road, Solapur - 413001. bale@sjsbbank.com (0217) 274113417

Pandharpur - 39/49/A, Laxmi Complex, 2nd Floor, Station Road, Pandharpur - Dist. Solapur - 413304 pandharpur@sjsbbank.com (02186) 224301, 22907318

Mumbai - N.M.Joshi Marg, 3 & 4, Sambhaji Nagar, Mumbai - 13. mumbai@sjsbbank.com (022) 23083244 Fax- 2301059219

Sangola - Nagar Parishad Complex, Shivaji Chowk, Sangola - 413307. Dist. Solapur. sangola@sjsbbank.com (02187) 22004920

Udgir - Udyog Bhavan, In front of S.T. Stand, Udgir - 413517, Dist. Latur. udgir@sjsbbank.com (02385) 257446, 25444621

Akkalkot - D.B.Mangrule Wada, Main Road, Akkalkot - 413216, Dist. Solapur. akkalkot@sjsbbank.com (02181) 22051522

Latur Main - Swastik Chambers, Main Road, Latur - 413512. laturmain@sjsbbank.com (02382) 24767223

Kallam - Plot No.2/807, City Survey No.3721, Dhoki Road, Kallam Dist. Dharashiv - 413507. kallam@sjsbbank.com (02473) 262546,24

Mohol - Gavade Chal, Main Road, Mohol - 413213, Dist. Solapur. mohol@sjsbbank.com (02189) 23210325

Malshiras - Ganesh Chowk, Malshiras, Dist. Solapur - 413037 malshiras@sjsbbank.com (02185) 23517926

Tilak Road, Pune - Sarve No.1561, Yashodhan Complex, Sadashiv Peth, Opp. of Vitthal Mandir, Pune - 411030. tilakroadp@sjsbbank.com (020) 4121686727

Dharashiv - 26/96, Pratibha Executive, Main Road, Near ST Stand, Dharashiv - 413501. osmanabad@sjsbbank.com (02472) 226709, 22670728

Market Yard, Pune - Shanti Apartment, P.M.T.Bus Depot Street, Market Yard, Pune - 411037. marketyardp@sjsbbank.com (020) 24262410, 2426241129

Ganjgolai, Latur - H.No. R/6/935, City Survey No. 63351/1, Swami Complex, Lokhand Galli, Latur - 413572 ganjgolailatur@sjsbbank.com (02382) 256399,30

Dhayari, Pune - Bhagyashri Complex, Survey No.18/6, Raikar Nagar, Dhayari, Pune-411041. dhayari@sjsbbank.com (020) 2439101031

Jule Solapur - Melodi Appartment, B Building, Survey No.124/A-5, Flat No.12,13,14,15, Near Indian Model School, Jule Solapur, Solapur - 413005. julesolapur@sjsbbank.com (0217) 2741136, 274113732

Waluj- Chh. Sambhaji Nagar - Plot No.X 101, Dr.Ambedkar Chowk, Bajaj Nagar, MIDC, Waluj - Chh. Sambhaji Nagar. Aurangabad@sjsbbank.com (0240) 2556102, 255610333

Kothrud, Pune - Shop No.7, 8, 9, Rohan Corner, Shivtirth Nagar, Kothrud, Pune - 38. kothrudp@sjsbbank.com (020) 25437876,34

Nashik - Sahil Park, Near Kokan Bhavan, Pavan Nagar, Ambad Link Road, Kamathvade, Sidco - Nashik, Nashik - 422008. nashik@sjsbbank.com (0253) 2375822, 237583335

Nanded - Shop No.13 to 16, Ground floor, Gurukrupa Market, Mahavir Chowk, G.G.Road, Nanded - 431601. nanded@sjsbbank.com (02462) 232311, 23231236

Pimpri, Pune - Surve No.206/8, Railway Station Road, Opp. Crup Industries, Pimpri, Pune - 411018. pimpri@sjsbbank.com (020) 27420189, 27421213,37

Kolhapur - City Surve No.1138, E Ward, Saiex Extension, Bhawani Prasad, Rajarampuri Vibhag, Kolhapur - 416001. kolhapur@sjsbbank.com (0231) 2527299, 253729938

Vijaypur - 'Sanghavi Niwas', CTS No. 892/1A/2 & 921, Near Siddheshwar Mandir, Vijaypur, Dist. Vijaypur (Karnatak) vijayapur@sjsbbank.com (08352) 22100839

Beed - "Shri Heights", Pangari Road, Survey No.69, CTS No.1474, Beed. beed@sjsbbank.com (02442) 223055, 22805540

Juna Kumbhari Road - Plot No.43, Jyoti Nagar, Near Akashwani Kendra, Old Kumbhari Road, Solapur - 413003 kumbhariroad@sjsbbank.com (0217) 2741141, 274114241

Shivaji Nagar, Barshi -

Gat No.843, Shivaji Nagar, Uplai Road, Barshi, Dist. Solapur. barshishn@sjsbbank.com (02184) 224070, 224071



हिरक महोत्सव निमित्त चर चाकी वाहन 'भव्य लोन मेळावा' आयोजित प्रसंगी ग्राहक



गणेशोत्सव व्याख्यानमाला उद्घाटन समारोह



गणेशोत्सवनिमित्त महिला अधिकारी कर्मचारी मेळावा



हिरक महोत्सवानिमित्त नाशिक येथील शाखेत आयोजित मोगरा फुलला कार्यक्रमात उपस्थित प्रेक्षकवर्ग



हिरक महोत्सवानिमित्त विजयपूर, कर्नाटक येथील शाखेत आयोजित कार्यक्रमात उपस्थित मान्यवर



हरित ऊर्जा कर्ज योजना

घरगुती व व्यावसायिकांसाठी

व्याजदर 10% पासून

घरगुती २.५० लाख ९०% कर्ज उपलब्ध
अन्य ८०% कर्ज

बिना जामिन घर स्वतःचें असल्यास ९०%



नियम व अटी लागू

सोजस मायक्रो फायनान्स कर्ज योजना (स्वय व्यावसायिक)

फळ विक्रेते, फुल विक्रेते, भाजीपाला विक्रेते, पाणीपुरी भेळवाले, रोडवरचे फेरीवाले, टिफीन सर्व्हिस देणारे नोकर आणि खाजगी नोकरदर वर्ग...

कर्ज मर्यादा

बिनातारण

रु. 2
लाखांपर्यंत

व्याजदर 10%

कर्ज मुदत
अधिकतम
60
महिने

नियम व अटी लागू

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बिना जामीन



सोने तारण कर्ज

पैशांची तातडीची गरज भागविण्यासाठी
अतिशय खात्रीशीर व सोपा मार्ग

वैयक्तिक

- व्याजदर 9.50%
- 4 लाखांपर्यंत मर्यादा (बुलेट पेमेंट)
- 4 लाखावरील रकमेस मासिक हप्ता
- शेतीचा 7/12 उतारा असल्यास व्याजदरात 0.25% सवलत

व्यवसायासाठी

- कॅश क्रेडीट ऑन गोल्ड सुविधा
- व्याजदर 10 %
- 50 लाखा पर्यंत

* कालावधी 12 महिने * प्रोसेसिंग फी 0%



नियम व अटी लागू



श्रीविद्या शैक्षणिक कर्ज योजना

- देशांतर्गत रु. 100 लाख
- परदेशातील शिक्षण रु. 150 लाख
- रु. 10 लाख पर्यंत विनातारण

प्रोसेसिंग फी 0.50%,
सिबील स्कोअर 650 पुढे
मुदत अधिकतम 120 महिने

व्याजदर
10%

मुलींसाठी
व्याजदर
9.50%

व्याजदर

8.80%

पासून

मुदत 84 महिने



वाहन खरेदी कर्ज



व्याजदर

10%

पासून

मुदत 60 महिने

आमच्या बँकेच्या गृहकर्ज धारकांना विना जामीन
कार कर्ज उपलब्ध

* प्रोसेसिंग फी 2.5% अधिकतम रु. 5000/- (मर्यादित कालावधीसाठी)



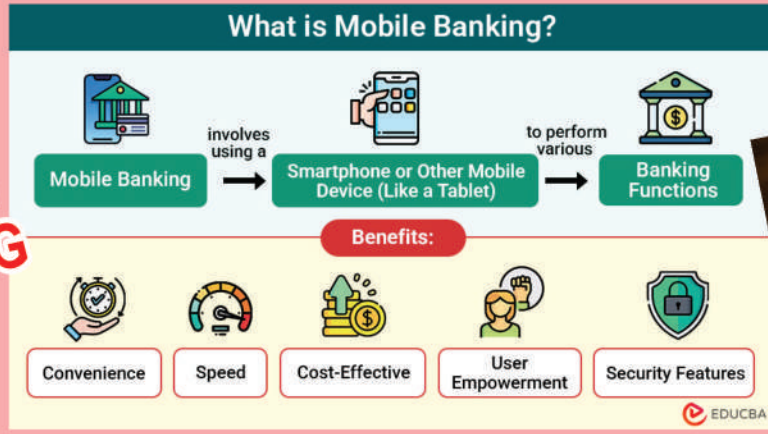
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SOLAPUR JANATA SAHAKARI BANK LTD.

मल्टी-स्टेट शेड्युल्ड को-ऑप. बँक

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गृह कर्ज योजना

व्याजदर
7.90%
पासून

रुपये
200
लाखांपर्यंत



व्याजदर :

- सीबीएलनुसार 7.90% पासून
- सेलडिड + स्टॅम्प ड्युटी +
- विमा रक्कमेच्या 85% पर्यंत
- 1%, अधिकतम रु. 25000/-



च्या जनता बँकेच्या कर्जाचा आधार !
करा आपल्या घराचे स्वप्न साकार !!

* नियम व अटी लागू



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* मुख्य कार्यालय - गगनभरारी, शिवस्मारक संकुल, गोल्डफिंच पेठ, सोलापूर (महाराष्ट्र)
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