2025-2026 ANNUAL REPORT

51 Years

Estd : 1976

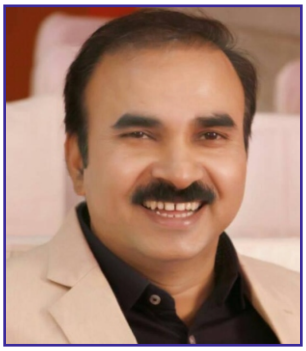
दि मालाड सहकारी बैंक लिमिटेड

प्रगति की तरफ बढाए कदम,
आपके साथ रहेंगे हम हर कदम।

Estd : 1976

दि मालाड सहकारी बैंक लिमिटेड

विद्यमान संचालक मंडल (2025-2030)



श्री विनोद उदयनारायण मिश्रा
अध्यक्ष

श्री हुकुमसिंह दरियासिंह
उपाध्यक्ष

श्री शरद पुरुषोत्तम साठे
संस्थापक / संचालक

श्री कैलाश चिरंजीलाल शर्मा
संचालक

श्रीमति प्रतिमा दिपक रांभिया
संचालिका

श्री पशुपतिनाथ शिवजी साह
संचालक

श्री बद्रिविशाल सुर्यमणि तिवारी
संचालक

श्री भूषण भगवान पैठणकर
संचालक

श्री राजकुमार जगतसिंग चौहान
संचालक

दि मालाड सहकारी बैंक लिमिटेड

Estd : 1976

विद्यमान संचालक मंडल (2025-2030)

श्री सत्यप्रकाश गयाप्रसाद पाण्डेय
संचालक

श्री विजयकुमार रामभुजारत यादव
संचालक

श्री अनिल रविदत्त शर्मा
सहयोजित संचालक

श्री सुनिल जयंतीलाल मोदी
संचालक

श्रीमती अनुराधा रमेश
संचालिका

श्री दिपक वसंत कुलकर्णी
मुख्य कार्यकारी अधिकारी

कु. कृतिका पुरन सिंह पटवाल
कर्मचारी प्रतिनिधी

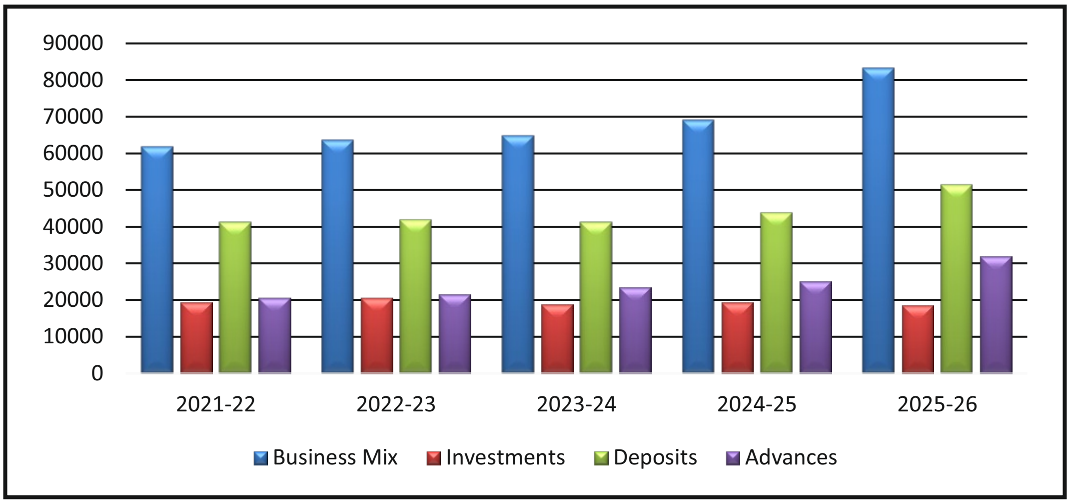
श्रीमति कृतिका गुहा
कर्मचारी प्रतिनिधी

दि मालाड सहकारी बैंक लिमिटेड

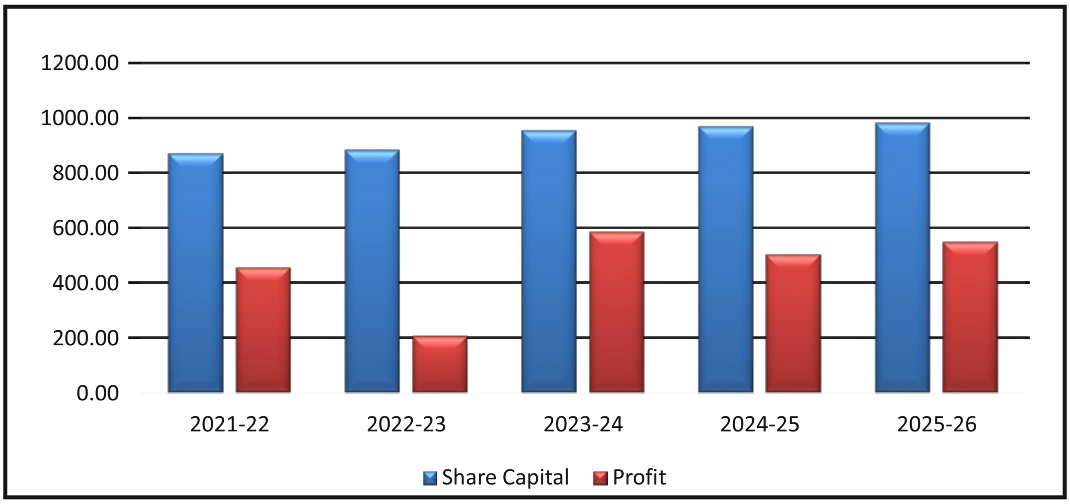
Estd : 1976

GROWTH

₹ in Lakhs

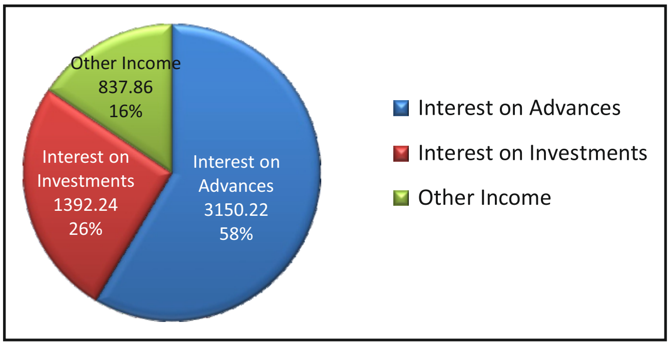


₹ in Lakhs



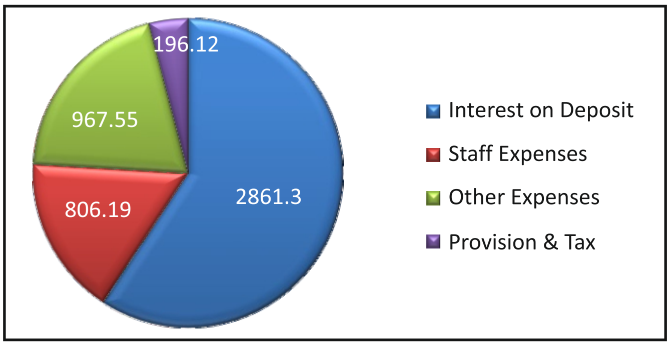
INCOME

₹ in Lakhs



EXPENDITURE

₹ in Lakhs



ANNUAL FINANCIAL BUDGET FOR THE YEAR 2026-27

(Rs. in Lakhs)

EXPENDITURE	ACTUAL EXPENSES FOR THE YEAR 2025-2026	BUDGET FOR THE YEAR 2026-2027	INCOME	ACTUAL INCOME FOR THE YEAR 2025-2026	BUDGET FOR THE YEAR 2026-2027
Interest Paid :			**Interest Received :**		
a) on Deposits	2861.30	2825.00	a) on Loans & Advances	3150.22	3350.00
			b) on Investment	1392.24	1300.00
Salaries and Allowances	806.19	900.00	Profit on Sale of Investments	230.74	200.00
Commission paid to DBY Agents	22.35	22.50	Commission and Exchange	6.22	6.50
Staff Travelling Exps	13.33	14.00			
Rent and Taxes	71.46	85.00	**Miscellaneous Income :**		
Electricity and Insurance	86.63	90.00	a) Locker Rent	18.14	18.25
Legal and Professional Charges	13.40	15.00	b) Commission on Insurance	1.86	2.00
Postage, Telegrams and Telephones	56.85	60.00			
Audit Fees	29.32	35.00	c) Other Income	150.99	200.00
Depreciation to Fixed Assets	88.54	115.00	Excess provision of Restructured account reverse	29.91	0.00
Repairs and Maintenance	59.45	70.00			
Printing and Stationery	14.16	16.00	Excess provision of BDDR reveresed	400.00	0.00
Advertisement	2.28	3.00			
GST exps	54.48	55.00			
Other Expenditures	223.79	250.00			
Amortization on premium	9.22	12.00			
Amortization of loss of Rajapur Sahakari Bank	109.05	109.05			
Non Banking asset written off	113.24	0.00			
Provision for Depreciation	83.33	0.00			
Provision for Standard Asset	25.00	0.00			
Provision for tax	97.45	92.00			
Deferred tax Income	-9.67	0.00			
Profit Balance Trf to P & LAppr. >>	549.17	308.20			
TOTAL >>>	**5380.32**	**5076.75**	**TOTAL >>>**	**5380.32**	**5076.75**

51 वीं वार्षिक सर्वसाधारण सभा की सूचना

दि मालाड सहकारी बैंक लि. की 51 वीं वार्षिक सर्वसाधारण सभा शनिवार दिनांक 29-08-2026 को शाम 5.30 बजे, स्वामिनारायण मंदिर हॉल, शारदा ज्ञानपीठ स्कूल के बाजु में, दत्त मंदिर रोड, मालाड (पूर्व), मुंबई - 400 097 निम्नलिखित कार्यो के हेतु आयोजित की गयी है।

: कार्यसूची :

1. दि. 23.08.2025 को संपन्न हुई 50 **वीं वार्षिक सर्वसाधारण सभा** के कार्यवाही वृत्तांत को स्वीकृति प्रदान करना।
2. संचालक मंडल की वार्षिक रिपोर्ट प्रस्तुत करना तथा स्वीकृति प्रदान करना।
3. 31 मार्च 2026 के तुलन पत्र एवं लाभ हानि लेखा और लेखा परिक्षण की रिपोर्ट को स्वीकृति प्रदान करना।
4. बैंक के अशोध्य और वसुल न होने वाले ऋण की राशी बट्टे खाते में जमा करने के लिए स्वीकृति प्रदान करना।
5. वर्ष 2025-2026 के शुद्ध लाभ का संचालक मंडल के संम्मति के अनुसार विनियोजन को स्वीकार करना तथा वर्ष 2025-2026 के लिए लाभांश के विषय में प्रस्ताव पारित करना।
6. सहकार आयुक्त कार्यालय ने सहकारी संस्थाओं के लेखा परिक्षक की शासन मान्य सूची में से सांविधानिक लेखा परिक्षक की नियुक्ती करना तथा उनके मेहनताने को स्वीकृति प्रदान करना।
7. वर्ष 2026-2027 के अंदाज पत्रक को स्वीकृत करना।
8. जो भागधारक इस सर्वसाधारण सभा में उपस्थित नहीं है, उनकी अनुपस्थिती को स्वीकृति प्रदान करना।
9. माननीय अध्यक्ष महोदय की अनुमति से अन्य कार्यो पर विचार करना।

संचालक मंडल के आदेशानुसार

मुंबई — **दिपक कुलकर्णी**

03.08.2026 — मुख्य कार्यकारी अधिकारी

मध्यवर्ती कार्यालय

6, सुजाता, पहला माला, रानीसती मार्ग, मालाड (पूर्व), मुंबई - 400 097.

महत्वपूर्ण सूचनाएँ

1. बैंक की सर्वसाधारण सभा के आरंभ में आवश्यक गणसंख्या न होने पर सभा स्थगित करके पुन: आधे घण्टे पश्चात सभा की शुरुआत उसी स्थान पर होगी और पूर्वघोषित कार्यसूची के अनुसार कार्य निष्पादन किया जाएगा एवं उस समय गणसंख्या उपस्थिती की आवश्यकता नहीं होगी।
2. वार्षिक अहवाल की प्रतियाँ बैंक की शाखाओं में उपलब्ध हैं।
3. यदि भागधारकों को 31 मार्च 2026 के तुलन पत्र एवम् लाभ हानि लेखा और लेखा परिक्षण की रिपोर्ट संबंधी कोई भी सुझाव वार्षिक सभा में देना हो तो उनसे बिनती है कि वे अपने सुझाव लिखित स्वरूप में सभा के सात दिन पूर्व मध्यवर्ती कार्यालय में देने की कृपा करें।
4. जिन सदस्यों ने अपने सदस्यता फार्म में वारीस का नाम नहीं लिखा है या परिवर्तन करना चाहते है, वे मध्यवर्ती कार्यालय में लिखित सूचना दें।
5. स्वर्गवासी सदस्यों का शेयर उनके वारीसों की अनुमति के साथ आवेदन करके वारिसों के नाम नामांतरण करवा सकते है।
6. फर्म अथवा कंपनी सभासद अपने अधिकृत प्रतिनिधी को सभा में भेज रहे हैं वे उनके साथ सभा में भाग लेने के लिए अधिकार पत्र देना न भूलें।
7. जिन सभासदोंने KYC की पूर्तता की नहीं है उनसे बिनती है की वे संबधीत शाखा को संपर्क करके तुरन्त पूर्तता करे।
8. जिन भागधारकों की शेअर राशी रु. 1000/- से कम है तो ऐसे भागधारकों को शेष अधिकतम शेअर रकम जमा करना अनिवार्य है।
9. सभी भागधारकों से अनुरोध है कि कृपया अपना मोबाईल नंबर और ईमेल आईडी बैंक के मुख्य कार्यालय या अपने नजदीकी शाखा में दर्ज करें अथवा अपडेट करें।

जिन सदस्यो के पुत्र तथा पुत्री ने दसवी और बारहवी कक्षा में 85% और ग्रॅज्युएशन तथा पोस्ट ग्रॅज्युएशन मे 70% से ज्यादा अंक प्राप्त किए है या व्यावसायिक परिक्षा (सी.ए., डॉक्टर, इ.) पहिले ही प्रयास में पूरा किया हों (जनवरी 2026 के पश्चात) वे उनकी मार्कशीट व अपने सदस्यता प्रमाणपत्र की झेरोक्स प्रतियाँ दि. 18.08.2026 तक बैंक के मध्यवर्ती कार्यालय में आवेदन के साथ जमा करें ताकि उन बच्चों का वार्षिक सर्वसाधारण सभा में सत्कार किया जा सकें।

मार्च 2026 का वार्षिक अहवाल

मा. अध्यक्षजी का आत्मनिवेदन

विनोद उदयनारायण मिश्रा

आदरणीय भागधारक,

मुझे अत्यंत प्रसन्नता है कि मैं संचालक मंडल की ओर से आपके समक्ष बैंक का वित्तीय वर्ष 2025-26का 51 वां वार्षिक अहवाल रखते हुए बहुत ही प्रसन्नता और हर्ष हो रहा है। इस वित्तीय वर्ष के दौरान बैंक की उपलब्धियों एवं भावी दिशा का विवरण प्रस्तुत कर रहा हूँ। सबसे पहले मैं हमारे सभी सभासदों, जमाकर्ताओं एवं ग्राहकों का ह्रदय से आभार व्यक्त कर रहा हूँ।

वर्ष 2025-2026 वैश्विक अर्थव्यवस्था के लिए अनेक चुनौतियों का वर्ष रहा। भू-राजनीतिक तनाव, वैश्विक महँगाई तथा वित्तीय बाजारों की अनिश्चितताओं के बावजूद भारत विश्व की सबसे तेज़ी से बढ़ती प्रमुख अर्थव्यवस्थाओं में बना रहा। भारतीय रिज़र्व बैंक की संतुलित मौद्रिक नीति एवं सरकार के विकासोन्मुखी दृष्टिकोण ने बैंकिंग प्रणाली को मजबूती प्रदान की। ऐसी स्थिति में हमारी बैंक ने विवेकपूर्ण निर्णय, मजबूत जोखिम प्रबंधन तथा अनुशासित वित्तीय संचालन के माध्यम से उत्कृष्ट प्रदर्शन किया है।

मुझे गर्व है कि 31 मार्च 2026 को बैंक का कुल व्यवसाय ₹832.63 करोड़ तक पहुँच गया। इसमें ₹513.35 करोड.की जमा राशि तथा ₹319.28 करोड़ के अग्रिम शामिल हैं। जमा में 16.96 प्रतिशत तथा ऋण में 27.10 प्रतिशत की वृद्धि हमारे ग्राहकों के बढ़ते विश्वास का प्रमाण है। बैंक ने इस वर्ष ₹5.49 करोड़ का शुद्ध लाभ अर्जित किया, जो पिछले वर्ष की तुलना में लगभग 9 प्रतिशत अधिक है। यह उपलब्धि हमारे विवेकपूर्ण प्रबंधन, नियंत्रित व्यय तथा गुणवत्तापूर्ण परिसंपत्ति प्रबंधन का परिणाम है।

मुझे विशेष संतोष है कि बैंक की Capital Adequacy Ratio (CRAR) 20.02 प्रतिशत रही, जो नियामकीय आवश्यकता से काफी अधिक है। यह हमारी मजबूत पूंजी संरचना एवं भविष्य के विस्तार की क्षमता को दर्शाती है। ऋण गुणवत्ता में भी उल्लेखनीय सुधार हुआ है। हमारा सकल NPA 6.57 प्रतिशत से घटकर 4.05 % रह गया है। तथा बैंक का शुद्ध NPA पिछले तीन वित्तीय वर्षों से 0% रहा है और बैंक पिछले तीन वर्षों से रिजर्व बैंक ऑफ इंडिया की वित्तीय रुप से सक्षम तथा अच्छी तरह से प्रबंधित (Financially Sound & Well Managed Category) इस श्रेणी में निर्धारित हुई है। यह बैंक की सुदृढ़ ऋण स्वीकृति प्रक्रिया, सतत निगरानी तथा प्रभावी वसूली अभियान की सफलता का प्रमाण है। हमारा प्रयास रहेगा कि आने वाले वर्षों में इसे और कम किया जाए।

सहकारिता की भावना के अनुरूप बैंक ने प्राथमिकता क्षेत्र में 60.22 प्रतिशत ऋण प्रदान कर समाज के विभिन्न वर्गों, विशेषकर छोटे व्यवसायियों, उद्यमियों एवं कमजोर वर्गों को आर्थिक सहयोग उपलब्ध कराया। आज बैंक केवल वित्तीय दृष्टि से ही नहीं, बल्कि तकनीकी दृष्टि से भी निरंतर आगे बढ.रही है। डिजिटल बैंकिंग, साइबर सुरक्षा, ग्राहक सेवा, आंतरिक नियंत्रण तथा जोखिम प्रबंधन को और मजबूत बनाने के लिए अनेक कदम उठाए गए हैं। हमारा उद्देश्य प्रत्येक ग्राहक को सुरक्षित, सरल एवं आधुनिक बैंकिंग बैंकिंग सेवाएँ प्रदान करना है।

प्रिय सभासदों, आने वाला समय सहकारी बैंकों के लिए नई चुनौतियों के साथ नए अवसर भी लेकर आएगा। हमारा लक्ष्य केवल बैंक का विस्तार करना नहीं, बल्कि उसे अधिक सुदृढ, तकनीक-सक्षम, ग्राहक-केंद्रित एवं विश्वसनीय संस्था बनाना है। हम गुणवत्ता आधारित ऋण वृद्धि, डिजिटल नवाचार, प्रभावी जोखिम प्रबंधन तथा उत्कृष्ट ग्राहक सेवा के माध्यम से बैंक को नई ऊँचाइयों तक ले जाने के लिए प्रतिबद्ध हैं।

मुझे पूर्ण विश्वास है कि आप सभी का सहयोग, विश्वास एवं मार्गदर्शन भविष्य में भी हमें इसी प्रकार मिलता रहेगा और हमारी बैंक सहकारिता क्षेत्र क्षेत्र में उत्कृष्टता का नया कीर्तिमान स्थापित करेगी। अंत में मैं बैंक के सभी सहकर्मी संचालकों, मुख्य कार्यकारी अधिकारी, सभी अधिकारियों एवं कर्मचारियों को उनके समर्पण, ईमानदारी एवं उत्कृष्ट कार्य के लिए हार्दिक बधाई देता हूँ।

आइए, हम सब मिलकर “विश्वास, पारदर्शिता, सेवा और सतत विकास” के संकल्प के साथ The Malad Sahakari Bank Ltd. को नई ऊँचाइयों तक पहुँचाएँ।

आर्थिक परिदृश्य (ECONOMIC SCENARIO)

वित्तीय वर्ष 2025-26 भारतीय अर्थव्यवस्था के लिए सुदृढ आर्थिक गतिविधियों एवं निरंतर विकास का वर्ष रहा। देश की आर्थिक गतिविधियों में सकारात्मक गति बनी रही तथा विभिन्न क्षेत्रों में स्थिर वृद्धि दर्ज की गई। राष्ट्रीय सांख्यिकी कार्यालय (NSO) द्वारा जारी वित्तीय वर्ष 2025-26 के अनंतिम अनुमानों के अनुसार भारत की वास्तविक जीडीपी वृद्धि दर 7.70% रही।

वित्तीय वर्ष के दौरान बैंकिंग एवं वित्तीय क्षेत्र ने आर्थिक विकास में महत्वपूर्ण भूमिका निभाई। भारतीय रिजर्व बैंक द्वारा मौद्रिक स्थिरता, तरलता प्रबंधन एवं मुद्रास्फीति को नियंत्रित रखने के लिए किए गए विभिन्न उपायों ने वित्तीय प्रणाली की स्थिरता को बनाए रखने में महत्वपूर्ण योगदान दिया।

मुद्रास्फीति को नियंत्रित रखने तथा आर्थिक विकास को संतुलित बनाए रखने के लिए भारतीय रिजर्व बैंक द्वारा किए गए विभिन्न उपाय सराहनीय रहे। इन प्रयासों के परिणामस्वरूप देश की मौद्रिक एवं वित्तीय स्थिरता को बनाए रखने में सहायता मिली।

वित्तीय वर्ष 2025-26 में आपके बैंक की कार्यशील पूंजी रू. 602.74 करोड़ रही। बैंक की कुल जमाराशि रू. 513.35 करोड़ तथा कुल ऋण रू.319.28 करोड़ रहा।

1) वित्तिय कार्यनिष्पादन FINANCIAL PERFORMANCE :

₹ लाख में

विवरण	31-03-2025	31-03-2026	%
जमा	43891.69	51335.05	16.96
ऋण / कर्ज	25119.52	31928.12	27.10
कुल आय	4537.16	5411.13	19.26
कुल व्यय	3718.68	4665.84	25.47
प्रावधान एवं कर से पूर्व लाभ	818.48	745.29	-8.94
प्रावधान	315.27	196.12	-37.79
शुद्ध लाभ	503.21	549.17	9.13

2) शेअर पूँजी और सदस्य SHARE CAPITAL & MEMBERS :

₹ लाख में

विवरण	31-03-2025	31-03-2026	%
स्थायी सदस्य	22184	22409	1.01
शेयर पूँजी	969.32	983.47	1.46
नाममात्र सदस्य	229	317	38.43

3) लाभांश DIVIDEND :

इस वर्ष सभी प्रावधान करने के पश्चात हमने 10% लाभांश प्रस्तावित किया है। आपका अनुमोदन प्राप्त होने के पश्चात लाभांश वितरीत किया जाएगा।

4) कार्य निष्पादन वैशिष्ट्य PERFORMANCE HIGHLIGHTS

ए) पूँजी पर्याप्तता CAPITAL ADEQUACY

बैंक की पूँजी पर्याप्तता अनुपात (CRAR) का स्तर 20.02% रहा जो भारतीय रिजर्व बैंक के निर्धारित मापदण्ड 12% से अधिक है। यह दर्शाता है की बैंक की आर्थिक स्थिति मजबूत है।

बी) आरक्षित निधी एवं अन्य आरक्षित निधियाँ RESERVE FUND & OTHER RESERVES

इस वर्ष में आरक्षित निधी एवं अन्य निधियाँ रु. 5676.29 लाख हो गई जबकि पिछले वर्ष यह रु. 5715.37 लाख थी।

सी) जमाराशियाँ DEPOSITS

वित्तीय वर्ष 2025-26 में बैंक की जमाराशि में 16.96% की वृद्धि हुई है। इस वर्ष के अंत में बैंक की जमाराशि रु.51335.05 लाख रहीं, जो पिछले वर्ष की जमाराशि रु.43891.69 लाख की तुलना में उल्लेखनीय वृद्धी दर्शाती है।

जमा बीमा योजना के अंतर्गत जमाकर्ता के संबंध में 5,00,000 रुपये DICGC द्वारा पूर्णत: बीमित है। इस योजना में भारत में संचालित सभी वाणिज्यिक बैंकों (क्षेत्रीय ग्रामीण बैंक सहित) और राज्यों व केंद्र शासित प्रदेशों में सहकारी बैंकों, जिनके लिए केंद्र सरकार द्वारा इस योजना का विस्तार किया गया है, और उनको शामिल किया गया है। हमारी बैंक निगम के पास बीमित बैंक के रुप में पंजीकृत है।

डी) ऋण ADVANCES

2025-26 के दौरान कुल ऋणों में 27.10% की बढत दर्शाते हुए हमारे कुल ऋण रु. 31928.12 लाख हो गये हैं। हमारा ऋण जमा अनुपात (C.D. RATIO) 62.20% रहा जो पिछले साल 57.23% था और हमें उम्मीद है की आगे ऋण बढाते हुए हम इस अनुपात को बढायेंगे। बैंक के ऋण बैंक में निर्धारित ऋण नीति के अंतर्गत ही मंजूर किए जाते हैं। हमारे जमानती ऋण रु. 207.97 लाख है जो कुल ऋणों का 0.65% है।

₹ लाख में

उद्देश	31.03.2025	31.03.2026	कुल का % 31.03.2026
I) इंडस्ट्री			
क) लघु उद्योग	760.97	704.47	2.21
ख) अन्य	8209.60	12581.94	39.41
II) व्यापार			
क) थोक व्यापार	1217.90	1376.37	4.31
ख) खुदरा व्यापार	1022.76	1134.10	3.55
III) व्यावसायी एवं स्वनियोजित कारीगर एवं व्यापार	1477.18	1731.73	5.42
IV) परिवहन चालक	1097.89	985.54	3.09
V) शिक्षा	253.45	227.08	0.71
VI) निर्माण तथा / या भवन मरम्मत आदि	8015.28	8802.65	27.57
VII) कृषि ऋण	-	-	-
क) कृषि उत्पादन ऋण	-	-	-
ख) कृषि से संबंधित क्रिया- कलाप	70.87	70.75	0.22
VIII) उपभोग धार्मिक उद्देश	741.94	556.41	1.74
IX) पूर्व ऋण का पुनर्भुगतान	853.70	1975.51	6.19
X) अन्य	1397.98	1781.57	5.58
कुल	**25119.52**	**31928.12**	**100.00**

ई) निवेश (INVESTMENTS)

बैंक ने रिजर्व बैंक के दिशा निर्देशों के अनुसार, सांविधानिक नकद आरक्षित अनुपात (Cash Reserve Ratio) व सांविधानिक तरलता अनुपात (Statutory Liquidity Ratio) को हमेशा बरकरार रखा है । वित्तीय वर्ष 2025-2026 के दौरान बाज़ार में निरंतर उतार-चढ़ाव (Volatility) की स्थिति रहने के बावजूद, निवेश विभागने रु. 230.74 लाख का लाभ अर्जित किया।

एफ) कार्यशील पूँजी WORKING CAPITAL

2025-2026 को कार्यशील पूँजी 60274.05 लाख रही।

जी) प्राथमिकता प्राप्त क्षेत्र को ऋण ADVANCES TO PRIORITY SECTORS

हमारे बैंकने प्राथमिकता क्षेत्र को 60% ऋण देने का लक्ष्य पार किया है। कुल 14641.05 लाख ऋण दिया है जो कुल ऋण का 60.22% है।

₹ लाख में

विवरण	लक्ष्य	31-03-2025	31-03-2026	%
प्राथमिकता क्षेत्र	60%	14146.77	14641.05	60.22
कमजोर वर्ग	12.00%	2927.16	3077.51	12.66

एच) संचालकों को ऋण, उनके संबंधी तथा व्यवसायिक प्रतिष्ठानों एवं कंपनीयाँ जिसमें उनकी रुचि हो ADVANCES TO DIRECTORS, THEIR RELATIVES AND FIRMS AND COMPANIES IN WHICH THEY ARE INTERESTED.

संचालकों को ऋण उनके निजि जमा / जीवन बीमा पॉलिसी बैंक के मूल्य के सामने वितरित किये गए है कुल शेष राशि रुपये 63.77 लाख रही।

आई) एनपीए वर्गीकरण एवं प्रावधान NPA CLASSIFICATION AND PROVISIONING

वित्तीय वर्ष 2025-26 में वसुली विभाग का कार्य अच्छा रहा। बैंक के एन.पी.ए. पिछले वर्ष की तुलना में रु.1649.29 लाख से घटकर रु.1292.37 लाख हुए है। शुद्ध एन.पी.ए. शुन्य प्रतिशत रहा है। वसुली विभाग द्वारा अगले वर्ष वसुली कार्य में सफलता पूर्वक वसुली करने का निश्चय करते हुए बैंक के एन.पी.ए. घटाने का लक्ष्य रखा है।

₹ लाख में

क्रमांक	विवरण	31-03-2025	31-03-2026
1	सकल ऋण	25119.52	31928.12
2	सकल एनपीए	1649.29	1292.37
3	सकल ऋण के मुकाबले सकल एनपीए %	6.57%	4.05%
4	कुल प्रावधान	1821.21	1390.40
5	शुद्ध अग्रिम	23298.31	30537.72
6	शुद्ध एनपीए	-171.92	-98.03
7	शुद्ध ऋण के % के मुकाबले शुद्ध एनपीए	0.00%	0.00%

बैंक ने ऋण बकाएदारों (Defaulter) के खिलाफ एमसीएस अधिनियम 1960 की धारा 101 और सेक्युरिटायझेशन अधिनियम के अंतर्गत कारवाई शुरु कर दी है।

5) लाभ विनियोजन APPROPRIATION OF PROFITS

इस वर्ष (2025-26) में अच्छे बैंकिंग व्यवसाय के कारण अपनी बैंक को अच्छा लाभ हुआ है। शुद्ध लाभ की बैंक मे निम्नलिखित विनियोजनों की सिफारिश की है।

		Rs.
वितरण योग्य शुद्ध लाभ 2025-26	:	5,99,02,035.78
1. 25% सांविधानिक आरक्षण	:	1,37,30,000.00
2. 10% लाभांश	:	97,54,891.00
3. इमारत निधि	:	1,00,00,000.00
4. तकनिकी विकास निधि	:	50,00,000.00
5. जनरल फ्री रिजर्व	:	2,04,00,000.00
6. शेष लाभ	**:**	10,17,144.78

6) लेखा परीक्षण और निरीक्षण AUDIT & INSPECTION

ए) सांविधिनिक लेखा परीक्षण STATUTORY AUDIT

बैंक का लेखा परिक्षण जे. आर. दावडा ॲण्ड असोसिएट्स, चार्टर्ड एकाउंटेंट्स, मुंबई ने किया है, जिन्हें सर्वसाधारण सभा दिनांक 23 अगस्त, 2025 में नियुक्त किया था। सांविधिक लेखा परिक्षक ने ‘A’ श्रेणी दी है। पिछले वर्ष भी बैंक को ‘A’ श्रेणी प्राप्त हुई थी।

बी) समवर्ती लेखा परिक्षण CONCURRENT AUDIT

आर बी आय के दिशा निर्देशों के अनुसार आठ शाखा, विस्तार काउंटर एवं केंद्रिय प्रशासन कार्यालय समवर्ती लेखापरिक्षण के अधीन थे तथा यह कार्य निम्नलिखित चार्टर्ड एकाउंटेंट्स द्वारा किया गया।

1. विजयकुमार शामलाल ॲण्ड असोसिएट्स
2. अरुण ॲण्ड बालक्रिष्ण
3. भुषण खोत ॲण्ड कं.
4. वैशंपायन ॲण्ड पाध्ये
5. किर्तने ॲण्ड पंडित

7) जनशक्ति MAN POWER

पिछले वर्ष के 105 जनशक्ति के मुकाबले मार्च 2026 को समाप्त वर्ष में जनशक्ति 97 रही। बैंक के अनुभवी एवं प्रशिक्षित कर्मचारियों से व्यवस्थापन को सभी प्रकार का सहयोग प्राप्त हुआ है। प्रति सेवक कुल व्यवसाय रु. 858.00 लाख के स्तर पर रहा।

8) प्रशिक्षण TRAINING

भारतीय रिजर्व बैंक कृषी बैंकिंग महाविद्यालय, पुणे, महाराष्ट्र अर्बन को-ऑप बैंक्स फेडरेशन और बृहन्मुंबई बैंक्स असोसिएशन के द्वारा आयोजित प्रशिक्षण कार्यक्रम में सभी वर्ग के कर्मचारीयों को विविध बैंकिंग विषयों में प्रशिक्षण दिया गया और मुख्य कार्यकारी अधिकारी और संचालक गणों को भी प्रशिक्षण का लाभ दिया गया। बैंक ने भी अपने कर्मचारी और अधिकारियों के लिए कुछ प्रशिक्षण कार्यक्रम का सफल आयोजन किया ।

9) बोर्ड एवं कमेटी की बैठके BOARD AND COMMITTEE MEETINGS

संचालकों की बोर्ड एवं समिती की बैठके निम्नानुसार हुई। जिसमें सभी संचालकों की उपस्थिती संतोषजनक रही।

कुल बैठके

★	संचालक सभा (बोर्ड)	: 21
★	लीगल अ‍ॅण्ड रिकवरी	: 13
★	लोन कमेटी - (इंटरव्यू, रिनिवल अ‍ॅण्ड सेंक्शन)	: 18
★	स्टाफ अ‍ॅण्ड अ‍ॅडमिनिस्ट्रेटिव्ह समिती	: 1
★	विकास/सामान्य प्रशासन समिती	: 12
★	लेखा परीक्षण एवं आंतरिक नियंत्रण समिती	: 12
★	निवेश समिती	: 12
★	आय टी कमिटी	: 11

10) भविष्य कालीन योजनाऐं FUTURE PLANS

बैंक की वित्तीय सुद्दढ़ता एवं सुव्यवस्थित प्रबंधन को निरंतर बनाए रखते हुए बैंक अपने व्यवसाय के विस्तार तथा ग्राहक सेवा को और अधिक प्रभावी बनाने की दिशा में योजनाबद्ध रूप से कार्यरत है। बैंक की आगामी योजनाएँ निम्नानुसार हैं:

वित्तीय रूप से सुद्दढ़ एवं सुव्यवस्थित बैंक (FSWM):

बैंक विगत तीन वर्षों से Financially Sound and Well Managed (FSWM) बैंक के रूप में अपनी स्थिति बनाए हुए है। भविष्य में भी बैंक की वित्तीय सुद्दढ़ता, सुशासन एवं प्रभावी जोखिम प्रबंधन को प्राथमिकता देते हुए इस स्थिति को बनाए रखने का प्रयास किया जाएगा।

नई शाखा का विस्तार:

बैंक द्वारा उपनगरीय क्षेत्र (Suburban Area) में एक नई शाखा स्थापित करने की योजना है, जिसके माध्यम से बैंक की पहुंच का विस्तार करने तथा नए ग्राहकों एवं व्यावसायिक अवसरों को जोडने का प्रयास किया जाएगा।

विस्तार काउंटर की संभावनाओं का आकलन:

बैंक अपनी वर्तमान शाखाओं के आसपास के क्षेत्रो में उपलब्ध व्यावसायिक संभावनाओं का निरंतर आकलन कर रहा है। इन क्षेत्र में ग्राहकों की आवश्यकताओं एवं संभावित व्यवसायको ध्यान में रखते हुए विस्तार काउंटर (Extension Counter) स्थापित करने की संभावनाओं का भी अध्ययन किया जा रहा है।

अधिग्रहित शाखाओं एवं नए व्यावसायिक क्षेत्रों का विकास:

बैंक द्वारा हाल ही में अधिग्रहित दि राजापुर सहकारी बैंक लिमिटेड, मुंबई की शाखाओं का व्यवसायिक दृष्टि से आकलन किया जा रहा है। जिन क्षेत्रो में जिन क्षेत्रो में पर्याप्त व्यावसायिक संभावनाएँ उपलब्ध होंगी, वहाँ बँक की उपस्थिति को सुद्दढ़ करने एवं व्यवसाय को बढ़ाने के प्रयास किए जाएंगे। वही, जहाँ अपेक्षित व्यावसायिक संभावना सीमित पाई जाती हैं, वहा बैंक की व्यवसाय-वृद्धि एवं ग्राहक आधार के विस्तार के उद्देश्य से नए एवं संभावनाशील क्षेत्रों में प्रवेश करने की संभावनाओं का भी मूल्यांकन किया जायेगा।

11) आभार ACKNOWLEDGEMENT

मैं अपने वक्तव्य को समाप्त करने से पहले प्रबंधन (हम) पर आस्था और विश्वास रखने के लिए बैंक के सभी भागधारकों, खातेधारकों तथा जमाधारकों का धन्यवाद व्यक्त करता हुं। बैंक की प्रगति में सक्रिय सहभागिता और योगदान के लिए सभी अधिकारीयों तथा कर्मचारीओं को धन्यवाद देता हुं। मैं बैंक के दक्ष संचालन में समर्थन एवं मार्गदर्शन के लिए भारतीय रिजर्व बैंक और सहकारिता विभाग के प्रति आभार व्यक्त करता हुँ।

आभार

१. श्री आनन्दरावजी अडसूळ, सांसद, को-ऑपरेटिव्ह बैंक एम्पलॉईज युनियन के अध्यक्ष एवं उनके पदाधिकारीगण।
२. भारतीय रिजर्व बैंक के अधिकारीगण।
३. माननीय सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे।
४. माननीय विभागीय सह-निबंधक मुंबई, जिल्हा उपनिबंधक बांद्रा (पूर्व), मुंबई।
५. महाराष्ट्र स्टेट को-ऑप. बैंक लिमिटेड के संचालक एवं कर्मचारी।
६. मुंबई डिस्ट्रिक्ट सेंट्रल को-ऑप. बैंक लिमिटेड के संचालक एवं कर्मचारी।
७. नेशनल फेडरेशन ऑफ अर्बन बैंक तथा क्रेडिट सोसायटी लिमिटेड, नई दिल्ली।
८. महाराष्ट्र अर्बन को-ऑप. बैंक्स फैडरेशन लिमिटेड, मुंबई।
९. बृहन्मुंबई नागरी सहकारी बैंक्स असोसिएशन लिमिटेड, मुंबई
१०. विधी सलाहकार, व्हॅल्युअर्स तथा प्रिंटर्स।
११. ॲक्सिस बैंक, एच.डी.एफ.सी., आई डी बी आई, आई सी आई सी आई बैंक, बैंक ऑफ इंडिया, एस बी आई बैंक के अधिकारी वर्ग।
१२. जे. आर. दावडा ॲण्ड असोसिएट्स, सांविधिक लेखा परिक्षक एवं अन्य लेखा परिक्षक
१३. सुजाता निकेतन को. ऑप. हा. सोसायटी, मालाड (पूर्व) के पदाधिकारी।
१४. गंगा यमुना को. ऑप. हा. सोसायटी लि. के पदाधिकारी।
१५. एम. टू. पी. आय.टी. सॉफ्ट प्रा. लिमिटेड, फिनॅकस सॉफ्टवेअर सोल्युशन्स प्रा. लिमिटेड, एम.टी.एन.एल., एन.पी.सी.आय., मुंबई।
१६. सीबील, मुंबई।
१७. पुलिस थाना, दिंडोशी, मालाड (पूर्व) और मालाड (पश्चिम), मुंबई।

भवदीय
श्री विनोद उदयनारायण मिश्रा
अध्यक्ष
तथा सभी संचालक मंडल

मालाड, मुंबई
३ अगस्त, २०२६

JR DAVDA & ASSOCIATES CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

(See section 81 and rule 69(3) of Maharashtra Co-operative Societies Act 1960 as amended by Amendment Act 2013 & rules made there under and Under Section 30 of Banking Regulation Act 1949 as applicable to Co-Op Societies)

To,

The Chairman/ Secretary/ Chief Executive Officer

The Malad Sahakari Bank Limited

Mumbai

Report on Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of **The Malad Sahakari Bank Limited** which comprise the balance sheet as at **31st March 2026**, Profit & Loss Account and cash flow statement for the year ended on that date, significant accounting policies and notes to accounts, and other information forming part of the financial statements of the Bank along with its Branches audited by us for the period 1st April 2025 to 31st March 2026.

Information Other than the Financial Statements and Auditor's Report thereon

2. The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information, but does not include Financial Statements and our auditor's report. thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

   Our opinion on the Financial Statements does not cover the 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 Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibility for the Financial Statements:

3. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

4. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India and under the MCS Act / BR Act / RBI guidelines. Those Standards require that we comply with ethical requirements, and plan & perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

5. 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.

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

Opinion

7. Subject to our comments contained in various detailed reports prescribed to be prepared under the Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013,and Rules in connection with Statutory Audit, in our opinion and to the best of our information and according to the explanations given to us, the said accounts, together with the notes thereon, give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013, the Rules made there under and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies Maharashtra in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:
   (i) In the case of Balance Sheet, of the state of affairs of the Bank as at March 31, 2026; and
   (ii) In the case of the Profit & Account, of the profit of the Bank for the year ended on that date; and
   (iii) In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Requirement

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Form “A” and “B” respectively of the Third schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 as amended by MCS amendment Act of 2013 & Maharashtra Co-operative Societies Rules 1961.

9. We report that :

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

b. 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 and proper returns adequate for the purposes of audit have been received from the branches/offices;

c. The transactions of the bank which have come to our notice have generally been within the powers of the bank.

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

e. The accounting standards adopted by the Bank are consistent with those laid down accounting principles generally accepted in India so far as applicable for Banks.

10. As required by the Rule 69(6) (i) to (v) of Maharashtra Co-operative Societies Rules 1961, we give in the annexure, a schedule on the matters specified in that Rule,

11. We further report that, for the year under audit, the bank has been awarded “A” classification.

For M/s J R Davda & Associates
Chartered Accountants
Firm Regn. No. 117295W

CA. Jyoti G Ahuja
(Partner)
M. No 100789
Date: 13.05.2026
Place: Mumbai
UDIN : 26100789WPRPZW9584

THE MALAD SAHAKARI BANK LIMITED
FINANCIAL YEAR ENDED ON 31ST MARCH, 2026
ANNEXURE TO INDEPENDENT AUDITORS REPORT
(Referred to in our report of even date)

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

i) During the course of audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, Rules or Bye -Laws of the bank except in case of borrowing of the bank exceeded the limit prescribed by rule 35.

ii) During the course of audit, we have generally not come across the sum which ought to have been but have not been brought into account of the bank.

iii) During the course of audit, we have generally not come across any material impropriety or irregularity in the expenditure or in the realizations of money due to the bank.

iv) The following monies due to the bank appear to be doubtful of recovery and loss against which a provision of Rs. 948.47 Lakhs is made in the accounts. (Advances categorized as doubtful or loss assets as per prudential norms are considered as doubtful of recovery)

Category	Principal Outstanding as on 31.03.2026 (Rs. in lacs)
Doubtful Assets	1171.53
Loss Assets	76.81

v) To the best of our knowledge and information, no other matters have been specified by Registrar, which require reporting under this Rule.

For M/s J R Davda & Associates
Chartered Accountants
Firm Reg. No. 117295W

CA. Jyoti G Ahuja
(Partner)
M. No 100789
Date: 13.05.2026
Place: Mumbai
UDIN : 26100789WPRPZW9584

BALANCE SHEET AS ON 31ST MARCH 2026

(Amount in Rupees)

CAPITAL & LIABILITIES	SCHEDULE	AS ON 31.03.2026 (CURRENT YEAR)	AS ON 31.03.2025 (PREVIOUS YEAR)
Capital	1	9,83,46,600.00	9,69,32,180.00
Reserves and Surplus	2	62,75,30,895.32	61,87,71,257.55
Deposits	3	5,13,35,05,240.02	4,38,91,68,820.44
Borrowings	4	-	-
Other Liabilities and provisions	5	35,22,67,192.45	39,27,93,613.16
Total		**6,21,16,49,927.79**	**5,49,76,65,871.15**

ASSETS	SCHEDULE	AS ON 31.03.2026 (CURRENT YEAR)	AS ON 31.03.2025 (PREVIOUS YEAR)
Cash and balances with RBI	6	55,52,69,578.55	42,37,34,890.33
Balances with Banks & money at call and short notice	7	83,24,06,376.06	80,87,53,245.07
Investments	8	1,27,36,12,567.00	1,36,63,18,217.00
Advances	9	3,19,28,12,099.36	2,51,19,52,584.42
Fixed Assets	10	7,56,19,011.87	7,08,42,917.31
Other Assets	11	28,19,30,294.95	31,60,64,017.02
Total		**6,21,16,49,927.79**	**5,49,76,65,871.15**
Contingent liabilities	12	10,41,36,848.84	10,60,03,352.19
Bills for collection			

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED

For M/s J R Davda & Associates
Chartered Accountants
Firm Reg. No. 117295W

sd/-
Vinod Mishra
Chairman

sd/-
Hukumsingh Dariyasingh
Vice Chairman

CA. Jyoti G Ahuja
Partner
M. No 100789
Date: 13.05.2026
Place: Mumbai
UDIN : 26100789WPRPZW9584

sd/-
Sharad Sathe
Director

sd/-
Deepak Kulkarni
Chief Executive Officer

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

(Amount in Rupees)

PARTICULARS	SCHEDULE	AS ON 31.03.2026 (CURRENT YEAR)	AS ON 31.03.2025 (PREVIOUS YEAR)
I. Income			
Interest earned	**13**	45,42,45,762.90	38,84,26,337.45
Other income	**14**	8,68,67,250.30	6,52,89,905.98
Total		**54,11,13,013.20**	**45,37,16,243.43**
II. Expenditure			
Interest expended	**15**	28,61,29,730.43	22,94,14,850.33
Operating expenses	**16**	18,04,54,551.12	14,24,53,601.96
Provisions and contingencies		1,96,12,097.00	3,15,26,494.00
Total		**48,61,96,378.55**	**40,33,94,946.29**
III. Profit/Loss			
Net profit/loss(-) for the year		5,49,16,634.65	5,03,21,297.14
Profit/Loss(-) brought forward		2,36,088.13	3,40,474.99
Total		**5,51,52,722.78**	**5,06,61,772.13**
Add : Amount transferred from Revaluation Reserve as below the line		**47,49,313.00**	**24,99,638.00**
Less : Amount transferred towards provision for BDDR2024 as below the line		-	59,26,844.00
Profit avilable for appropriation for the year		**5,99,02,035.78**	**4,72,34,566.13**
IV. Appropriations			
Transfer to Statutory reserves		1,37,30,000.00	1,25,80,350.00
Transfer to other reserves		3,54,00,000.00	2,30,00,000.00
Transfer to proposed dividend		97,54,891.00	1,13,12,952.00
Balance carried over to balance sheet		10,17,144.78	3,41 ,264.13
Total		**5,99,02,035.78**	**4,72,34,566.13**

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED

For M/s J R Davda & Associates
Chartered Accountants
Firm Reg. No. 117295W

sd/-
Vinod Mishra
Chairman

sd/-
Hukumsingh Dariyasingh
Vice Chairman

CA. Jyoti G Ahuja
Partner
M. No 100789
Date: 13.05.2026
Place: Mumbai
UDIN : 26100789WPRPZW9584

sd/-
Sharad Sathe
Director

sd/-
Deepak Kulkarni
Chief Executive Officer

SCHEDULE TO BALANCE SHEET

SCHEDULE 1 - CAPITAL

(Amount in Rupees)

PARTICULARS	As on 31.03.2026 (Currrent Year)	As on 31.03.2025 (Previous Year)
I For Nationalised Banks Capital (Fully owned by Central Govt)	-	-
II For Banks incorporated outside India Capital		
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	-	-
(ii) Amount of deposit kept with the RBI under Sec 11(2) of the Banking Regulation Act,1949.	-	-
Total	**-**	**-**
III For Other Banks		
Authorised Capital		
(1,50,00,000 shares of Rs.10/-each)	15,00,00,000.00	10,00,00,000.00
Issued Capital		
(_________ shares of Rs.___ each)		
Subscribed Capital		
(98,34,660 shares of Rs.10 each)	9,83,46,600.00	9,69,32,180.00
Called-up Capital		
(_________ shares of Rs.___ each)	-	-
Less : Calls unpaid		
Add : Forfeited shares		
Total	**9,83,46,600.00**	**9,69,32,180.00**

SCHEDULE 2 - RESERVES AND SURPLUS

PARTICULARS	As on 31.03.2026 (Currrent Year)	As on 31.03.2025 (Previous Year)
I. Statutory Reserves	19,84,87,569.88	18,58,37,019.88
Opening Balance	18,58,37,019.88	17,11,36,794.88
Additions during the year	1,26,50,550.00	1,47,00,225.00
Deductions during the year		
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	36,91,41,289.66	38,56,99,671.54
Opening Balance	38,56,99,671.54	24,62,71,869.23
Additions during the year	3,42,95,301.00	19,41,86,534.24
Deductions during the year	5,08,53,682.88	5,47,58,731.93
V. Balance in Profit and Loss Account	5,99,02,035.78	4,72,34,566.13
Total (I,II,III,IV and V)	**62,75,30,895.32**	**61,87,71,257.55**

SCHEDULE TO BALANCE SHEET

SCHEDULE 3 - DEPOSITS

	PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A.I.	Demand deposits	28,96,20,370.94	30,92,46,440.24
	(i) From banks	-	-
	(ii) From others	28,96,20,370.94	30,92,46,440.24
II.	Savings Bank Deposits	1,37,85,01,437.39	1,25,86,07,725.27
III.	Term Deposits	3,46,53,83,431.69	2,82,13,14,654.93
	(i) From banks	-	-
	(ii) From others	3,46,53,83,431.69	2,82,13,14,654.93
	Total (I,II and III)	5,13,35,05,240.02	4,38,91,68,820.44
B.	(i) Deposits of branches in India	5,13,35,05,240.02	4,38,91,68,820.44
	(ii) Deposits of branches outside India	-	-
	Total	**5,13,35,05,240.02**	**4,38,91,68,820.44**

SCHEDULE 4 - BORROWINGS

	PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	Borrowings in India		
	(a) Reserve Bank of India	-	-
	(b) Other banks	-	-
	(c) Other institutions and agencies	-	-
II	Borrowings outside India	-	-
	Total (I and II)	**-**	**-**

Secured borrowings included in I and II above-Rs.

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

	PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	Bills Payable	22,50,605.98	41,85,426.29
II	Inter-office adjustments (net)	1,00,650.00	2,96,938.00
III	Inerest accrued	33,16,243.00	40,91,073.00
IV	Overdue Interest Reserve	18,19,05,470.60	18,87,16,666.90
V	Others (including provisions)	16,46,94,222.87	19,55,03,508.97
	Total	**35,22,67,192.45**	**39,27,93,613.16**

SCHEDULE 6 - CASH AND BALANCES WITH RBI

	PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	Cash in hand (including foreign currency notes)	2,93,17,886.00	2,88,08,754.00
II	Balances with RBI	52,59,51,692.55	39,49,26,136.33
	(i) In Current Account	52,59,51,692.55	39,49,26,136.33
	(ii) In Other Accounts	-	-
	Total (I and II)	**55,52,69,578.55**	**42,37,34,890.33**

SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

	PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	In India		
	(i) Balance with Banks	83,24,06,376.06	80,87,53,245.07
	(a) In current Accounts	25,43,82,924.06	24,85,29,342.07
	(b) In Other Deposit Accounts	57,80,23,452.00	56,02,23,903.00
	(ii) Money at Call & Short Notice	-	-
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
	Total (i and ii)	**83,24,06,376.06**	**80,87,53,245.07**
II	Outside India		
	(i) In Current Accounts	-	-
	(ii) In Other Deposit Accounts	-	-
	(iii) Money at call and short notice	-	-
	Total (i ,ii and iii)	**-**	**-**
	Grand Total (I and II)	**83,24,06,376.06**	**80,87,53,245.07**

SCHEDULE 8 - INVESTMENTS

	PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Invesments in India in		
	(i) Government Securities	1,25,77,58,656.00	1,35,04,64,306.00
	(ii) Other approved securities	-	-
	(iii) Shares	8,250.00	8,250.00
	(iv) Debentures and Bonds	-	-
	(v) Subsidiaries and /or joint ventures	-	-
	(vi) Others (to be specified)	1,58,45,661.00	1,58,45,661.00
	a) Equity Warrant (Unity Small Finance)	31,69,130.00	31,69,130.00
	b) PNCPS (Unity Small Finance)	1,26,76,530.00	1,26,76,530.00
	c) JIK shares	1.00	1.00
	Total	**1,27,36,12,567.00**	**1,36,63,18,217.00**
II	Investments outside India in		
	(i) Government securities	-	-
	(including local authorities)	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Other investments (to be specified)	-	-
	Total		
	Grand Total (I and II)	**1,27,36,12,567.00**	**1,36,63,18,217.00**

SCHEDULE 9 - ADVANCES

PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
A (i) Bills purchased & dicounted		
(ii) Cash credits,overdrafts and loans repayable on demand	1,51,26,75,271.10	93,69,53,787.60
(iii) Term Loans	1,68,01,36,828.26	1,57,49,98,796.82
Total	**3,19,28,12,099.36**	**2,51,19,52,584.42**
B (i) Secured by tangible asset	3,17,20,15,227.81	2,48,14,81,410.39
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	2,07,96,871.55	3,04,71,174.03
Total	**3,19,28,12,099.36**	**2,51,19,52,584.42**
C.I Advances in India		
(i) Priority Sector	1,57,51,85,860.41	1,41,46,77,085.35
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	1,61,76,26,238.95	1,09,72,75,499.07
Total	**3,19,28,12,099.36**	**2,51,19,52,584.42**
C.II Advances outside India		
(i) Dues from Banks	-	-
(ii) Due from others	-	-
(a) Bills purchased & discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total		
Grand Total (C.I & II)	**3,19,28,12,099.36**	**2,51,19,52,584.42**

SCHEDULE 10 - FIXED ASSETS

PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I Premises	4,56,56,188.63	5,07,29,093.63
At cost as on 31st March of the preceding year	5,07,29,093.63	34,95,241.63
Additions during the year	-	5,00,87,765.00
Deductions during the year	-	-
Depreciation to date	50,72,905.00	28,53,913.00
II Other Fixed Assets	2,99,62,823.24	2,01,13,823.68
At cost as on 31st March of the preceding year	2,01,13,823.68	1,06,55,761.72
Additions during the year	1,39,55,747.26	1,21,39,535.60
Deductions during the year	3,26,082.70	1,13,332.80
Depreciation to date	37,80,665.00	25,68,140.84
Total (I and II)	7,56,19,011.87	7,08,42,917.31

SCHEDULE 11 - OTHER ASSETS

	PARTICULARS	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Inter-office adjustments(net)	-	-
II.	Interest accrued	4,21,39,150.00	4,90,75,236.00
III.	Tax paid in advance/Tax deducted at source	2,46,360.47	2,25,214.56
IV.	Stationery & Stamps	5,60,989.32	7,93,997.40
V.	Non-banking assets acquired in satisfaction of claims	1,65,00,000.00	2,78,24,484.00
VI.	Interest Receivable- NPA	18,19,05,470.60	18,87,16,666.90
VII.	Interest Receivable of Standard Asset	-	1,74,615.00
VIII.	Others	4,05,78,324.56	4,92,53,803.16
	Total	**28,19,30,294.95**	**31,60,64,017.02**

SCHEDULE 12 - CONTINGENT LIABILITIES

	.	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I.	Claims against the bank not acknowledged as debts	-	-
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents		
	(a) In India	1,78,18,188.00	2,68,18,188.00
	(b) Outside India	-	-
V.	Acceptances, endorsements and other obligations	-	-
VI.	Other items for which the bank is contingently liable	8,63,18,660.84	7,91,85,164.19
	Total	**10,41,36,848.84**	**10,60,03,352.19**

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED

For M/s J R Davda & Associates
Chartered Accountants
Firm Reg. No. 117295W

sd/-
Vinod Mishra
Chairman

sd/-
Hukumsingh Dariyasingh
Vice Chairman

CA Jyoti G Ahuja
Partner
M. N0. 100789
Date: 13.05.2026
Place: Mumbai
UDIN : 26100789WPRPZW9584

sd/-
Sharad Sathe
Director

sd/-
Deepak Kulkarni
Chief Executive Officer

SCHEDULE TO PROFIT & LOSS ACCOUNT

SCHEDULE 13 - INTEREST EARNED

PARTICULARS		Current Year 31.03.2026	Previous Year 31.03.2025
I.	Interest/discount on advances/bills	31,50,22,021.01	24,76,96,612.12
II.	Income on investments	9,66,47,013.77	9,81,19,768.33
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	4,25,76,728.12	4,26,09,957.00
IV.	Others	-	-
	Total	**45,42,45,762.90**	**38,84,26,337.45**

SCHEDULE 14 - OTHER INCOME

PARTICULARS		Current Year 31.03.2026	Previous Year 31.03.2025
I.	Commission, exchange and brokerage	6,22,476.92	5,65,211.42
II.	Profit on sale of investments	2,30,74,473.03	1,49,19,791.34
	Less: Loss on sale of investments	-	-
III.	Profit on revaluation of investments	-	-
	Less: Loss on revaluation of investments	-	-
IV.	Profit on sale of land, buildings and other assets	-	-
	Less: Loss on sale of land, buildings and other assets	-	-
V.	Profit on exchange transactions	-	-
	Less: Loss on exchange transactions	-	-
VI.	Income earned by way of dividends, etc, from subsidiaries/companies and /or joint ventures abroad/in India		
VII.	Miscellaneous Income	6,31,70,300.35	4,98,04,903.22
	Total	**8,68,67,250.30**	**6,52,89,905.98**

SCHEDULE 15- INTEREST EXPENDED

PARTICULARS		Current Year 31.03.2026	Previous Year 31.03.2025
I.	Interest on deposits	28,61,29,730.43	22,94,14,850.33
II.	Interest on Reserve Bank of India/Inter-bank borrowings	-	-
III.	Others	-	-
	Total	**28,61,29,730.43**	**22,94,14,850.33**

SCHEDULE TO PROFIT & LOSS ACCOUNT

SCHEDULE 16- OPERATING EXPENSES

	PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
I.	Payments to and provisions for employees	8,06,18,814.00	6,69,26,793.34
II.	Rent,taxes and lightning	95,56,131.00	74,45,997.72
III.	Printing and Stationery	14,15,865.28	17,66,936.06
IV.	Advertisement and publicity	2,28,196.80	2,11,032.20
V.	Depreciation on bank's property	88,53,570.00	54,22,053.84
VI.	Director's fees, allowances and expenses	4,28,430.00	3,99,550.00
VII.	Auditors' fees and expenses (including branch auditors)	29,31,803.46	21,43,303.28
VIII.	Law & Professional charges	13,39,750.00	9,22,000.00
IX.	Postages,Telegrams,Telephones,etc.	56,85,073.81	47,70,483.81
X.	Repairs and maintenance	59,45,470.02	79,21,500.94
XI.	Insurance	62,53,173.33	58,23,906.00
XII.	Other expenditure	5,71,98,273.42	3,87,00,044.77
	Total	**18,04,54,551.12**	**14,24,53,601.96**

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED

For M/s J R Davda & Associates
Chartered Accountants
Firm Reg. No. 117295W

CA Jyoti G Ahuja
Partner
M. N0. 100789
Date: 13.05.2026
Place: Mumbai
UDIN : 26100789WPRPZW9584

sd/-
Vinod Mishra
Chairman

sd/-
Hukumsingh Dariyasingh
Vice Chairman

sd/-
Sharad Sathe
Director

sd/-
Deepak Kulkarni
Chief Executive Officer

NOTES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026 AND BALANCE SHEET AS ON EVEN DATE

A. 1) Overview

The Malad Sahakari Bank Ltd. was incorporated in 1975 and has completed its 51 years of providing wide range of Banking and Financial Services.

2) Basis of Preparation

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

3) 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 revisions to the accounting estimates are recognized prospectively.

B. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention:

Financial Statements are drawn up in accordance with historical cost convention and going concern assumption in accordance with generally accepted accounting principles and current practices prevailing in Banking Industry in India except as otherwise stated.

2. Investments:

2.1 The entire Investment Portfolio of the Bank (including SLR and Non SLR Securities) has been classified into Held to Maturity (ii) Available for Sale and (iii) Held for trading Categories as per RBI Guidelines.

2.2 The entire Investment Portfolio for the purpose of disclosure in the Balance Sheet has been categorized into (i) Government Securities (ii) Bonds of PSU's (iii) Shares of co-operative societies (iv) Other investments.

2.3 Investments are valued as per the directives issued by the Reserve Bank of India from time to time and in line with the methodology suggested by Financial Benchmarks India Pvt .Ltd.(FBIL)

2.4 Investments classified under "Held to Maturity” category have been carried at acquisition cost and the Premium paid on securities is amortized over the period of maturity.

2.5 Investments under "Available for Sale” category have been marked to market scrip wise as per RBI directives.

2.6 Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.

3. Advances

Advances are classified into "Performing" or "Non-performing" assets based on recovery of principal/ interest and are further classified under four categories i.e. (i) Standard Assets, (ii) Sub - Standard Assets, (iii) Doubtful Assets and (iv) Loss Assets in accordance with the guidelines issued by the RBI from time to time.

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

Standard Assets	:	@ 0.25% (For Agriculture and SME)/ 0.40% / 0.75% / 1%
Sub-Standard Assets	:	@ 10% of secured & unsecured portion.
Doubtful Assets	:	@ 20%, 30 %, 100 % of secured portion based on the Number of years the account remained doubtful (i.e. up to one year, one to three years & above 3 years respectively) and @ 100% of the unsecured portion.
Loss Assets	:	@ 100%

Advances against security of Bank's own Fixed Deposits, National Saving Certificates, Life Insurance Policies, Indira Vikas Patra, Kisan Vikas Patra not considered as Non-Performing Assets in accordance with the guidelines issued by the RBI.

The overdue interest in respect of Non Performing Advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve Bank of India.

Advances accounts closed after balance sheet date or recoveries made after balance sheet date but before completion of audit are not considered as non - performing assets.

4. Fixed Assets and Depreciation (AS-10)

4.1 Fixed Assets are stated at their historical cost less accumulated depreciation thereon. Cost includes incidental expenses incurred on acquisition of assets.

4.2 Fixed Assets other than Computer are depreciated on Written down Value Basis, whereas the computer are depreciated on Straight line method, at the rates considered appropriate by Management, as follows;

Premises	10.00%
Furniture & Fixture	10.00%
Strong Room	10.00%
Air Conditioners & Equipment	15.00%
Computers & Peripherals	33.33%

4.3 Depreciation on assets purchased is provided on proportionate monthly basis.

5. Revenue Recognition (AS-9)

Items of Income and Expenditure are accounted for on accrual basis provided as hereunder.

5.1 Income from non-performing assets is recognized to the extent realized as per RBI directives.

5.2 Interest on government securities and other fixed income securities is recognized on accrual basis.

5.3 Commission, Exchange, Dividend and Penal Interest on advances are accounted for on receipt basis.

6. Employees Benefits (AS-15)

6.1 Provision for liability towards gratuity is accounted for as per the actuarial valuation carried out by LIC of India. The Bank has covered gratuity liability under the Employees group gratuity scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.

6.2 Further, bank has covered Leave Encashment liability under Employee's Group Leave Encashment Scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.

6.3 Current year's bank contribution towards gratuity and leave encashment is as under :-

Particular	Amount (Rs.)
Gratuity	30,00,000.00
Leave encashment	30,00,000.00

6.4 Provident fund contributions are charged to the Profit and Loss Account of the year when the contribution to the respective funds are due.

7. Earning 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 for current year is calculated by taking average of shares outstanding as on first and last day of financial year.

8. Income Tax: (AS-22)

8.1 Tax expense comprises both deferred and current taxes. Deferred Income Tax reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

8.2 Deferred Tax is based on tax rates and the tax laws effective at the Balance Sheet.

8.3 Deferred Tax Assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Assets can be realized.

C. NOTES FORMING PART OF THE ACCOUNTS

1. Disclosure under AS- 5, Prior Period Items:

1.1. There are no items of material significance in the prior period account requiring disclosure.

2. Revenue Recognition AS- 9

a) Income from Advances

(i) Interest on Performing Advances have been recognized on accrual basis.

(ii) Interest on Non Performing Advances is recognized and accounted on realization as per the guidelines issued by RBI.

b) Income from Investment

(i) Interest on Investment has been recognized on accrual basis.

(ii) Dividends received from shares of co-operative institutions as income of the year in which they are realized.

(iii) Profit or loss on sale of securities have been recognized & accounted on settlement-date basis.

c) Income from other services

Commission (other than insurance commission), is recognized as income of the year in which they are received.

3. Disclosure under AS – 10 Accounting for Fixed Assets

Particulars	Furniture & Fixture	Computer Hardware & Software	Premises	Strong Room	Total
Gross Block 31.03.2025	**1,66,12,155.94**	**35,01,667.74**	**5,01,62,328.71**	**5,66,764.92**	**7,08,42,917.31**
Add : During the year	71,43,111.00	68,12,636.26	-	-	**1,39,55,747.26**
Less - Deduction during the year (Sale or W / Off)	(3,25,917.31)	(165.39)	-	-	**(3,26,082.70)**
Gross Block (A)	**2,34,29,349.63**	**1,03,14,138.61**	**5,01,62,328.71**	**5,66,764.92**	**8,44,72,581.87**
Less - Current year Depreciation (B)	(20,06,756.00)	(17,73,909.00)	(50,16,224.00)	(56,681.00)	(88,53,570.00)
Net Block 31.03.2026 (A-B)	**2,14,22,593.63**	**85,40,229.61**	**4,51,46,104.71**	**5,10,083.92**	**7,56,19,011.87**

4. Foreign Exchange Transactions (AS-11)

The Bank does not deal in Foreign Exchange directly.

5. Accounting for Amalgamation – (AS 14)

i. Name of the amalgamated Bank: The Rajapur Sahakari Bank Limited, Mumbai.

ii. Effective Date of Merger: September 23, 2024.

iii. Reserve bank of India has sanctioned the scheme of amalgamation in exercise of the powers under the provisions of Section 44A read with Section 56 of the Banking Regulation Act, 1949 as amended vide the Banking Regulations (Amendment) Act, 2020 (39 of 2020).

iv. As per guidelines contained in Accounting Standard AS 14 - Accounting for amalgamations issued by The Institute of Chartered Accountants of India, the amalgamation is in the nature of purchase and accordingly the accounting has been made under purchase method.

v. The cost of merger aggregating to Rs.545.27 was recognized. It will be amortized over a period of 5 years as per extant RBI guidelines in this regards.

Employee Benefits AS-15

Status of funded gratuity plan for the year ended March 31, 2026 as required under AS 15 (revised)

Changes in the Fair Value of Assets	Gratuity Amount (In Lakhs)	Leave Encashment Amount (In Lakhs)
Opening balance in Fair Value of Assets	290.69	117.33
Actual Return on Plan Assets	20.61	6.07
Contribution by Employer	28.99	30.30
Benefits Paid	(43.69)	(59.78)
Charges deducted for the period	(0.00)	(0.00)
Closing Fair Value of Plan Assets	296.60	93.92

Assumptions used in accounting for the gratuity and Leave encashment are set out below;

Discount Rate	7.63%
Turnover Rate	1-3%
Mortality	Published rates of LIC 2006-2008
Salary Escalation rate	4.00%
Retirement Age	58 years

6. Segment Reporting AS-17

In accordance with the guidelines issued by RBI, Bank has adopted following Business Segments-

a) Treasury includes all Investment Portfolio, Profit/ Loss on sale of investments (Bonds and Government Securities), money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources and depreciation / amortization of premium on Held to Maturity investments.

b) Other Banking operations include all other operations not covered under Treasury Operations. It primarily comprises of Loans and Advances to wholesale and retail customers and other Banking services to such customers. The revenue consists of interest earned on loans and advances, income on various services to customers.

7. Disclosure under AS-18 on "Related Party Transactions"

7.1. The bank is a co-operative society under the Maharashtra Co-operative Society Act, 1960 and there are no related parties requiring a disclosure under AS 18 issued by The Institute of Chartered Accountants of India other than of the key management personnel.

7.2. There being only one CEO Mr. Deepak Kulkarni for the financial year 2025-26 in terms of RBI circular dated 29th March 2003, he is being a Single party Covered under this category, no further details need to be disclosed.

8. Lease Transactions (AS-19)

The bank has entered into Lease agreement with various parties. The total lease payments Under non-cancellable operating leases are as follows.

(Rs. in Lakhs)

Particulars	31.03.2026	31.03.2025
Not later than one year	46.88	22.97
Later than one year but not later than five years	64.81	51.09
Later than five years.	-	-

9. Earning Per Share (AS-20)

Particulars	31.03.2026	31.03.2025
Profit after Tax (Rs. In Lacs)	549.17	503.21
Nominal Value Per Share (Rs.)	10	10
No. of the Equity Shares (Avg.)	9763939	9621661
EPS – Basic (In Rs)	5.62	5.23

10. Deferred Tax: (AS-22)

Deferred tax has been recognized on account of timing differences between the book profits and the taxable profits. The tax effect of timing differences between the book profits and the taxable profits are reflected through Deferred Tax Asset ((DTA) / Deferred tax Liability (DTL) . Deferred tax asset as on 31.03.2026 is Rs.8.00 lakhs.

11. 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 on impairment of Assets (As-28) issued by the ICAI is required.

12. Contingent Liability: (AS-29)

12.1. Contingent Liability towards Guarantees issued by the bank is Rs.1,78,18,188/- (Previous Year Rs.2,68,18,188/-).

12.2. In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, the Bank has identified and transferred Rs.863.19 lakhs to the Depositor Education and Awareness Fund till 31st March 2026. The details of the same are as below:

(Rs. In lakhs)

	FY 2025-26	FY 2024-25
Opening balance of amount transferred to DEAF	791.85	496.64
Add : 1) Amounts transferred to DEAF during the year	84.59	69.97
2) Amount from RSBL merged Bank	0.00	237.23
Less : Amounts reimbursed by DEAF towards claims	12.69	9.81
Less : Amount receivable from RBI	0.56	2.18
Closing balance of amounts transferred to DEAF	**863.19**	**791.85**

13. Non Banking Assets

(Rs. In lakhs)

Sr. No.	Name of the Borrower	Acquired Property Description	Date of Acquisition	Amount of Acquisition
1.	M / s Om Shivam Construction	Shop No. 88, 2nd Floor, at Oshiwara Link Plaza, Commercial Premises Co-op Hsg. Soc. Ltd, New Link Road, Near Oshiwara Police Station,Oshiwara Jogeshwari- West, Mumbai 400 102	13.06.2023	165.00

14. Other Notes

14.1 As per RBI Guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortized over the residual life of securities. During the year under audit Rs.9.22 Lakhs has been amortized.

14.2. During the year under audit, bank has written off non-performing advances amounting to Rs. 30.81 lakhs whereas in previous year it was Rs.21.85 lakhs.

14.3 Loans to Directors & their relatives outstanding as on 31.03.2026 is Rs.63.77 lakhs. There are no over dues in the said accounts. The said loans are sanctioned against their own deposits and LIC policies.

14.4 During the year under audit, RBI has not imposed any penalty on the bank.

15 Figures of the previous year have been regrouped, reclassified wherever considered necessary.

16 The notes on Accounts are integral part of the Balance Sheet as at 31st March 2026 and of the annexed Profit and Loss Account for the year ended on that date.

17 In terms of RBI Directives, following additional disclosure are made;

Part A : Business Segments (Amount in Crore)

Business Segments	Treasury		Corporate Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Revenue	16.24	16.64	18.96	18.05	17.74	9.39	1.17	1.29	54.11	45.37
Result	2.57	4.22	1.94	1.73	1.84	0.98	0.02	0.18	6.37	7.11
Unallocated Expenses										
Operating Profit									6.37	7.11
Income Taxes									0.88	2.08
Extraordinary Profit / Loss										
Net Profit									5.49	5.03
Business Segments										
Particulars										
Other Information :										
Segment Assets	189.37	197.56	126.22	127.60	211.26	142.49	89.50	75.16	616.35	542.81
Unallocated Assets									4.81	6.96
Total Assets									621.16	549.77
Segment Liabilities	-	-	33.50	37.19	498.37	420.99	81.78	84.86	613.65	543.04
Unallocated Liabilities									7.51	6.73
Total Liabilities									621.16	549.77

Part B : Geographic Segments

(Amount in Crore)

	Domestic		International		Total	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
(a) Revenue	54.11	45.37	-	-	54.11	45.37
(b) Assets	621.16	549.77	-	-	621.16	549.77

Regulatory Capital

Composition of Regulatory

(Amount in Crore)

Sr. No.	Particulars	2025-26	2024-25
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	45.37	39.36
ii)	Additional Tier 1 capital / Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	45.37	39.36
iv)	Tier 2 capital	6.00	6.05
v)	Total capital (Tier 1+Tier 2)	51.37	45.41
vi)	Total Risk Weighted Assets (RWAs)	256.55	240.31
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.68	16.38
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.34	2.52
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.02	18.90
x)	Amount of paid-up equity capital raised during the year	-	-
xi)	Amount of non-equity Tier 1 capital raised during the year,	-	-
xii)	Amount of Tier 2 capital raised during the year,	-	-

Maturity pattern of certain items of assets and liabilities (Amount in Crore)

Particulars	1 to 14 days	15 to 28 days	29 days upto 3 months	Over 3 and upto 6 months	Over 6 months and upto 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	31.75	9.79	29.62	85.59	103.85	150.27	52.15	50.33	513.35
Advances	4.22	10.60	20.37	65.54	51.22	36.25	55.99	62.17	306.36
Investments	0.00	6.00	7.10	32.27	32.61	22.00	35.47	49.17	185.16
Borrowings									
Foreign Currency Assets									
Foreign Currency Liabilities									

Composition of Investment Portfolio as at 31/03/2026 (Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorifies)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	61.89	-	-	-	-	-	61.89	-	-	-	-	61.89
Less: Provision for non- performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	61.89	-	-	-	-	-	61.89	-	-	-	-	61.89
		-	-	-	-	-		-	-	-	-	-
Available for Sale												
Gross	63.89	-	-	-	-	1.58	65.47	-	-	-	-	65.47

Composition of Investment Portfolio as at 31/03/2026 (Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Less: Provision for depreciation and (NPI)	0.83	-	-	-	-	-	0.83	-	-	-	-	0.83
Net	63.06	-	-	-	-	1.58	64.64	-	-	-	-	64.64
		-	-	-	-	-		-	-	-	-	-
Held to Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	125.78	-	-	-	-	1.58	127.36	-	-	-	-	127.36
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	0.83	-	-	-	-	-	0.83	-	-	-	-	0.83
Net	124.95	-	-	-	-	1.58	126.53	-	-	-	-	126.53

Composition of Investment Portfolio as at 31/03/2025 (Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorifies)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	66.60	-	-	-	-	-	66.60	-	-	-	-	66.60
Less: Provision for non- performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	66.60	-	-	-	-	-	66.60	-	-	-	-	66.60
		-	-	-	-	-		-	-	-	-	-
Available for Sale												
Gross	68.44	-	-	-	-	1.58	70.02	-	-	-	-	70.02
Less: Provision for depreciation and (NPI)	0.00	-	-	-	-	-	0.00	-	-	-	-	0.00
Net	68.44	-	-	-	-	1.58	70.02	-	-	-	-	70.02
		-	-	-	-	-		-	-	-	-	-
Held to Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	135.04	-	-	-	-	1.58	136.62	-	-	-	-	136.62

Composition of Investment Portfolio as at 31/03/2025 (Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	135.04	-	-	-	-	1.58	136.62	-	-	-	-	136.62

Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Crore)

Particulars	2025-26	2024-25
i) Movement of provisions held towards depreciation on investments		
a) Opening Balance	0.00	1.61
b) Add: Provisions made during the year	0.83	-
c) Less: Write off / write back of excess provisions during the year	0.00	1.61
d) Closing Balance	0.83	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	3.63	3.63
b) Add: Amount transferred during the year	-	-
c) Less: Drawdown	-	-
d) Closing Balance	3.63	3.63
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/ Current category	5.87%	5.19%

Sale and Transfers to / from HTM category

The Bank has not sold any securities during the current financial year from HTM category before maturity. Securities amounting to Rs. 24.76 crore have been transferred from HTM and AFS at the beginning of the year in the manner as prescribed by the RBI Master Direction-Reserve Bank of India (Classification, valuation and Operation of Investment Portfolio of Primary (Urban) Co-Operative Banks) Directions, dated 28th November 2025.

Non-performing non-SLR investments

(Amount in Crore)

Particulars	2025-26	2024-25
Opening Balance	-	-
Additions during the year since 1st April	-	-
Reductions during the above period	-	-
Closing Balance	-	-
Total provision held	-	-

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	
a)	PSUs	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Privat Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	1.58	1.58	-	-	-	-	-	-	-	-
g)	Provision held towards depriciation	-	-	-	-	-	-	-	-	-	-
	Total	1.58	1.58	-	-	-	-	-	-	-	-

Asset Quality

Classification of advances and provisions held

(Amount in Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total NPA	
Gross Standard Advances and NPAs						
Opening Balance	234.70	5.03	10.61	0.85	16.49	251.19
Add : Additions during the year		9.70	2.23	0.00	11.93	
Less : Reductions during the year*		14.29	1.13	0.08	15.50	
Closing balance	306.36	0.44	11.71	0.77	12.92	319.28
*Reductions in Gross NPAs due to:						
i) Up gradation	0	7.80	0.25	0	8.05	
ii) Recoveries (excluding recoveries from upgraded accounts)		6.49	0.57	0.08	7.14	
iii) Technical/ Prudent'ial16 Write-offs	0	0	0.30	0	0.30	
iv) Write-offs other than those under (III) above			0.01	0	0.01	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					18.21	
Add : Fresh provisions made during the year					0.00	
Less : Excess provision reversed/ Write-off loans					4.31	
Closing balance of provisions held					13.90	
Net NPAs					0.00	
Opening Balance						
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance						
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						-

(Amount in Crore)

	Standard Total Standard Advances	Non-Performing				Total
		Sub-standard	Doubtful	Loss	Total NPA	
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 (in per cent)	2025-26	2024-25				
Gross NPA to Gross Advances	4.05%	6.57%				
Net NPA to Net Advances	0.00%	0.00%				
Provision coverage ratio	107.59%	110.42%				

Sector-wise Advances and Gross NPAs

(Amount in Crore)

	Sector*	2025-26			2024-25		
		Out-standing Total Advances	**Gross NPAs**	**Percent-age of Gross NPAs to Total Advan ces in that sector**	**Out-standing Total Advances**	**Gross NPAs**	**Percent-age of Gross NPAs to Total Advan ces in that sector**
i)	Priority Sector						
a)	Agriculture and allied activities	0.71	-	0	0.71	-	0
b)	Advances to industries sector eligible as priority sector lending	41.31	-	0%	39.53	-	0%
c)	Services	81.51	11.00	3.45%	76.91	12.92	5.15%
d)	Personal loans (Housing Loan, Personal Loan, Education Loan and Term Loans on Individual Names)	33.99	0.43	0.13%	24.32	0.63	0.25%
	Subtotal (i)	**157.52**	**11.43**	**3.58%**	**141.47**	**13.55**	**5.40%**
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry	0.80	0.00	0.00%	4.62	0.00	0.00%
c)	Services	10.21	0.00	0.00%	17.24	0.40	0.16%
d)	Personal loans (Housing Loan, Gold Loan, Personal Loan, FDR Loans / NSC KVP Loans and Term Loan Individual Names)	150.75	1.49	0.47%	87.86	2.54	1.01%
c)	Subtotal (ii)	**161.76**	**1.49**	**0.47%**	**109.72**	**2.94**	**1.17%**
c)	Total (i) + (ii)	**319.28**	**12.92**	**4.05%**	**251.19**	**16.49**	**6.57%**

Fraud Accounts

(Amount in Crore)

	2025-26	2024-25
Number of frauds reported	0	0
Amount involved in fraud (< crore)	0.00	0.00
Amount of provision made for such frauds (< crore)	0.00	0.00
Amount of Unamort-ized provision debited from 'other reserves' as at the end of the year (< crore)		

Exposures

Exposure to real estate sector

(Amount in Crore)

Category	2025-26	2024-25
i) Direct Exposure		
a) Residential Mortgages -	59.78	57.85
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.	35.16	35.90
Individual housing loans eligible for inclusion in priority sector advances	24.62	21.95
b) Commercial Real Estate -	7.40	6.70
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		
iii. Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	**67.18**	**64.55**

Unsecured Advances

(Amount in Crore)

Particulars	2025-26	2024-25
Total unsecured advances of the bank	2.08	3.05
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	-	-

Loans against Gold and Silver Collateral

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

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. **Opening balance of the FY** [(a)+(b)]	17.12	5.37	0.04	75%	NA
(a) Consumption loans					NA
of which bullet repayment loans	0.01	0.00	0.01		NA
(b) Income generating loans	17.11	5.36	0.03		NA
2. **New loans sanctioned and disbursed during the FY** [(c) + (d)]	27.29	8.55	0.06	75%	NA
(c) Consumption loans					NA
of which bullet repayment loans	0.02	0.01	0.01		NA
(d) Income generating loans	27.27	8.54	0.05		NA
3. **Renewals sanctioned and disbursed during the FY**	-	-	-	-	NA
4. **Top-up loans sanctioned and disbursed during the FY**	-	-	-	-	NA
5. **Loans repaid during the FY** [(e) + (f)]	14.11	4.42	0.04	NA	NA
(e) Consumption loans				NA	NA
of which bullet repayment loans	0.03	0.01	0.01	NA	NA
(f) Income generating loans	14.08	4.41	0.03	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

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
(i) consumption loans				NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(j) Income generating loans	-	-	-	NA	NA
8. **Closing balance at the end of FY** [(k)+(l)]	33.01	10.34	0.05	75%	NA
(k) Consumption loans					NA
of which bullet repayment loans	0.02	0.01	0.01		NA
(l) Income generating loans	32.99	10.33	0.04		NA

(b) **Details of gold collateral and auctions**

Sr. No.	Particulars	
(a)	Unclaimed Gold Collateral at the end of the Financial Year (in Grams)	Grs. Weight 110.500 grams & Net Weight 92.400 grams
(b)	Number of loan accounts in which auctions were conducted	-
(c)	Total outstanding in loan accounts mentioned in (b)	-
(d)	Gold collateral acquired during the F.Y. due to default of loans (in grams)	-
(e)	Gold collateral auctioned during the F.Y. (in grams)	-
(f)	Recovery made through auctions during the F.Y. (In Rs. Crore)	-
(g)	Recovery percentage :	
(h)	as % of Value of Gold	-
(i)	as % of outstanding loan	-

Concentration of deposits, Advances, exposures & NPA's

a) Concentration of deposits

(Amount in Crore)

Particulars	2025-26	2024-25
Total deposits of the twenty largest depositors	75.48	27.20
Percentage of deposits of twenty largest depositors to total deposits of the bank	14.70%	6.20%

b) Concentration of advances (Amount in Crore)

Particulars	2025-26	2024-25
Total advances of the twenty largest borrowers	67.50	61.31
Percentage of advances to twenty largest borrowers to total advances of the bank	21.14 %	24.41%

c) Concentration of exposures (Amount in Crore)

Particulars	2025-26	2024-25
Total exposure to the twenty largest borrowers/customers	67.50	53.08
Percentage of exposures to the twenty largest borrowers / customers to the total exposures of the bank on borrowers / customers.	20.51%	21.13%

d) Concentration of NPAs (Amount in Crore)

Particulars	2025-26	2024-25
Total deposits of the top twenty NPA accounts	6.38	8.37
Percentage of exposures to the twenty largest NPA exposure to the total Gross NPAs.	49.38%	50.76%

Disclosure of complaints

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

(Amount in Crore)

Sr. No.	Particulars		2024-25	2025-26
	Complaints received by the bank from its customers			
1		Number of complaints pending at beginning of the year	-	1
2		Number of complaints received during the year	3	0
3		Number of complaints disposed during the year	2	1
	3.1	Of which, number of complaints rejected by the bank	-	-
4		Number of complaints pending at the end of the year	1	0
	Maintainable complaints received by the bank from Office of Ombudsman			
5		Number of maintainable complaints received by the bank from Office of Ombudsman	1	4
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2	4
	5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	-	-
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	1	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
		2024-25			
Ground - 1 (Loans & Advances)	-	-	-	-	-
Ground - 2 A/c. Opening / Difficulty on operation fo A/c's	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	3	100%	1	-
Total	-	3	100%	1	

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
		2025-26			
Ground - 1 (Loans & Advances)	0	2	100%	0	-
Ground - 2 A/c. Opening / Difficulty on operation fo A/c's	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	1	2	-33.33%	0	-
Total	1	4	33.33%	0	

Disclosures on remuneration

(Amount in Crore)

Particulars	2024-25	2025-26
Name of CEO	Deepak V. Kulkarni	Deepak V. Kulkarni
Salary & Ex-grana	0.15	0.15
Relmbursement of expenses	0.02	0.02
Total	0.17	0.17

Business Ratios

Particulars	2025-26	2024-25
i) Interest Income as a percentage to Working Funds	7.54	7.32
ii) Non-interest income as a percentage to Working Funds	1.44	1.23
iii) Cost of Deposits	5.82	5.51
iv) Net Interest Margin	3.55	3.67
v) Operating Profit as a percentage to Working Funds	1.24	1.54
vi) Return on Assets	0.97	1.00
vii) Business (deposits plus advances) per employee (in crore)	8.58	6.57
viii) Profit per employee (in crore)	0.06	0.05

Bancassurance Business

(Amount in Crore)

Particulars	Amount
Comm. on insurance business	0.02

Provisions and contingencies

(Amount in Crore)

Provision debited to Profit and Loss Account	2025-26	2024-25
i) Provisions for NPI	-	-
ii) Provision towards NPA	-	1.35
iii) Provision made towards Income tax	0.95	2.06
iv) Other Provisions and Contingencies (with details)		
a) Investment Dep. Reserve	0.83	0.00
b) Provision for Interbank exposure	0.00	0.32
c) Provision for Standard Asset	0.25	0.00

Payment of DICGC Insurance Premium

(Amount in Crore)

Sr. No.	Particulars	2025-26	2024-25
i)	Payment of DICGC Insurance Premium	0.66	0.59
ii)	Arrears in payment of DICGC premium	0.00	0.00

The above amount includes payment of DICGC premium including GST.
Deposit Insurance Premium as applicable was paid to DICGC within the prescribed timelines

Disclosure of facilities granted to Directors & their relatives

(Amount in Crore)

Sr. No.	Total No. of Borrowers	San Amount	O/s Amount As on 31/03/2026	of which Overdue	Security Details
1	16	0.85	0.64	0.00	FDRs and LIC Policies

For & behalf of
For M/s J R Davda & Associates
Chartered Accountants
Firm Reg. No. 117295W

CA Jyoti G Ahuja
Partner
M. N0. 100789

Date: 13.05.2026

Place: Mumbai
UDIN : 26100789WPRPZW9584

For The Malad Sahakari Bank Ltd.

sd/-
Vinod Mishra
Chairman

sd/-
Hukumsingh Dariyasingh
Vice Chairman

sd/-
Sharad Sathe
Director

sd/-
Deepak Kulkarni
Chief Executive Officer

ANNEXURE - A

Name of the Bank	:	**THE MALAD SAHAKARI BANK LIMITED**
Head Office Address	:	6, Sujata Niketan C.H.S., Rani Sati marg, Malad (East) , Mumbai - 400 097
No. & Date of Registration	:	BOM / BNK / 135 Dated 22-01-1975
No. & Date of RBI Licence	:	ACD/ MH/66P Dated 27.01.1976

(Rs. In Lakhs)

Jurisdiction : Municipal Limits, Greater Mumbai ,Thane and Palghar District			
	Items	Items	As on 31st March 2026
1	No. of Branches Including H.O.		1 +8
2	Membership	Regular	22409
		Nominal	317
3	Audit Classification		A
4	Total Staff	Sub- Staff	11
		Other - Staff	86
		Total	97
5	Paid Up Capital		983.47
6	Total Reserve & Funds		5676.29
7	Working Capital		60274.05
8	Deposit	Saving	13785.02
		Current	2896.20
		Fixed	34653.83
		Total	51335.05
9	Advance	Secured	31720.15
		Unsecured	207.97
		Total	31928.12
		% of Priority Sector to Total Loans & Advances	60.22%
		% of Weaker Sections to Total Loans & Advances	12.66%
10	Borrowing	Other Bank	0.00
11	Investment		18516.36
12	Overdue (%) to Total Advances		4.48%
13	Profit for the year		549.17
14	Last Dividend Paid		12%

BANK'S PROGRESS AT A GLANCE

Rs. In Lakhs

Year	2016 - 2017	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	2025 - 2026
No. of Members	22014	22240	22274	22273	22216	22067	22000	22085	22184	22409
Share Capital	781.89	804.50	840.99	883.37	886.89	871.61	884.65	955.01	969.32	983.47
Reserves	2835.67	3397.43	3341.28	3352.69	3759.62	4053.07	4573.43	4174.09	5715.37	5676.29
Deposits	38610.67	37997.13	38689.04	38412.06	40073.86	41196.74	41908.45	41258.15	43891.69	51335.05
Advances	18761.69	20070.73	21907.48	22832.13	22458.30	20611.99	21575.68	23498.58	25119.52	31928.12
Investment	17325.94	17568.03	16565.88	17091.37	18044.06	19305.34	20545.52	18759.09	19265.42	18516.36
Working Capital	42869.87	42816.02	43461.60	44042.67	45666.02	47256.27	48185.84	47600.37	53069.82	60274.05
Profit	341.10	160.12	238.11	302.44	317.72	456.26	207.39	585.79	503.21	549.17
Dividend	10%	10%	10%	-	10%	10%	10%	10%	12%	10%
Audit Class	A	A	A	A	A	A	A	A	A	A

स्व. उदयनारायण मिश्रा पुरस्कार

जिन सदस्यों के पुत्र/पुत्री ने दसवी/बारहवी में 85% और ग्रॅज्युएशन तथा पोस्ट ग्रॅज्युएशन में 70% से ज्यादा अंक प्राप्त किए है या व्यावसायिक परिक्षा में (C.S., Doctor, etc) पहले ही प्रयास में सफल हुए (जनवरी 2026 के पश्चात) वे उनकी मार्कशीट व अपने सदस्यता प्रमाणपत्र की झेरॉक्स प्रतियाँ दि. 18.08.2026 तक बैंक के मध्यवर्ती कार्यालय में आवेदन के साथ जमा करें ताकि उन बच्चों का वार्षिक सर्वसाधारण सभा में सत्कार किया जा सकें।

स्कॉलरशिप

इस योजना के अंतर्गत जिन सदस्योंकी मासिक आय रु. 5000/- तक है उनके 2 बच्चों को कॉलेज की पढाई (10 वी से आगे) के लिए स्कॉलरशिप मिलेगी।

विस्तृत जानकारी के लिए कृपया बैंक के मध्यवर्ती कार्यालय से संपर्क करें।

बैंकर्स

- रिजर्व बैंक ऑफ इंडिया
- दि महाराष्ट्र स्टेट को-ऑप. बैंक लि.
- दि मुंबई जिला मध्यवर्ती सहकारी बैंक लि.
- बैंक ऑफ इंडिया
- आई. डी. बी. आई. बैंक
- एच.डी.एफ.सी. बैंक
- स्टेट बैंक ऑफ इंडिया
- आय.सी.आय.सी.आय. बैंक
- ॲक्सिस बैंक

कंकरंट ऑडिटर्स

- विजयकुमार शामलाल ॲण्ड असोसिएट्स
- अरुण ॲण्ड बालक्रिष्णा
- भुषण खोत ॲण्ड कं.
- वैशंपायन ॲण्ड पाध्ये
- किर्तने ॲण्ड पंडित

'सुवर्ण महोत्सव डिपॉज़िट'

ब्याज दर
8 %
प्रति वर्ष
(सभी कैटेगरी के लिए)

- १५ लाख रुपये और उससे ज़्यादा ।
- यह स्कीम २४ जुलाई २०२६ से लागू होगा।
- सुवर्ण महोत्सव डिपॉज़िट का अवधि ७ साल है ।(सिंपल इंटरेस्ट पे आउट स्कीम)।
- ब्याज का भुगतान मासिक / त्रैमासिक रूप से होगा ।
- इस योजना के तहत सभी प्रवर्गों के लिए ब्याजदर ८ % प्रति वर्ष लागू होगा। (*)
- इस योजना के जमाराशि (डिपॉज़िट) का समय से पहले भुगतान दिशानिर्देशों (गाइडलाइंस) के अनुसार होगा।

*नियम और शर्तें लागू

(*) A{YH$ OmZH$mar H$ {bE H$n`m AnZr ZO{XH$r em I mg gnH$ H$a&

अपने सपनों को करें साकार

बैंक की आकर्षक सुविधा और कम ब्याज दर के साथ

नियम और शर्तें लागु *

गृह ऋण ८% प्रति वर्ष

वाहन ऋण ९% प्रति वर्ष

स्वर्ण आभुषण ऋण ९% प्रति वर्ष

पंजीकृत एवं मध्यवर्ती कार्यालय :

6, सुजाता निकेतन, पहला माला, रानीसती मार्ग, मालाड (पूर्व), मुंबई - 400 097.

फोन : 2882 9948, 2880 8551, 2882 9586 • फॅक्स : 2880 3517

ईमेल : it@maladbank.bank.in/accounts@maladbank.bank.in वेबसाईट : www.maladbank.bank.in

सुबह 9.30 से शाम 5.00 बजे तक

मुख्य शाखा :

5, सुजाता, रानीसती मार्ग, मालाड (पूर्व), मुंबई - 400 097.

: + 91-93724 98085 • फोन : 2883 5432/2883 1407

सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

ATM सुविधा 24 घंटे उपलब्ध है।

कुरार गांव शाखा :

साई दर्शन अपार्टमेन्ट, कुरार विलेज, मालाड (पूर्व),

मुंबई - 400 097. • : + 91-7977 3737 53

सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

ATM सुविधा 24 घंटे उपलब्ध है।

बॉम्बे टॉकीज शाखा :

विजय अपार्टमेन्ट, दादीशेठ मार्ग, मालाड (प.), मुंबई - 400 064.

: + 91-99301 85965

सुबह 9 से 4 बजे तक (दोपहर 1.30 से 2.00 लंच)

ATM सुविधा 24 घंटे उपलब्ध है।

कांदिवली शाखा :

13/बी, दत्तानी सेंटर, पहला माला, आकुर्ली रोड,

रेल्वेफाटक के पास, कांदिवली (पूर्व), मुंबई - 400 101.

: + 91-99207 85784

सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

लिबर्टी गार्डन शाखा :

101/102, छेडा अपार्टमेन्ट, 1 ला माला, लिबर्टी गार्डन क्रॉस रोड नं. 3,
मालाड (प.), मुंबई - 400 064. • : + 91-98928 13490
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

विस्तार पटल (Extension Counter) :

एफ/1, मालाड चंद्रकिरण सीएचएस लि., एस.वी. रोड, मालाड (प.),
मुंबई - 400 064. • फोन : 2866 2281
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)
ATM सुविधा 24 घंटे उपलब्ध है।

सातरस्ता शाखा :

561 सी/बी, आगाखान बिल्डींग, 1ला माला,
डॉ. इ. मोझेस रोड, सातरस्ता, मुंबई - 400 011.
: + 91-9769043297 / 9769042879
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

ताडदेव शाखा :

94/98, जैनब मंजील, ताडदेव रोड, एसी मार्केट के पास,
ताडदेव, मुंबई - 400 034. • + 91-7304851898
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

खार पश्चिम शाखा :

दीपमाला नझीर को-ऑप. हौ. सो., रोड नं. 3,
खार (प.), मुंबई - 400 052. • + 91-9867138366
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

हर महिने की दूसरे और चौथे शनिवार को बैंक बंद रहेगी।

Estd : 1976

५० वीं वार्षिक सर्वसाधारण सभा

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के अध्यक्ष **श्री विनोद मिश्राजी**।

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा में दीप प्रज्वलन करते हुए बैंक की संचालिका **श्रीमति प्रतिमा रांभियाजी** तथा संचालक गण।

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक **श्री भूषण पैठणकरजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक **श्री सत्यप्रकाश पाण्डेयजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक **श्री कैलाश शर्माजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक **श्री पशुपतिनाथ साहजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक **श्री विजयकुमार यादवजी।**

Estd : 1976

५० वीं वार्षिक सर्वसाधारण सभा

बैंक के अध्यक्ष **श्री विनोद मिश्राजी**
गुणवंत विद्यार्थी के परिवार जनों को सम्मानित करते हुए।

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक की संचालिका **श्रीमति अनुराधा रमेशजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक **श्री सुनिल मोदीजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के वरिष्ठ अधिकारी **श्री अरुण गायकवाडजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के मुख्य कार्यकारी अधिकारी **श्री दिपक कुलकर्णीजी।**

बैंक के संचालक **श्री सत्यप्रकाश पाण्डेयजी**
गुणवंत विद्यार्थी को सम्मानित करते हुए।

बैंक के संचालक **श्री राजकुमार चौहानजी**
गुणवंत विद्यार्थी को सम्मानित करते हुए।

THE MALAD SAHAKARI BANK LIMITED

Estd : 1976

५० वीं वार्षिक सर्वसाधारण सभा

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक की संचालिका **श्रीमति प्रतिमा रांभियाजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा में उपस्थित बैंक के पूर्व संचालक **श्री श्रीकृष्ण हवेलियाजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा में उपस्थित बैंक के पूर्व मुख्य कार्यकारी अधिकारी तथा बोर्ड ऑफ मॅनेजमेन्ट के सदस्यक **श्री आर. वेदमूर्थिजी।**

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा में उपस्थित सभी भागधारक।

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा में उपस्थित सभी भागधारक।

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा में राष्ट्रगान करते हुए अध्यक्ष, संचालक गण एवं अधिकारी गण।

बैंक की 50 वीं वार्षिक सर्वसाधारण सभा में राष्ट्रगान करते हुए बैंक के भागधारक।

51
Years

Estd : 1976

दि मालाड सहकारी बैंक लिमिटेड

प्रगति की तरफ बढाए कदम, आपके साथ रहेंगे हम हर कदम।