आ दा नं हि वि स र्गा य

वर्धा नागरी
सहकारी अधिकोष (बँक) मर्यादित, वर्धा

Reg. No. - WDR/BNK/114 of 4 July 1969

मुख्यालय : 'माधव भवन', अष्टभुजा मंदिर चौक, डॉ. जे. सी. कुमारप्पा मार्ग, धंतोली, वर्धा – ४४२ ००१
दुरध्वनी : ०७१५२–२४०४६३, २४३४६६

यावर्षीचा उन्हाळा
जरा अधिकच तीव्र जाणवला
ही भविष्यातील भयानक
परिस्थितीची चाहूल तर नाही ना?

यावर एकच प्रभावी उपाय

वृक्ष लागवड!

चला, आजच संकल्प करूया
फक्त वृक्ष लावण्याचा नव्हे,
तर त्यांचे प्रेमाने संवर्धन करण्याचा

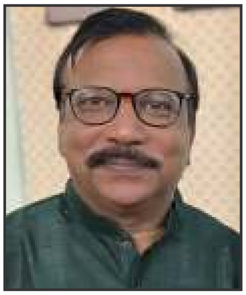
''एक वृक्ष एक जीवन''
हिरवेगार भविष्य आपल्या हातात आहे.

५७ वा वार्षिक अहवाल
२०२५ – २६

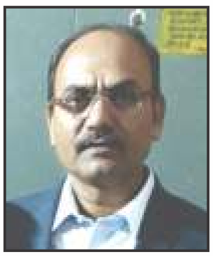
आ दा नं हि वि स र्गा य

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

संचालक मंडळ


डॉ. विनय श्री. देशपांडे
अध्यक्ष


श्री. मंगेश सु. परसोडकर
उपाध्यक्ष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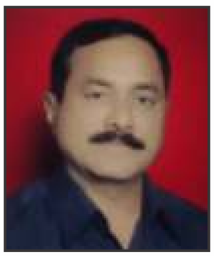
संचालक


श्री. नंदकिशोर उ. थोरात
संचालक


श्री. दामोदर रा. दरक
संचालक


श्री. अनिल पु. कावळे
संचालक


श्री. श्याम भा. भिमनवार
संचालक


श्री. गणेश तु. इंगळे
संचालक


श्री. हरिश ब. गांधी
संचालक


श्री.विनोदकुमार अ. मोहता
संचालक


श्री.गोपाल टि. पालीवाल
संचालक


श्री. राजु गो. लोंढेकर
संचालक


श्री. हितेश व. पैकिने
संचालक


श्री. जयंत चं. येरावार
संचालक


श्री.अतुल रा. चिलविलवार
संचालक

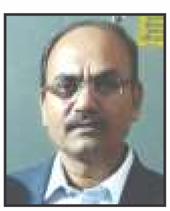

सौ. अनघा कि. आगवण
संचालक


सौ. सिमा सा. परिमल
संचालक


ॲड. सौ. सुर्वणा प्र. काळे
तज्ञ संचालक


श्री. व्यंकटेश सोमलवार सी.ए
तज्ञ संचालक

व्यवस्थापन मंडळ


प्रा. श्री. रजयकुमार ज. डहाके
अध्यक्ष


श्री. नंदकिशोर उ. थोरात
सदस्य


श्री. सुनिल मो. राजकारणे
सदस्य


ॲड. श्री. राजेश प्र. कोडापे
सदस्य


श्री. आनंद अ. शहापुरकर
सदस्य

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

आ दा नं हि वि स र्गा य

५७ व्या वार्षिक सर्वसाधारण सभेची सूचना

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा या संस्थेच्या सभासदांची ५७ वी वार्षिक सर्वसाधारण सभा **शुक्रवार, दिनांक १२.०६.२०२६ रोजी दुपारी १.०० वाजता "शिवप्रेम मंगल कार्यालय", पालीवाल ले-आऊट, बँक ऑफ इंडिया मागे, स्टेशन रोड, सिंदी (रेल्वे), जि. वर्धा** या ठिकाणी होईल. तरी सभेला अवश्य उपस्थित राहावे, ही विनंती.

सभेची विषय पत्रिका -

१. दिनांक १७.०८.२०२५ रोजी संपन्न झालेल्या ५६ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचुन कायम करणे.
२. संचालक मंडळाच्या ५७ व्या वार्षिक अहवालाचे वाचन.
३. दिनांक ३१.०३.२०२६ चा ताळेबंद व २०२५-२६ या आर्थिक वर्षाचे नफातोटा पत्रकास मंजुरी देणे.
४. आर्थिक वर्ष २०२५-२६ च्या अंदाज पत्रकातील आयव्ययाधिक्याची नोंद घेणे व त्यास मंजुरी देणे.
५. आर्थिक वर्ष २०२५-२६ च्या वैधानिक अंकेक्षण अहवालाची नोंद घेणे व त्यास मंजुरी देणे.
६. आर्थिक वर्ष २०२५-२६ च्या नफ्याच्या विनियोजनास मंजुरी देणे.
७. आर्थिक वर्ष २०२६-२७ च्या अंदाजपत्रकास मंजुरी देणे.
८. आर्थिक वर्ष २०२६-२७ करीता वैधानिक अंकेक्षकाच्या नेमणुकीस मान्यता देणे.
९. अधिकोषाच्या सुस्थापित शाखेकरीता स्वमालकीची जागा वा ईमारत खरेदी करण्यास मंजुरी देणे.
१०. वैधानिक अंकेक्षकाने प्रमाणित केलेल्या कर्ज निर्लेखन (Technical writoff) प्रकरणास मंजुरी देणे.
११. ५७ व्या वार्षिक सर्वसाधारण सभेस जे सभासद उपस्थित राहु शकले नाही त्या सर्व सभासदाच्या अनुपस्थितीला मंजुरी देणे.
१२. मा. अध्यक्षांच्या अनुमतीने वेळेवर येणारे विषय.

टिप :

१. गणपूर्तीचे अभावी सभा स्थगित झाल्यास सदरहू स्थगीत सभा त्याच दिवशी, अर्ध्या तासानंतर पोटनियमातील तरतुदीनुसार घेतली जाईल व उपविधीप्रमाणे गणसंख्या नसली तरी कामकाज होईल.
२. ज्या सभासदांना काही सुचना करावयाच्या असतील अथवा प्रश्न विचारावयाचे असतील ते त्यांनी बँकेच्या मुख्यालयात कोणत्याही कामकाजाचे दिवशी मुख्य कार्यकारी अधिकारी यांचेकडे दिनांक ०४-०६-२०२६ च्या दुपारी ४.०० वाजेपर्यंत किंवा तत्पूर्वी लेखी स्वरुपात द्यावेत.

(विलास बि. दाताळकर)
मुख्य कार्यकारी अधिकारी
(संचालक मंडळाचे आदेशान्वये)

दिनांक : २८-०५-२०२६

विशेष सूचना :

१. अधिकोषाच्या सभासदांकरीता वार्षिक सर्वसाधारण सभास्थानी दुपारी १२.०० वाजता सभासदांचे प्रशिक्षण आयोजित केले आहे. कृपया सदर प्रशिक्षण वर्गाला आपण उपस्थित रहावे, ही विनंती.
२. सन २०२५-२६ चा वार्षिक सर्वसाधारण सभेचा अहवाल बँकेची वेबसाईड www.wardhanagaribank.com वर प्रसिद्ध करण्यात आला आहे. तसेच सदर अहवाल बँकेच्या शाखामध्ये दिनांक २८-०५-२०२६ पासुन उपलब्ध राहील तो पोहोच देऊन प्राप्त करु शकता.
३. भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार सर्व सभासदांनी KYC/Re-KYC ची पूर्तता करणे गरजेचे असल्याने कृपया सर्व सभासदांनी आपल्या आधार कार्ड / पॅन कार्ड ची झेरॉक्स प्रत सभासद नंबर व खाते क्र. लिहून मुख्यालय किंवा बँकेच्या नजीकच्या शाखेत जमा करावी.
४. ज्या सभासदांचे बँकेमध्ये बचत खाते नसेल ते त्यांनी नजीकच्या शाखेत उघडुन घ्यावे व त्या खात्यात लाभाषांची रक्कम जमा करण्याबाबत शाखेला पत्र द्यावे त्यामुळे संबधीत सभासदांच्या खात्यात लाभाषांची रक्कम जमा करता येईल.
५. ज्या सभासदाना त्यांचा पत्ता अथवा वारसदार बदलायचा असेल त्यांनी मुख्यालयाच्या शेअर्स विभाग किंवा नजिकच्या शाखेमार्फत पत्राद्वारे तशी नोंद करुन घ्यावी.

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

आ दा नं हि वि स र्गा य

५७ वा वार्षिक अहवाल २०२५-२६

सन्माननीय सभासद बंधु भगिनींनो,

सस्नेह नमस्कार !

आपल्या बँकेच्या ५७ व्या वार्षिक सर्वसाधारण सभेत मी आपणा सर्वांचं मनःपूर्वक स्वागत करतो. सर्वप्रथम आर्थिक वर्षात ज्ञात व अज्ञात खातेधारक व भागधारक यांचे दुखःद निधन झाले. त्यासर्वांना मी संचालक मंडळाच्या वतीने श्रद्धांजली अर्पण करतो.

बँकेचा वार्षिक अहवाल व ३१.०३.२०२६ ची ऑडिटेड आर्थिक पत्रके व सांख्यिकीय माहिती मला आपणासमोर सादर करताना अत्यंत आनंद वाटतो. भारतीय रिझर्व्ह बँकेच्या निर्देशांचे पालन करून बँकेने आपले मानांकन व गुणवत्ता कायम राखली असुन बँकेला २०२५-२६ या आर्थिक वर्षात 'अ' वर्ग प्राप्त झाला आहे.

बँकेच्या ठेवी दि. ३१.०३.२०२५ रोजीच्या रु. ५५८.६२ कोटी वरून दि. ३१.०३.२०२६ रोजी रू. ५८६.४७ कोटी झाल्या आहेत. तसेच कर्ज दि. ३१.०३.२०२५ रोजीच्या रू. २८५.१७ कोटी वरून दि. ३१.०३.२०२६ रोजी रु. ३३६.२४ कोटी झाले आहेत.

मागील आर्थिक वर्षात सर्व कर्मचारी, भागधारक, दैनिक ठेव प्रतिनिधी या सर्वांच्या प्रयत्नाने बँकेने रुपये ७८.९२ कोटी एवढी उल्लेखनीय वाढ व्यवसायात केली याबद्दल सर्वांचे अभिनंदन करतो. अनेक वर्षांपासून आपल्या सर्वांचे लक्ष्य असलेले १००० कोटीच्या व्यवसायाचा पल्ला यावर्षी आपण निश्चितच पूर्ण करू.

आर्थिक वर्षात मोठ्या व्यावसायिक स्पर्धेमध्ये व्यवसाय टिकवुन ठेवणे व वाढवणे हे मोठे आव्हान बँकेने यशस्वीरित्या सांभाळले आहे. बँकेचा दिनांक ३१.०३.२०२६ चा नेट एनपीए २.३८% असुन तो कमीतकमी ठेवण्याचा बँकेने प्रयत्न केला आहे व त्यामुळेच बँक अत्यंत भक्कम व सुदृढ स्थितीत आहे. आर्थिक वर्ष २०२५-२६ मध्ये बँकेला रुपये ४०९.७८ लाख एवढा नफा झालेला आहे.

रिझर्व्ह बँक ऑफ इंडियाच्या निकषानुसार बँकेचा सी.आर.ए.आर. १५.७८% असुन (किमान १२% असणे गरजेचे आहे) बँकेने सतत ऑडीट वर्ग अ कायम राखला आहे. रिझर्व बँक ऑफ इंडियाच्या मार्गदर्शक तत्वानुसार व बँकेने जोखीम व्यवस्थापनाचा भाग म्हणून एकुण कर्जापैकी ५०% कर्जे ही रू. २५.०० लाखापेक्षा कमी रकमेची असावी, यासाठी लहान रकमेचे अधिकाधिक सभासदांना कर्ज वाटप करण्यास प्रधान्य दिले. त्यामुळे रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार हे प्रमाण ५३% ठेवणे शक्य झाले. विशेष म्हणजे अग्रक्रम क्षेत्राला किमान ६०% कर्ज वितरीत करावे असा निकष आहे. बँकेने तोसुद्धा पूर्ण केला असुन ७०% प्रमाण राखले आहे.

बँकेने रिझर्व बँकेच्या निर्देशानुसार गुणवत्तेचे मानांकन कायम राखले असुन आपल्या बँकेने Eligibility Criteria for Business Authorisation (ECBA) असणारे निकष पूर्ण केले आहे. सभासद व ग्राहकांना उत्तम सेवा मोबाईल बँकींग, युपीआय अशा तंत्रज्ञानावर आधारीत सुविधा लवकरात लवकर उपलब्ध व्हाव्या, असा संपूर्ण संचालक मंडळाचा प्रयत्न आहे. आपल्या बँकेने क्यु.आर. कोड द्वारा रक्कम स्विकारण्याची सुविधा उपलब्ध करुन दिली आहे व त्यास अल्पावधीतच चांगला प्रतिसाद मिळत आहे. तरी सर्व सभादांनी या सुविधेचा लाभ घ्यावा, ही विनंती.

आपणास सांगण्यास आनंद होतो आहे की, आगामी आर्थिक वर्षात कारंजा (घाडगे) ही शाखा स्वमालकीच्या इमारतीत स्थानांतरीत होईल. त्याबद्दल सर्व सभासदांचे अभिनंदन! तसेच पुढील वर्षात भारतीय रिझर्व बँकेच्या परवानगीने शाखा विस्तार करण्याचा मानस आहे.

रिझर्व बँकेचे संचालक श्री. सतीशजी मराठे यांनी आपल्या बँकेस भेट दिली व संचालक मंडळाला सहकारी बँक आणि त्यांच्या समोरील आव्हाने या संदर्भात मार्गदर्शन केले. त्याबद्दल आम्ही त्यांचे ऋणी आहोत.

आपल्या सर्व सभासदांप्रमाणेच ज्ञात व अज्ञात व्यक्ती, हितचिंतक यांचे समवेत भारतीय रिझर्व बँक, नागपूर चे उपमहाप्रबंधक व शहरी बँक विभाग प्रमुख, तपासणी अधिकारी यांनी बँकेला मोलाचे मार्गदर्शन व सूचना केल्यात या मार्गदर्शनाबाबत बँक त्यांचे आभार व्यक्त करते

मा. जिल्हा उपनिबंधक, सहकारी संस्था, वर्धा व त्यांचे सहकारी तसेच वैधानिक अंकेक्षक मे. भुतडा, जैन ॲन्ड गटागट यांच्याही प्रती कृतज्ञता व्यक्त करणे मी माझे कर्तव्य समजतो. भागधारक, खातेदार हितचिंतक, मार्गदर्शक, संचालक मडंळाचे सहयोगी तसेच बँकेचे अधिकारी, कर्मचारी यांच्या सहभागा बद्दल आभार व्यक्त करून भविष्यातही बँकेच्या विकासाकरीता सहकार्याचे आवाहन करीत माझे मनोगत समाप्त करतो.

धन्यवाद! जय सहकार!!

डॉ. विनय देशपांडे
अध्यक्ष

विषय क्र. ३

WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

Head Office : “Madhav Bhavan”, Devi Ashtabhuja Mandir Chowk
Dr. J.C. Kumarappa marg, Dhantoli, WARDHA - 442 001

(Section 29 of Banking Regulation Act, 1949, as applicable to Co-operative Societies)

FORM A
BALANCE SHEET As On 31st MARCH 2026

31.03.2025	CAPITAL & LIABILITIES	SCHEDULES	31.03.2026
174913850.00	Capital	A	182500000.00
691936876.69	Reserve Fund & Other Reserves	B	715895003.04
0.00	Principal/ Subsidiary State Partnership Fund Account		0.00
5586256450.32	Deposits & Other Accounts	C	5864748137.91
0.00	Borrowings		0.00
0.00	Bills for Collection beingbills receivable as per contra		0.00
0.00	Branch Adjustments		0.00
601498118.32	Overdue Interest Reserve	D	669869063.56
105530273.00	Interest Accrued & Payable	D	113368683.00
68400024.33	Other Liabilities & Provisions	D	70017447.88
52404481.65	Profit & Loss Account		
	Balance as per last Balance Sheet	9360.99	
	Add: Previous Year P & L Balance	40978491.85	40987852.84
7280940074.31	**GRAND TOTAL**		**7657386188.23**

I) Contingent Liabilities	**M**	**53368047.00**	**61339909.00**
ii) Others			

FOR - WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

(V. V. Datalkar)	**(R. J. Dahake)**	**(M. S. Parsodkar)**	**(Dr. V. S. Deshpande)**
C.E.O.	Director	Vice-Chairman	Chairman

विषय क्र. ३

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(Section 29 of Banking Regulation Act, 1949, as applicable to Co-operative Societies)

FORM A
BALANCE SHEET As On 31st MARCH 2026

31.03.2025	PROPERTY AND ASSETS	SCHEDULES	31.03.2026
121727854.00	Cash	E	102864880.00
1147526650.99	Balances With Other Banks	F	1068598314.72
0.00	Money at Call & Short Notice		0.00
2286665695.00	Investments	G	2190388930.00
0.00	Investment out of Principal/ Subsidiary State Partnership Fund		0.00
2851700745.43	Advances	H	3362406475.98
663766390.59	Interest Receivable	I	722578940.50
0.00	Bills Receivable being Bills /Collection as per Contra		0.00
0.00	Branch Adjustments		0.00
94136153.03	Premises Less Depreciation	J	87276913.03
34860182.30	Furniture & Fixtures Less Depreciation	K	29132597.98
80556402.97	Other Assets	L	94139136.02
0.00	Deferred Tax Assets		0.00
0.00	Non Banking assets acquired in satisfaction of claims (Standing mode of valuation)		0.00
0.00	Profit & Loss		0.00
7280940074.31	**GRAND TOTAL**		**7657386188.23**

FOR - WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

(V. V. Datalkar)	(R. J. Dahake)	(M. S. Parsodkar)	(Dr. V. S. Deshpande)
C.E.O.	Director	Vice-Chairman	Chairman

LIABILITIES

31-03-2025	A) CAPITAL	31-03-2026
	1) Capital	
	Share Capital	
	Subscribed Share Capital	174913850.00
	Individuals	182500000.00
	State Government	
174913850.00	**TOTAL**	**182500000.00**

31-03-2025	B) RESERVE FUND AND OTHER RESERVES	31-03-2026
0.00	Dividend Equilisation Fund	0.00
142104066.34	Reserve Fund	157414504.75
37101611.59	Building Fund	61451611.59
230000000.67	Bad and Doubtful Debt Fund	181800112.67
344881.66	Workers Welfare Fund	401956.66
235710.00	Charity Fund	335710.00
14499450.00	Investment Depreciation Reserve Fund	68200000.00
1193019.00	Share Holders Welfare Fund	1193019.00
13588000.00	General Provision on Standard Asset	13588000.00
41000000.00	Investment Fluctuation Reserve	41000000.00
300000.00	Election Fund	1000000.00
76899513.00	Revaluation Reserve	69209562.00
60005285.45	Provision For WDCC Investment	58393637.39
200000.00	Special Reserve U/S 36 (1) (viii)	200000.00
74120000.00	Special IDR for SR	61217000.00
110000.00	Education Fund	154550.00
235338.98	Social Welfare Fund	335338.98
691936876.69	**TOTAL**	**715895003.04**

31-03-2025	C) DEPOSITS & OTHER ACCOUNTS	31-03-2026
	a) Fixed Deposits	
3700686195.31	i) Individuals & others	2774899494.22
	ii) Central Co-op. Banks	
	iii) Other Societies	1228496962.00
	b) Savings Bank Deposits	
1716666786.21	i) Individuals & others	1643344755.57
	ii) Central Co-op. Banks	
	iii) Other Societies	15014775.13
	c) Current Deposits	
136405220.38	i) Individuals & others	141848782.43
	ii) Central Co-op. Banks	
	iii) Other Societies	25330842.83
32498248.42	**d) Credit Balance in Loan Account**	35812525.73
5586256450.32	**TOTAL**	**5864748137.91**

31-03-2025	D) OTHER LIABILITIES & PROVISIONS OTHER LIABILITIES	31-03-2026
601498118.32	Overdue Interest Reserve	669869063.56
22875.00	Interest Payable on DRD	21122.00
100222584.00	Interest Payable on FDR	113061757.00
47804.00	Interest Payable on SFD	47804.00
1409390.00	Interest Payable on Overdue FDR	238000.00
286.00	Interest Payable on MIP	0.00
3827334.00	Interest Payable on D.E.A. Fund	0.00
0.00	Interest Payable on Gold Loan	-79956.00
24600.00	Professional Tax	22800.00
7938508.04	Sunday Creditors	4606008.49
616200.00	Share Suspense	2199950.00
1120940.37	D. D. Payable	0.00
460058.00	Suspense Account	378630.00
12981521.76	Dividend Payable	17801434.26
1800000.00	Audit Fees Payable	2000000.00
245000.00	Rent Payable	277200.00
29162.00	Bonus Payable	0.00
1515597.00	Staff Provident Fund	726087.00
249912.45	Legal Fees Payable	241332.45
95500.00	Electricity Bill Payable	117660.00
454571.00	Security Deposit Towards Construction	281023.00
185877.00	Sunday Creditors on T.D.S.	93952.00
151787.55	Clearing Suspense	71787.55
172275.00	Index Verification Payable	126779.00
33291.00	Tax Payable	34613.00
3100.00	Telephone Bill Payable	1500.00
586.00	Recovery Charges Payable	1600.00
22705.50	Recovery Surcharge Payable	28826.25
18200.00	Trade Certificate Payable	18200.00
2262072.31	Stale Draft	2165236.65
0.00	Unclaimed Deposit	94300.00
0.00	TDS of Depositor	1679646.00
79300.00	Demand Draft Issue Wardha	0.00
43689.00	L I C Premium of Staff Payable	76099.00
0.00	TDS on Transction	40940.00
66946.00	Ex-gratia for Closed A/c	66880.00
12743294.00	Provision For Fraud	12743294.00
993010.00	Demand Draft Issue IDBI	0.00
1275992.69	State Goods and Service Tax	62437.26
265900.00	Income Tax Payable of Staff	0.00
15710.00	GIS Premium	0.00
3000.00	Advance Locker Rent	0.00
8493071.00	TDS Payable Depositer	0.00
10900.00	Labour Welfare Fund Payable	13550.00
500000.00	Unpaid Expenses	0.00
100.00	Deposit for Normal Member Fees	0.00
0.00	Central Goods and Service Tax	2758898.88
0.00	State Goods and Service Tax Receivable	2752527.01
13527646.66	Penal Payable	18614212.08
775428415.65	**Total**	**853255194.44**

31-03-2025	Profit & Loss Account	31-03-2026
	Outstanding Liabilities for	
671129.44	Profit and Loss Carried Over	9360.99
51733352.21	Profit for the Year 2025-2026	40978491.85
52404481.65	**TOTAL**	**40987852.84**

31-03-2025	M CONTINGENT LIABILITIES	31-03-2026
	Outstanding Liabilities for	
5250000.00	a) Bank Guarantees Issued	5230000.00
	b) Letter Of Credit	48118047.00
	c) Unclaimed Liabilities transferred to RBI-DEAF	56109909.00
53368047.00	**TOTAL**	**61339909.00**

ASSETS

31-03-2025	E) CASH	31-03-2026
121727854.00	a) Cash in Hand	102864880.00

31-03-2025	F) BALANCES WITH OTHER BANKS	31-03-2026
	a) Current Deposits	
0.00	i) With RBI	0.00
106364254.66	ii) With SBI & Associates	134463834.37
1585652.55	iii) With DCC, MSC	1703658.94
228334323.39	iv) With Other Notified Banks	308924663.41
1661794.39	**b) Savings Deposits**	0.00
	c) Fixed Deposits	
220247563.00	i) Deposits with Nationalized Banks	261586707.00
56772481.00	ii) Deposits with Distt. Central Co-Op Banks	56772481.00
0.00	iii) Deposits with State Co-op. Banks	0.00
532560582.00	iv)Deposits with Commercial Banks	305146970.00
	(Of which FDR Pledged with Banks)	
0.00	*- For LC & Bank Guarantee*	0.00
0.00	*- For Overdraft*	0.00
1147526650.99	**TOTAL**	**1068598314.72**

31-03-2025	G) INVESTMENTS	31-03-2026
	a) In Central & State Govt. Securities	
2112486645.00	i)Book value	2079112880.00
2109998000.00	ii)Face value	2063998000.00
0.00	iii)Market value	0.00
59050.00	**b) Shares in Co-operative Institutions**	59050.00
	c) Other Investment	

	Non-SLR Approved Securities	
74120000.00	i) Book value	61217000.00
	ii) Face value	
	iii) Market value	
100000000.00	Mutual Fund - NON SLR	50000000.00
2286665695.00	**TOTAL**	**2190388930.00**

31-03-2025	**H) ADVANCES**	**31-03-2026**
	a) Short Term Loans, Cash Credits, Overdraft & Bills	
	Discounted	
	Of which secured against :	
	i) Govt.& Approved Security	
1338882338.62	ii) Other Tangible Security	1688823884.01
	b) Medium Term Advances Of which secured against :	
	i) Govt.& Approved Security	
397841564.17	ii) Other Tangible Security	395873097.52
	c) Long Term Advances Of which secured against :	
	i) Govt.& Approved Security	
1114976842.64	ii) Other Tangible Security	1277709494.45
2851700745.43	**TOTAL**	**3362406475.98**

31-03-2025	**I) INTEREST RECEIVABLE**	**31-03-2026**
25060463.27	a) On Investments	40906099.94
	b) On Loans & Advances	601094954.32
	c) On NPA Accounts	669869063.56
24500.00	d) Comm. Receivable on Insurance	23000.00
37586473.00	e) On Fixed Deposits with Banks	11780777.00
663766390.59	**TOTAL**	**722578940.50**

31-03-2025	**J) PREMISES LESS DEPRECIATION**	**31-03-2026**
13366640.03	**a) Building**	**18067351.03**
962933.03	Opening Balance	13366640.00
12500000.00	(Add) Addition	6178000.00
0.00	(Less) Sale	0.00
96293.00	(Less) Depreciation	1477289.00
76899513.00	**b) Revaluation of Assets**	**69209562.00**
85443903.00	Opening Balance	76899513.00
0.00	(Add) Addition	0.00
0.00	(Less) Sale	0.00
8544390.00	(Less) Depreciation	7689951.00
3870000.00	**c) Non-Banking Assets**	**0.00**
3870000.00	Opening Balance	3870000.00
0.00	(Add) Addition	0.00
	(Less) Sale	3870000.00
94136153.03	**Total**	**87276913.03**

31-03-2025	K) FURNITURE FIXTURE LESS DEPRECIATION	31-03-2026
34860182.30	**a) Furniture Fixture & Electric Equipments**	**22881744.85**
12504393.22	Opening Balance	25155548.71
29974516.68	(Add) Addition	3304834.81
0.00	(Less) Deduction	543265.71
7618727.60	(Less) Depreciation	5035372.96
0.00	**b) Computers & Electronic**	**6250853.13**
0.00	Opening Balance	9704633.59
0.00	(Add) Addition	1681292.90
0.00	(Less) Deduction	49500.00
0.00	(Less) Depreciation	5085573.36
0.00	**c) Vehicles**	**0.00**
0.00	Opening Balance	0.00
0.00	(Add) Addition	0.00
0.00	(Less) Deduction	0.00
0.00	(Less) Depreciation	0.00
34860182.30	**TOTAL**	**29132597.98**

31-03-2025	L) OTHER ASSETS	31-03-2026
601814.27	Stock Stationary	1043164.04
1774240.10	Stationary	1278056.11
40870297.00	Advance Tax Receivable	41520297.00
102936.00	Deposit with BSNL	102936.00
249441.00	Deposit with Electricity Board	280611.00
1900771.00	Sundry Debitor	1796893.00
524660.00	Advance to Staff	619562.00
1609415.25	PREPAID EXPENSES	2187141.75
806712.00	Bond and Stamp	798940.00
201000.00	TDS Refund Receivable	201000.00
26795.00	Security Deposit for BSNL Collection	26795.00
20981.00	BSNL Bill Collection	20981.00
4135683.00	I T Refund Receivable Earlier Year	4135683.00
6426724.00	I T Refund Receivable Current Year	8165128.00
3000000.00	Tax Paid on Regular Assessment Appea	3000000.00
451703.08	Goods and Service Tax Receivable	91624.20
460798.08	Service Tax and GST Payable	91624.20
27245.67	Unclaim Deposit Receivable	227538.32
4643600.36	Service Tax Payable	0.00
0.00	GST Payable	9918313.32
10710448.66	Penal Receivable	10739015.00
2011137.50	Penal Receivable NPA	7893833.08
80556402.97	**TOTAL**	**94139136.02**

WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

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(Section 29 of Banking Regulation Act, 1949, as applicable to Co-operative Societies)

FORM B
PROFIT & LOSS ACCOUNT FOR PERIOD ENDED 31st MARCH 2026

31.03.2025	EXPENDITURE	SCHEDULES	31.03.2026
299097970.25	1. Interest on Deposits	1	310001287.52
116145141.00	2. Salaries and Allowances and Provident Fund	2	111085581.00
1236503.00	3. Director and Local Committee Members Fee and Allowances	3	1259168.00
15687974.30	4. Rent, Taxes, Insurance, Lighting etc	4	15627262.00
1020469.00	5. Law Charges	5	326267.00
600778.72	6. Postage, Telegrams and Telephone Charges	6	806311.45
2078605.46	7. Auditor's Fee	7	2481306.40
7715020.60	8. Depreciation on & Repairs in Property	8	11441985.32
2088529.44	9. Stationery, Printing & Advertisement etc.	9	1904885.16
0.00	10. Loss from sale of Assets & Investments	10	0.00
25243905.00	11. Other Expenditure	11	36295147.07
10535747.00	12. Provision & Contengicies	12	5842147.00
52393026.03	**Net Profit Before Income Tax**		**40978491.85**
481450643.77	**Total**		**547071347.92**
0.00	13. Income Tax Paid		0.00
0.00	14. Deferred Tax Liability		0.00
52393026.03	**Net Profit After Tax**		**40978491.85**
533843669.80	**TOTAL PROFIT**		**588049839.77**

FOR - WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

(V. V. Datalkar)	**(R. J. Dahake)**	**(M. S. Parsodkar)**	**(Dr. V. S. Deshpande)**
C.E.O.	Director	Vice-Chairman	Chairman

विषय क्र. ३

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FORM B
PROFIT & LOSS ACCOUNT FOR PERIOD ENDED 31st MARCH 2026

31.03.2025	INCOME	SCHEDULES	31.03.2026
471161318.81	1. Interest & Discount	13	476766379.44
0.00	2. Dividend	14	17700.00
912359.19	3. Commission Exchange & Brokerage	15	767968.12
10021845.00	4. Profit on sale of Investment	16	23837332.00
0.00	5. Income from Banking Assets		0.00
51748146.80	6. Other Receipts	17	86660460.21
533843669.80	**Total**		**588049839.77**
0.00	**Profit Before Income Tax**		**0.00**
0.00	Deferred Tax		0.00
0.00	Transfer from Investment		0.00
533843669.80	**TOTAL** (Fluctuation Reserve)		**588049839.77**

FOR - WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA

(V. V. Datalkar)	(R. J. Dahake)	(M. S. Parsodkar)	(Dr. V. S. Deshpande)
C.E.O.	Director	Vice-Chairman	Chairman

EXPENDITURE

31-03-2025	1) INTEREST ON DEPOSITS Borrowing etc.	31-03-2026
74990925.00	Money Multipal Fixed Deposit	76512580.00
7700916.00	Special Fixed Deposit	4742266.00
136121327.00	Fixed Deposit	148015784.00
3378555.00	Monthly Recurring Deposit	3489108.00
519030.56	Daily Recurring AILY Recurring Deposit	1604168.48
46761386.69	Saving Deposit	46495340.04
105.00	Amrut Thev Deposit	0.00
54363.00	Monthly Income Plan	11888.00
9.00	Staff Security Deposit	4629.00
241.00	Loan Security Deposit	128.00
331709.00	Overdue FDR	50724.00
46295.00	Loan Security (Gold)	12883.00
112791.00	Security Deposit of DRD Agent	118041.00
25227646.00	New Monthly Income Plan	26678700.00
1340263.00	New Quarterly Income Plan	1004931.00
273362.00	New Half Yearly Income Plan	299459.00
501886.00	New Yearly Income Plan	492098.00
12323.00	Security Deposits of Staff	23960.00
343.00	Other Security Deposit	230.00
62374.00	Anmol Thev Yojana	0.00
120911.00	Kalparuksha Yojana	442893.00
91734.00	Suvarna Thev Yojana	0.00
1391709.00	DEA Fund	1477.00
57766.00	Quarterly Income Plan	0.00
299097970.25	**TOTAL**	**310001287.52**

31-03-2025	2) SALARY, ALLOWANCES & PROVIDEND FUND	31-03-2026
90438806.00	Salary to Staff	93732205.00
8933044.00	Bank Contribution to P F	8326627.00
8815695.00	Gratuity to Staff	2523832.00
19205.00	Cash Allowance	21105.00
116584.00	Employee Link Insurance	424659.00
1308500.00	Motivation Allowance	1292338.00
29162.00	Bonus to Staff	0.00
6484145.00	Leave Encashment	4764815.00
116145141.00	**TOTAL**	**111085581.00**

31-03-2025	3) Director and Local Committee Members Fees and Allowances	31-03-2026
735500.00	Director Seating Fees	716600.00
53399.00	Director Travailing Allowance	163755.00
320175.00	Director Telephone Bill	319200.00
127429.00	Meeting Expenses	59613.00
1236503.00	**TOTAL**	**1259168.00**

31-03-2025	4) RENT, TAXES, INSURANCE, LIGHTING etc.	31-03-2026
6813403.80	Rent and Taxes	6710840.00
7190317.50	Premium of Deposits	7438737.00
229770.00	Premium of Bankers Indemnity	76714.00
72684.00	Premium of Employees Accident Policy	00.0
1381799.00	Electrical Charges	1554399.00
15687974.30	**TOTAL**	**15627262.00**

31-03-2025	5) Law Charges	31-03-2026
1020469.00	LEGAL EXPENDITURE	326267.00
1020469.00	**TOTAL**	**326267.00**

31-03-2025	6) POSTAGE, TELEGRAMS & TELEPHONE CHARGES	31-03-2026
26582.50	Postage and Telegram	43927.00
574196.22	Telephone	762384.45
600778.72	**TOTAL**	**806311.45**

31-03-2025	7) AUDITOR'S FEES	31-03-2026
2078605.46	Audit Fees	2481306.40
2078605.46	**TOTAL**	**2481306.40**

31-03-2025	8) DEPRECIATION & REPAIRS IN PROPERTY	31-03-2026
7618727.60	Depreciation on Dead Stock	10120946.32
96293.00	Depreciation on Bank Building	1321039.00
7715020.60	**TOTAL**	**11441985.32**

31-03-2025	9) STATIONERY, PRINTING & ADVERTISEMENT ETC.	31-03-2026
946952.00	Printing and Stationary	985059.04
1141577.44	Advertisement	919826.12
2088529.44	**TOTAL**	**1904885.16**

31-03-2025	10) LOSS FROM SALE OF ASSETS & INVESTMENTS	31-03-2026
0.00	Loss on Sale of Dead Stock	0.00
0.00	**TOTAL**	**0.00**

31-03-2025	11) OTHER EXPENDITURE	31-03-2026
8328127.00	Commission Paid to D R D Agent	8101339.00
118375.66	Commission Paid to Bank	8239.68
-4063.24	Commission Paid to Banker / Chequer	81094.91
150928.00	Commission Paid to M R D Agent	147409.00
394313.73	Contingency Expenses	509726.00
2148923.53	Miscellaneous Expenses	2439556.90
110045.00	Conveyance	67378.80
661006.00	Traveling Expenses	284342.00
220371.50	Subscriptions and Contribution	179256.00
500000.00	Expense/ Reval of Provision	0.00
301252.30	A G M Expenses	315609.62
5363.00	Locker Rent Paid	0.00
55970.00	Training Expenses	83273.00

371330.00	Admission Charges to P F	396538.00
76590.00	Calender Expenses	103950.00
2500.00	Professional Tax paid	0.00
399987.91	S G L Transaction Charges	430437.29
2526429.05	Wages Paid to Security Guard	2832631.93
87038.86	Computer Expenses	448928.18
27625.00	Labor Welfare Fund	0.00
3490.00	Dead Stock Repairing Charges	43806.50
708741.64	Service and Maintenance Charges	3286871.02
560023.00	Insurance Premium Paid to LIC	7079751.50
668230.00	Professional Fees and Consultant	711740.00
20543.80	Interest on Tax	0.00
110200.00	Daily Wages	0.00
1228271.36	Expenses on AMC	942033.46
30190.00	Auditors Out of Pocket Expenses	407057.00
522068.00	Traveling Expenses for Recovery	815556.00
2054722.32	Leased Line Charges	1805169.50
528515.00	Disaster Recovery Sharing Charge	1362434.80
0.00	CIBIL Charges Paid	248520.00
1340.00	Election Expenditure	6750.00
244773.58	NPCI Charges	-1736173.02
2998.00	Conference Expenses	0.00
2077685.00	CBS Rent	4891920.00
25243905.00	**TOTAL**	**36295147.07**

31-03-2025	**12) PROVISIONS & CONTENGICIES**	**31-03-2026**
7500000.00	Bad and Doubtful Debt Provisions	0.00
3035747.00	Depreciation on INV./IFR/AMO	55842147.00
10535747.00	**TOTAL**	**55842147.00**

INCOME

31-03-2025	**13) INTEREST AND DISCOUNT**	**31-03-2026**
18136537.32	Gold Loan Bullet Payment	28594504.00
-4697.00	Against Fixed Deposit	36031.50
34477.00	Against Monthly Recurring Deposit	49130.00
326928.00	Against Daily Recurring	161144.00
70309.00	Ware House Receipt	47866.00
26289483.76	Secured Personal Loan	24053887.24
7035605.40	Vehicle Loan	12833147.86
6166754.42	House Mortgage	5866403.48
218516.00	Unsecured Personal Loan	225352.50
50812723.12	Loan Against Land & Building	59854710.04
18471122.56	Hypothecation of Goods	9580569.60
345772.00	Against Government Security	317151.00
532049.50	Education Loan	490467.00
20649136.88	Hari Krishna Niwas Yojana	22277025.88
8425594.00	Industrial Term Loan	7844769.00
430098.00	Industrial (Plant & Machinery)	539599.00
161774.00	Agriculture Allied Activity	94176.00

12580.00	Advance to DRD Agent	10971.00
5680712.00	Term Loan Against Deposit	5020296.50
7.94	Secured Cash Credit	0.00
57811358.97	Hypothecation Limit	58091275.65
4015076.60	Industrial Limit Loan	4192333.60
2155038.00	Cash Credit to Land & Building	2081688.10
33673135.50	Sec. Cash Credit Land & Building	33905624.31
4355441.56	Gold Loan Cash Credit	6226892.00
3520328.40	Limit Against Deposit	4398334.45
378941.00	Gold Loan EMI	1391619.00
133364.00	Personal Loan to Professional	62403.00
67549.00	Rent Discounting Loan	317642.00
857463.00	Advance for Niwas -1	-576748.00
4800.00	Advance for Niwas -2	25172.00
544280.00	Advance for Samarambh	699618.00
232495.00	Advance for Vehicle	149075.00
354043.00	Advance for Medical	291559.00
102074.00	Advance for Education	145485.00
182572.00	Domestic Advance -1	329754.00
1075.00	Domestic Advance -2	1075.00
965161.50	Advance for Niwas - 4	339319.00
475743.00	Cash Credit to Staff	534752.00
176373.00	Advance for Aditya solar Loan	8475903.00
4390418.94	Aditya Solar Power Loan	181168.00
1082341.36	Swapnapurti Niwas Loan	2014671.00
65233.00	Against LIC Policy	68749.00
1850866.27	Secured Cash Credit Limit Loan	2479181.28
6363917.00	Swapnapurti Gharkul Niwas Loan	7272780.00
182441.00	Gruhashobha Loan	292910.00
2929575.00	Advance to Landlord	16162.00
123450697.37	On Government Security	119487812.71
118237.00	Income Tax Refund	0.00
56253582.00	On Investment with Other Bank	45958521.00
1100.00	On Investment	0.00
-16.00	On Bank Account	14446.74
671129.44	Penal Charges Received	0.00
471161318.81	**TOTAL**	**476766379.44**

31-03-2025	**14) DIVIDEND RECEIVED ON SHARES**	**31-03-2026**
0.00	Dividend Received on Shares	17700.00
0.00	**TOTAL**	**17700.00**

31-03-2025	**15) COMMISSION EXCHANGE & BROKERAGE**	**31-03-2026**
571589.19	Commission on Bills / DD	490942.12
100700.00	Bank Guarantee	50000.00
240070.00	Insurance Agency	227026.00
912359.19	**TOTAL**	**767968.12**

31-03-2025	16) PROFIT ON SALE OF INVESTMENT	31-03-2026
10021845.00	On Dealing of Gov, Security	23837332.00
10021845.00	**TOTAL**	**23837332.00**

31-03-2025	17) OTHER RECEIPTS	31-03-2026
223299.50	Sale of Loan Form	166887.00
342979.94	Miscellaneous Receipts	197742.59
3814894.52	Locker Rent Received	3934124.00
1086451.59	Incidental Charges	1060674.80
4124905.00	Loan Processing Fees	7040772.00
4000.00	Seva Shulk	4000.00
627919.30	Cheque Return Charges	594852.00
75599.86	Account Closed Charges	157519.96
1116254.19	Minimum Balance Charges	1179109.00
31524650.00	Surplus Provision	61842567.06
935882.50	Recovery in Writeoff Account	3309927.00
467739.39	ATM-RUPAY Card Charges	488550.00
534148.80	Cheque Book Issue Charges	422670.00
80011.62	CIBIL Charges	173543.64
19800.00	Cersai Charges Received	33400.00
2561515.01	Sale of Investment Account	4379422.36
0.00	Surcharge on Award Loan	4537.00
1604.04	BBPS Income	0.00
4103662.00	SMS Charges	1256676.80
1000.00	Index Verification	12400.00
48639.54	ATM Transaction & PIN Charges	3805.00
9590.00	ATM Transaction Fees	29790.00
0.00	Income From Non Banking Assets	321000.00
43600.00	Profit on sales of Dead Stock	46490.00
51748146.80	**TOTAL**	**86660460.21**
0.00	**DEFERRED TAX ASSETS**	0.00

Disclosure

Disclosure 1 : Composition of Regulatory Capital

(Rs. In Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	4,423.54	4,065.24
ii)	Other Tier 1 capital	311.44	346.05
iii)	Tier 1 capital (i + ii)	4,734.98	4,411.29
iv)	Tier 2 capital	545.88	545.88
v)	Total capital (Tier 1 + Tier 2)	5,280.86	4,957.17
vi)	Total Risk Weighted Assets (RWAs)	33,469.39	28,302.78
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.15	15.59
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.63	1.93
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.78	17.51
x)	Amount of paid-up equity capital raised during the year	166.14	106.45
xi)	Amount of non-equity Tier 1 capital raised during the year, of which:		
	Give list* as per instrument type (perpetual non - cumulative preference shares, perpetual debt instruments, etc.).	--	--
xii)	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.).	--	--

Disclosure 2 : Draw down from Reserves

SPECIAL IDR FOR SR : Rs. 6,12,17,000.00

Particulars	Amount (Rs)
Opening Balance as on 01.04.2025	41,20,000.00
Add: Provision during the year	–
Less: Deduction during the year	1,29,03,000.00
Closing Balance as on 31.03.2026	**6,12,17,000.00**

Disclosure 3:-Maturity pattern of certain items of assets and liabilities

(Rs. In Lakhs)

Particulars	Day1	2to14 Days	15 to 30 Days	31day to 3 Months	Over 3 months up to 6 Months	Over 6 months upto 1Yr.	Over 1yr. up to 3 years	3 years & upto 5 years	Over 5 Years	Total
Deposits	-	2,60,776	2,05,412	1,07,580	4,25,048	6,98,015	21,18,642	13,55,941	6,93,334	58,64,748
Advances	-	16,018	16,018	64,073	96,110	1,92,219	19,51,637	9,36,334	89,996	33,62,405
Investments	4,45,092	89,017	27,252	38,575	2,54,046	5,19,112	6,05,237	2,40,156	10,40,500	32,58,987
Borrowings Foreign Currency	-	-	-	-	-	-	-	-	-	-
assets Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-

Disclosure 4 : Investment in Government securities As At 31.03.2026

(Rs. In Lakhs)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and/or joint ventures	Others (SR.Etc.)	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
HeldtoMaturity												
Gross	9590.08		0.59050				9590.6705					
Less: Provisionfornon-performing investments(NPI)	-											
Net	9590.08		0.59050				9590.6705					
Available for Sale												
Gross	11201.05						11201.05					
Less: Provisionfor depreciation	682.00						682.00					
and NPI												
Net	10519.05						10519.00			N.A.		
HeldforTrading												
Gross	0											
Less: Provision for depreciation and NPI	NIL											
Net	0											
Total Investments	20791.13		0.59050				20791.7205					
Less:Provision for non- performing in vestments and NPI	682.00						682.00					
Less:Provisionfor depreciation												
Net	20109.13		0.59050				20109.7205					

Disclosure 4 : Investment in Government securities As At 31.03.2025

(Rs. In Lakhs)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and/or joint ventures	Others (SR.Etc.)	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
HeldtoMaturity												
Gross	13622.45		0.59050				13623.0405					
Less: Provisionfornon-performing investments(NPI)	-											
Net	13622.45		0.59050				13623.0405					
Available for Sale												
Gross	7502.41						7502.41					
Less: Provisionfor depreciation	144.99						144.99					
and NPI												
Net	7357.42						7357.42			N.A.		
HeldforTrading												
Gross	-											
Less: Provision for depreciation and NPI	NIL											
Net	0											
Total Investments	21124.86		0.59050				21125.4505					
Less:Provision for non- performing in vestments and NPI	144.99						144.99					
Less:Provisionfor depreciation												
Net	20979.87		0.59050				20980.4605					

Disclosure 6 : Movement of Provisions for Depreciationand Investment Fluctuation Reserve

(Rs. In Lakhs)

Particulars	Current Year	Previous Year
	31/03/2026	31/03/2025
I) Movement of provisions held towards depreciation on investments		
a) Openingbalance	144.99	460.24
b) Add:Provisions made during the year	537.01	-
c) Less: Write off / write back of excess provisions during the year	00.00	315.25
d) Closingbalance	682.00	144.99
ii) Movement of Investment Fluctuation Reserve		
a) Openingbalance	410.00	210.00
b) Add: Amount transfer redduring the year	00.00	200.00
c) Less: Drawdown		
d) Closingbalance	410.00	410.00
iii) Closing balance in IFR as a percentage of closing balance of		
investments 13 inAFS and HFT/Current category		

Disclosure 7 : Sale and transfers to / from HTM category

(Rs. In Lakhs)

Sr. No	Particulars	Amount
1	Shifting AFS to HTM	5008.99
2	Shifting from HTM to AFS	9010.13
3	Sale of Securities during the year	1,26,681.83

Disclosure 8 : Non-SLR investment portfolio

I)Non-performingnon-SLRinvestments

(Rs. In Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance		
b)	Additions during the year since1st April 2025		
c)	Reductions during the above period		Nil
d)	Closing balance		
e)	Total provision sheld		

ii) Issuer composition of non-SLR investments

(Rs. In Lakhs)

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)	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
a)	PSUs										
b)	FIs										
c)	Banks	10,685.98	11,475.26								
d)	Private Corporates										
e)	Subsidiaries / Joint Ventures										
f)	Others SR (CFM)	1,112.17	1,714.20								
g)	Provision held towards depreciation										
	Total	11,798.15	13,189.46								

Disclosure 9 : Repo Transactions

(Rs. In Lakhs)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
I) Securities sold under repo a) Government securities i) Securities sold under repo								
a) Government securities b) Corporate debt securities c) Any other securities				NIL				
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities								

Disclosure 10 : Government Security Lending (GSL) transactions (in market value terms)

(Rs. In Lakhs)

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

Disclosure 11 : Government Security Lending (GSL) transactions (in market value terms)
As at 31st March 2025

(Rs. In Lakhs)

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

Disclosure 12 : Classificationofadvancesandprovisionsheld

(Rs. In Lakhs)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doutful	Loss	Total Non Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	25747.54	968.47	849.79	951.21	2769.47	28517.01
Add: Additions during the year					857.63	857.63
Less: Reductions during the year*					1052.55	1052.55
Closing balance	31049.51	600.42	1074.17	899.96	2574.55	33624.06
*Reductions in Gross NPAs due to:						
i) Upgradation					38.56	38.56
ii) Recoveries (excluding recoveries from upgraded accounts)					964.99	964.99
iii) Technical / Prudential Write - offs						
iv) Write-offs other than those under (iii) above					49.00	49.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	135.88				2300.00	2435.88
Add: Fresh provisions made during the year						
Less: Excess provision reversed / Write - off loans					482.00	482.00
Closing balance of provisions held	135.88				1818.00	1953.88
Net NPAs						
Opening Balance					469.46	
Add: Fresh additions during the year					287.09	
Less: Reductions during the year -						
Closing Balance					756.55	756.55
Floating Provisions -						
Opening Balance -						
Add: Additional provisions made during the year -						
Less: Amount drawn down during the year						
(Rationale for drawdown may be explained by way of a note below the table) -						
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 -						

Ratios (inpercent)	Current Year	Previous Year
Gross NPA to Gross Advances	7.66	9.71
Net NPA to Net Advances	2.38	1.79
Provision coverage ratio	70.61	83.58

Disclosure 13 : Sector-wise Advances and Gross NPAs

		Current Year			Previous Year		
Sr. No.	Sector*	Outstanding Total Advaces	Gross NPAs	Percentage of Gross NPAs to Total Advance 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	2990.71	0.27	0.01	2996.03	7.77	0.26
b)	Advances to industries sector eligible as priority sector lending	5873.64	459.59	7.82	7197.33	561.21	7.80
c)	Services	7985.2	421	5.27	4443.43	602.75	13.56
d)	Personal loans	3236.59	654.55	20.22	1830.36	184.97	10.11
	Subtotal (I)	20086.14	1535.41	7.64	16467.15	1356.7	8.24
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	13537.92	1039.14	7.68	12049.85	1395.31	1.58
	Sub-total (ii)	13537.92	1039.14	7.68	12049.85	1395.31	1.58
	Total (I + ii)	33624.06	2574.55	7.66	28517	2752	9.65

Disclosure 14 : Overseas assets, NPAs and revenue

(Rs. In Lakhs)

Particulars	Current Year	Previous Year
Total Assets		
Total NPAs	N.A.	N.A.
Total Revenue		

Disclosure 15 : Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

(Rs. In Lakhs)

		Agriculture & allied activities		Corpotates (excluding MSME)		Micro, Small & Meduim Enterprises (MSME)		Retail (excluding agriculture & MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Substandard	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Doubtful	Number of borrowers					NIL					
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Total	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										

Disclosure 16: Divergence in asset classification and provisioning

The disclosure requirements relating to additional provisioning for Non-Performing Assets (NPAs) and additional Gross NPAs identified by the Reserve Bank of India (RBI) as part of its supervisory process are not applicable to the Bank for the year under, as:

(I) the additional provisioning for NPAs assessed by RBI does not exceed five percent of the reported profit before provisions and contingencies for the reference period; and

(ii) the additional Gross NPAs identified by RBI do not exceed fifteen percent of the reported incremental Gross NPAs for the reference period.

Accordingly, no disclosure is required in terms of the applicable RBI guidelines.

Disclosure 17: Disclosure of transfer of loan exposure

During the year, the Bank has not transferred any stressed loans classified as Non-Performing Assets (NPA) or Special Mention Accounts (SMA) to Asset Reconstruction Companies (ARCs), permitted transferees, or any other transferees.

Disclosure 18: Non – Fund Based Credit Facilities

(Rs. In Lakhs)

		As at March 31, 2026 Secured* Portion	As at March 31, 2026 Unsecured Portion	Previous Year Secured* Portion	Previous Year Unsecured Portion
I	Outstanding Guarantees (₹ crore)				
	I) In India	52.30	-	52.50	-
	ii) Outside India				
II	Acceptances, Endorsements and other Obligations (DEAF)	561.10	-	481.18	-
III	Other NFB Credit facilities (₹ crore)				

Disclosure 19 : Fraud Accounts

	Current year	Previous year
Number of frauds reported	0	0
Amount involved in fraud (₹ crore)	0	0
Amount of provision made for such frauds (₹ crore)	0	0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year	0	0

Disclosure 20 : Disclosures related to Project Finance

The Bank has not sanctioned or extended any project finance loans / projects under implementation during the reporting period. Accordingly, there were no accounts involving Deferred Date of Commencement of Commercial Operations (DCCO), resolution process, cost overrun funding, or Standby Credit Facility (SBCF).

Disclosure 21 : Disclosure under resolution framework for COVID-19-related Stress

(Rs. In Lakhs)

Type of Barrowe	Exposure to accounts classified as standard consequent to implementation plan-position as at the end of the previous half year (A)	Of (A) aggregat e 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 end of this half year
Personal Loans					
Corporate persons*					
Of which MSMEs					
Others					
Total					

Note - As per the RBI Circular, the Bank is required to make disclosures relating to COVID-19 restructured accountsin the prescribed format in the financial statements for every half-year ending September 30 and March 31, commencing from the half-year ended September 30, 2021. However, the Bank has not maintained the requisite details / records for the above disclosures.

Disclosure 22 : Exposure to Real Estate Sector

(Rs. In Lakhs)

Category	Current Year	Previous Year
I) Directexposure 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.		
b)Commercial Real Estate–		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures–		
i.Residential		
ii. Commercial Real Estate	1289.96	1103.61
ii)Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		

Disclosure 23 : Exposure to capital market

The disclosure requirements relating to exposure to capital marketing respect of direct investments, advances against shares or securities, financing to stockbrokers, bridge loans, underwriting commitments, venture capital funds, margin trading, or any other capital market related activities are **not applicable** for both the current year and previous year.

Disclosure 24 : Risk category-wise country exposure

The disclosure requirements relating to risk category-wise country exposure are **not applicable** for both the current year and previous year.

Disclosure 25 : Unsecured advances

(Rs. In Lakhs)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	12.02	16.76
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		
Estimated value of such intangible securities		

Disclosure 26 : Loans against gold and silver collateral

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

(Rs. In Lakhs)

Particulars	Loan outstanding		Average ticket size (Rs. Crore)	Average LTV ratio	Gross NPA %
	Rs. Crore	As% of Total Loan			
1. **Opening balance of the FY** [(a)+(b)]					
(a) Consumption loans	24.12	0.07		75%	
of which bullet repayment loans	23.54	0.07		75%	
(b) Income generating loans	24.12	0.07		75%	
2. **New loans sanctioned and disbursed**					
during the FY [(c)+(d)]					NA
(c) Consumption loans	56.24	0.17		75%	NA
of which bullet repayment loans	52.57	0.16		75%	NA
(d) Income generating loans	56.24	0.17		75%	NA
3. **Renewals sanctioned and disbursed during the FY**					NA
4. **Top-up loanssanctioned and disbursed during the FY**					NA
5. **Loans repaid during the FY [(e)+(f)]**				NA	NA
(e) Consumption loans	37.20	0.11		NA	NA
of which bullet repayment loans	32.95	0.10		NA	NA
(f) Income generating loans	37.20	0.11		NA	NA
6. **Non-Performing Loans recovered during the FY [(g) + (h)]**				NA	NA
(g) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(h) Income generating loans NA NA					
7. **Loans written off during the FY** [(i) + (j)]				NA	NA
(i) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
8. **Closing balance at the end of FY** [(k) + (l)]					
(k) Consumption loans	43.16	0.13		75%	
of which bullet repayment loans	40.24	0.12		75%	
(l) Income generating loans	43.16	0.13		75%	

Disclosure 27: Details of gold and silver collateral and auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	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 collateralacquired 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

Disclosure 28 : Concentration of deposits, advances, exposures and NPAs

(Rs. In Lakhs)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	2505.17	3204.57
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.27%	5.73%

Concentration of Advances

(Rs. In Lakhs)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	5738.07	4447.34
Percentage of advances to twenty largest borrowers to total advances of the bank	17.06%	15.60%

Concentration of NPAs

(Rs. In Lakhs)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	1871.97	1733.51
Percentage of exposures to twenty largest NPA exposure to total Gross NPAs.	72.71%	62.99%

Disclosure 29 : Forward rate agreement / Interest rate swap , Exchange traded interest rate derivatives and Disclosures on risk exposure in derivatives

During the current year as well as the previous year, the Bank has not entered into any Forward Rate Agreements (FRA), Interest Rate Swaps (IRS), exchange traded interest rate derivatives, currency derivatives, or any other derivative contracts for hedging or trading purposes. Accordingly, there were no notional principal amounts, mark to market positions, credit exposures, collateral requirements, fair value adjustments, PV01 impacts, or concentrations of credit risk arising from derivative transactions. Further, the Bank has not undertaken any derivative trading activities and therefore does not maintain specific derivative risk management structures, hedging policies, or accounting policies relating to derivative instruments.

Disclosure 30 : Transfers to Deposit or Education and Awareness Fund (DEA Fund)

(Rs. In Lakhs)

Sr. No.	Particulars	Current Year 31.3.2026	Previous Year 32.3.2025
I)	Opening balance of amounts transferred to DEA Fund	48047430.00	43433898.00
ii)	Add: Amounts transferred to DEA Fund during the year	8152016.00	5053828.00
iii)	Less:Amountsreimbursedby DEA Fund towards claims	89507.00	440296.00
iv)	Closing balance of amounts transferred to DEA Fund	56109939.00	48047430.00

Disclosure 31 : Disclosure of complaints

Sr. No.	Particulars	Current Year	Previous Year
	Complaints received by the bank from its customers	NIL	NIL
1	Number of complaints pending at beginning of the year	NIL	NIL
2	Number of complaints received during the year	NIL	NIL
3	Number of complaints disposed during the year	NIL	NIL
3.1	Of which, number of complaints rejected by the bank	NIL	NIL
4	Number of complaints pendin gattheend of the year	NIL	NIL
	Maintainable complaints received by the bank from OBOs	NIL	NIL
5	Number of maintainable complaints received by the bank from OBOs	NIL	NIL

Disclosure 32 : Disclosure of penalties imposed by the Reserve Bank of India

During the current year as well as the previous year, no penalties have been imposed on the Bank by the Reserve Bank of India under the provisions of:

* the Banking Regulation Act, 1949;
* the Payment and Settlement Systems Act, 2007; and
* the Government Securities Act, 2006 (including penalties relating to bouncing of SGL).

Disclosure 33 : Businessratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	6.89%	7.81%
ii) Non-interest in come as a percentage to Working Funds	1.61%	0.95%
iii) Cost of Deposits	5.52%	5.45%
iv) Net Interest Margin	2.50%	2.65%
v) Operating Profit as a percentage to Working Funds	0.59%	0.79%
vi) ReturnonAssets	0.59%	0.67%

Disclosure 34 : Bank Insurance business

During the current year as well as the previous year, the Bank has not undertaken any insurance braking, insurance agency, or bancassurance business activities. Accordingly, no fees, commission, or brokerage income has been earned by the Bank from insurance related business operations.

Disclosure 35 : Marketing and distribution

During the current year as well as the previous year, the Bank has not undertaken any marketing and distribution activities (excluding bank insurance business) on behalf of third parties

Disclosure 36 : Disclosures regarding Priority Sector Lending Certificates (PSLCs)

During the current year as well as the previous year, the Bank has neither purchased nor sold any Priority Sector Lending Certificates (PSLCs) under any category

Disclosure 37 : Provisionsandcontingencies

(Rs. In Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Provisions for NPI	583.93	600.05
ii)	Provisionto wards NPA	1818.00	2300.00
iii)	Provision made towards Income tax		
iv)	Other Provisions and Contingencies (with details)	0.00	121.16

Disclosure 38 : Payment of DICGC Insurance Premium

(Rs. In Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
I)	Paymentof DICGC Insurance Premium	4020092/-	4032562/-
ii)	Arrearsin payment of DICGC premium		

Note - Since Due date is not over bank has not paid DICGC premium

Disclosure 39 : Disclosure of facilities granted to directors and their relatives

(Rs. In Lakhs)

NAME OF DIRECTOR	Realtion	ADVANCE AMOUNT	ISSUE DATE	OUTSTANDING BALLANCE	Remarks
Sau. Seema Sarang Parimal & Sarang Chandrakant Parimal	self	5000000	4-11-2019	425842	a/c close dt 9 /4/2026
Sarang Chandrakant Parimal	Husband	200000	29-5-2023	184199	a/c close dt 9 /4/2026

Disclosure 40 : Payment of fees and allowances to Directors

3) Director and Local Committee Members Fee and Allowances	31-03-2026
Director Setting Fees	716600.00
Director Traveling Allowance	163755.00
Directors Telephone Bill	319200.00
Meeting Expenses	59613.00
TOTAL	**1259168.00**

विषय क्र. - 4 Excess Income & Expenditure for 2025-26

Sr. No.	Particulars of Income & Expenditure	Budgeted Income & Expenditure	Actual Income /Expenditure	Excess Expenditure & less Income
1	Interest on Deposit	3025.00	3100.01	75.01
2	Employee Salary , Allowances and P.F.	1090.00	1110.85	20.85
3	Bad and Doubtful Debt Provision	50.00	0.00	50.00
4	Audit Fee	21.00	24.81	3.81
5	Deprecation	90.00	114.42	24.42
6	Other Expenses	477.00	1037.77	560.77
7	Interest Received	4750.00	4767.66	17.66
8	Other receipt	560.00	1112.39	552.39

विषय क्र. ५

वर्ष २०२५-२६ च्या वैधानिक अंकेक्षण अहवालाची नोंद घेणे व त्यास मंजुरी देणे.

विषय क्र. ६

आर्थिक वर्ष २०२५-२६ च्या नफ्याच्या विनियोजनास मंजूरी देणे.

As per Board of Director's Resolution No. 9 (2) Dated 20-05-2026

Sr. No.	Particulars	Amount
	Previous Year Carried Over Profit	9360.99
	Current Year Profit FY 2025-26	40978491.85
	Total Profit	**40987852.84**
Sr. No.	Appropriation recommended as Below	
1	Statutory Reserve 25 %	10250000.00
2	Building Fund	4100000.00
3	Dividend 6.5%	11584000.00
4	Investment Fluctuation Reserve	15000000.00
5	Education Fund	50000.00
6	Profit Carried Forword	3852.84
		40987582.84

विषय क्र. ७ आर्थिक वर्ष २०२६-२७ च्या अंदाजपत्रकास मंजुरी देणे.

२०२६-२७ मध्ये ठेवी रु. ६४०००.०० लक्ष व कर्ज रु. ३७०००.०० लक्ष होतील असे अपेक्षिले आहे. ठेवी व कर्जाच्या अनुषंगाने २०२६-२७ या सहकार वर्षात उत्पन्न व खर्चाचे अंदाज पत्रक तयार केले आहे. कृपया याची नोंद घ्यावी, ही विनंती.

Budget 2025-26	Actual 2025-26	Particulars of Expenditure	Budget 2026-27
3025.00	3100.01	Interest on Deposit	3300.00
1090.00	1110.85	Employee Salary , Allowances and P.F.	1100.00
15.00	12.59	Director Seating Fees	15.00
85.00	67.11	Rent & Taxes	85.00
21.00	24.81	Audit Fee	30.00
4.00	3.16	AGM Expenses	5.00
90.00	114.42	Deprecation	115.00
477.00	1037.77	Other Expenses	300.00
503.00	409.78	Profit	410.00
5310.00	**5880.50**	**Grand Total**	**5360.00**
Budget 2025-26	**Actual 2025-26**	**Particulars of Income**	**Budget 2026-27**
4750.00	4767.66	Interest Received	5160.00
560.00	1112.84	Other receipt	200.00
5310.00	**5880.50**	**Grand Total**	**5360.00**

विषय क्र. ८

आर्थिक वर्ष २०२६-२७ करीता वैधानिक अंकेक्षकाच्या नेमणुकीस मान्यता देणे.

बँकेच्या सन २०२६-२७ या आर्थिक वर्षाच्या लेखापरिक्षणाकरीता वैधानिक अंकेक्षकांच्या नियुक्तीकरीता चर्चा करण्यात येऊन वैधानिक अंकेक्षणाकरीता रिझर्व बँकेच्या परिपत्रकानुसार अहर्ताप्राप्त खालील दोन सनदी लेखापालांची नावे रिझर्व बँकेच्या परवानगी करीता पाठविण्यात आली आहे. त्यास मान्यता द्यावी.

१) मे. भुतडा, जैन ॲन्ड गटागट सी. ए.
२) मे. कासट तोतला ऑचलीया ॲन्ड असोसिएटस्

विषय क्र. ९

अधिकोषाच्या सुस्थापित शाखेकरीता स्वमालकीची जागा वा ईमारत खरेदी करण्यास मंजुरी देणे.

विषय क्र. १०

वैधानिक अंकेक्षकाने प्रमाणित केलेल्या कर्ज निर्लेखन (Technical writoff) प्रकरणास मंजुरी देणे.

ज्यांचे मुद्दलाची १०० टक्के तरतुद केलेली आहे अशा कर्जदारांचे बाकी मुद्दल बुडीत कर्जे निधी मधून व व्याजाची थकीत व्याज तरतुदीतून कमी करण्याबाबत भारतीय रिजर्व बँकेने सहकारी बँकांना अनुमती दिलेली आहे. त्यानुसार कर्ज वसूलीचे संपूर्ण अधिकार अबाधित ठेवून सदर कर्ज निर्लेखन (Technical writoff) करण्यास मंजुरी देणे. ही विनंती.

विषय क्र. ११

५७ व्या वार्षिक सर्वसाधारण सभेस जे सभासद उपस्थित राहू शकले नाही त्या सर्व सभासदांची अनुपस्थिती मंजूर करण्यास मंजुरी देणे.

INDEPENDENT AUDITOR'S REPORT

TO,
THE MEMBERS,
WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT,WARDHA

Report On Financial Statements–

1. We have audited the attached Balance Sheet of The***WARDHA NAGARI SAHAKARI ADHIKOSH (BANK) MARYADIT, WARDHA*** as at **31st March 2026**, and The Profit and Loss Account for the year ended on that date and a summary of significant accounting policies and other explanatory information and the Cash Flow Statement ason that date, incorporated in these financial statements along with H.O. & all the 13 branches audited by us for period 01.04.2025 to 31.03.2026.

Management's Responsibility for the Financial Statements–

2. Management is responsible for the preparation of these financial statement sin accordance with **Maharashtra State Co-operative Societies Act 1960, Banking Regulation Act, 1949& RBI CIRCULARS issued from time to time.** This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatements, whether due to fraud or error.

Auditor's Responsibility–

1. Our responsibility is to express an opinion on these financial statements prepared as per Maharashtra State Co-operative Societies Act 1960,BR Act& RBI CIRCULARS issued from time to time based on our audit. We conducted our audit in accordance with"Standards on Auditing" issued by the"Institute of Chartered Accountants of India" and MCS ACT, BR ACT and RBI Guidelines. Those standards require that we comply with ethical requirement sand plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements, whether due to fraud or error.

3. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on auditor's judgment, including the assessment of the risk 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 bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, provisions of MSC Act,1960 and MCS Rules, 1961 (Forms 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949).

as well as evaluating the overall presentation of the financial statements.

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

Emphasis of Matters-

Without qualifying our opinion, we bring to your attention the following:

1. The bank has, represented that all documentation in respect of the advances outstanding are beingmaintainedproperlyandnofurtherimpactisexpected on the financial performance of the bank for the year ended March 31, 2026 other than those included in the trial balance of the bank.

2. The financial performance of the bank has been thus prepared and presented by the bank and audited by us in the aforesaid conditions.

3. Accounting of certain items like locker rent, dividend on Investment, commission on guarantees, incidental charges, service charges& processing fees is done in the year of receipt, thereby deviating the principles of the Accounting Standard 9on **"Revenue Recognition"** according to which in come relating to current year should be recognized on accrual basis if there is no uncertainty regarding the ultimate collect ability and measurability.

Opinion –

Subjecttoourobservationsabove,inouropinionasshownbythebooksofthebank, and to the best of our information and according to the explanations given to us:

I. The balance sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2026 in conformity with accounting principles generally accepted in India;

ii. The Profit and Loss Account, read with the notes there on shows a true Balance of Profit, in conformity with the accounting principles generally accepted in India, for the year covered by the Audit; and

iii. In the case of cash flow statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

5. The Balance Sheet and Profit& Loss Account have been drawn up in accordance with the provisions of section29 of Banking Regulation Act,1949, RBI Direction read with the provisions of MSC Act,1960 and MCS Rules, 1961 (Forms 'A' and 'B' respectively of the

6. Were port that,

   Subject to the limitations of audit indicated in paragraph 1 to 5 above and as required by the Maharashtra State Co-operative Societies Act,1960 and Banking Regulation Act 1949 and also subject to the limitations of disclosure required therein.

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

   b. The transactions of the Bank, which have come to our notice, have been, in our opinion, with in the powers of the Bank except as mentioned in the Head Office Memorandum and Serious irregularities forming part of Head Office Memorandum.

7. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum.

8. In our opinion, the Balance Sheet, Profit and Loss Account complies with the applicable Accounting Standards subject to those mentioned above.

9. The appointment of Auditor is made by Bank Management under Maharashtra State Co-operative Societies Act 1960 and approval from RBI as per RBI Circular dated 27.04.2021.

10. We further report that,

    I. The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account.

    ii. In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.

    iii. The reports on the accounts of the branches audited by us have been dealt with in preparing our report in the manner considered necessary by us.

The Bank has been awarded **"A"** Audit Classification for the financial year2025-2026.

DATE: 02/05/2026
PLACE: NAGPUR

For Bhutada Jain & Gatagat
Chartered Accountants
FRN 126067W

CA Rajesh Gatagat (Partner)
MRN:118814
UDIN: 268814IBABCD6928

३१/०३/२०२६ चा स्थितीदर्शक तक्ता

नोंदणी दिनांक व क्रमांक ४ जुलै १९६९ WDA/BNK/114 of 1969
भारतीय रिझर्व बँकेकडून मिळालेल्या परवान्याचा क्रमांक व तारीख यु.बी.डी./एम.एच. १०५९ पी. ३०.११.१९९३
कार्यक्षेत्र – वर्धा, नागपूर, चंद्रपूर, यवतमाळ, अमरावती हे जिल्हे (रु. लाखात)

१ मुख्यालयासह शाखांची संख्या		१७	अग्रक्रम क्षेत्राला दिलेल्या कर्जाचे एकूण			९ थकबाकी प्रमाण	७.६६%
२ सभासदत्व		५०४९३	कर्जाशी शेकडा प्रमाण		७०.४४%	१० ऑडिट वर्ग	"अ"
सामान्य	४८८११		कमकुवत घटकाला दिलेल्या कर्जाचे		१२.४६%	११ अधिकारी	३०
नामधारी	१६८२					१२ अन्य कर्मचारी	८८
३ वसूल भागभांडवल		१८२५.००				१३ एकूण कर्मचारी	११८
४ राखीव व इतर निधी		७१५८.९५	७ घेतलेली कर्जे		नाही	१४ खेळते भांडवल	६८५६९.६८
५ ठेवी		५८६४७.४८	८ गुंतवणूक		२८१३८.३७		
बचत	१६५८३.६०		सरकारी व इतर रोखे	२०७९१.१३			
मुदती	४००३३.९६		जिल्हा मध्यवर्ती बँकेत	५६७.७३			
चालू	१६७१.८०		राज्य सहकारी बँकेत	०.००			
कर्जातील अतिरीक्त भरणा	३५८.१२		इतर गुंतवणूक	६७७९.५१			
६ कर्जे		३३६२४.०६					
सुरक्षीत	३३६१२.०४						
असुरक्षीत	१२.०२						

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा

आ दा नं हि वि स र्गा य

क्षणचित्रे...

भारतीय रिझर्व बँकेचे संचालक
मा. सतीशजी मराठे
यांची बँकेला सदिच्छा भेट

सहकार भारतीचे महाराष्ट्र प्रदेश महामंत्री
मा. विवेकजी जुगादे
यांची बँकेला सदिच्छा भेट

श्री गणेशोत्सवानिमीत्त कर्मचारी स्नेहमिलन
कार्यक्रमाला उपस्थित
मा. उल्हासजी इटनकर

नागपूर नागरीक बँकेचे अध्यक्ष
मा. संजयजी भेंडे यांची
विधान परिषदेवर निवड झाल्याबद्दल
बँकेतर्फे त्यांचे अभिनंदन करताना.

देश केवळ सीमेवरच्या सैनिकांमुळे बलवान होत नाही, तर तो तिथल्या नागरिकांच्या चारित्र्यामुळे आणि आचरणामुळे बलवान होतो. आज आपल्या समाजासमोर अनेक आव्हाने आहेत आणि त्या आव्हानांवर उत्तर म्हणजे ही पाच परिवर्तने....

१. स्व-बोध (National Selfhood) – सर्वात पहिले परिवर्तन म्हणजे 'स्व'चा बोध. आपण कोण आहोत? आपली संस्कृती, आपला इतिहास आणि आपली भाषा याचा आपल्याला सार्थ अभिमान हवा. ''जे परकीय ते श्रेष्ठ'' हा न्यूनगंड सोडून, आपल्या पूर्वजांनी दिलेल्या ज्ञानाचा आणि मूल्यांचा स्वीकार करणे म्हणजे स्व-बोध. स्वाक्षरी मातृभाषेत करणे आणि स्वदेशी वस्तूंचा आग्रह धरणे, ही याची पहिली पायरी आहे.

२. कुटुंब प्रबोधन (Family Values) – कुटुंब ही समाजाची पायाभरणी आहे. आज मोबाईलच्या जगात एकाच घरात राहूनही माणसे दुरावली आहेत. दिवसातून किमान एकदा तरी कुटुंबाने एकत्र बसून भोजन करावे आणि आठवड्यातून एकदा 'कुटुंब बैठक' घ्यावी. संस्कारांची शिदोरी मुलांना घरातूनच मिळाली पाहिजे, तरच उद्याचा नागरिक सुसंस्कृत घडेल.

३. समरसता (Social Harmony) – जोपर्यंत समाजात जाती-पातीचा आणि उच्च-नीचतेचा भेदभाव आहे, तोपर्यंत राष्ट्र एकसंध होऊ शकत नाही. ''हिंदव: सोदरा: सर्वे'' – आपण सर्व एकाच आईची लेकरे आहोत. आपल्या वागण्यातून कोणाचाही अपमान होणार नाही आणि सर्वांना सोबत घेऊन चालण्याची वृत्ती म्हणजे समरसता.

४. पर्यावरण (Environment) – निसर्ग हा आपला देव आहे. पाण्याचा प्रत्येक थेंब वाचवणे, प्लास्टिकचा वापर थांबवणे आणि किमान एक झाड लावून ते जगवणे, हे आपले कर्तव्य आहे. आपण निसर्गाचे मालक नसून विश्वस्त आहोत, हे विसरून चालणार नाही.

५. नागरी शिष्टाचार (Civic Discipline) – रस्त्यावर न थुंकणे, कचरा कुंडीतच टाकणे आणि वाहतुकीचे नियम पाळणे, हे देखील राष्ट्रप्रेमच आहे. आपली सार्वजनिक मालमत्ता स्वच्छ ठेवणे आणि रांगेची शिस्त पाळणे, हा आपला नागरी धर्म आहे.

वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा.

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प्रेषक :
मुख्य कार्यकारी अधिकारी
वर्धा नागरी सहकारी अधिकोष (बँक) मर्यादित, वर्धा
माधव भवन, अष्टभुजा मंदिर चौक,
डॉ. जे. सी. कुमारप्पा मार्ग, धंतोली, वर्धा - ४४२ ००१
दुरध्वनी :- ०७१५२-२४०४६३, २४३४६६