हुतात्मा सहकारी बँक लि., वाळवा.

ता. वाळवा, जि. सांगली.





३० वा वार्षिक अहवाल
सन २०२५-२०२६

ऑडीट वर्ग अ



क्रांतिवीरांगना

सौ. लक्ष्मीबाई नायकवडी



पद्मभूषण क्रांतिवीर

डॉ. नागनाथ (अण्णा) नायकवडी



श्रीमती कुसुमताई नागनाथ नायकवडी (माईसाहेब)



स्व. अरुण (भैय्या) नायकवडी

संस्थापक-चेअरमन, हुतात्मा सहकारी बँक लि., वाळवा.



पद्मभूषण क्रांतिवीर डॉ. नागनाथअण्णा नायकवडी
सौ. कुसूमताई नायकवडी (माईसाहेब)

क्षितीज आधुनिकतेचे..! नेतृत्व दूरदृष्टीचे.....!!



मा. वैभव (काका) नायकवडी

संस्थापक, हुतात्मा सहकारी बँक लि., वाळवा



मा. किरण (दादा) नायकवडी

चेअरमन, हुतात्मा सहकारी बँक लि., वाळवा

हुतात्मा सहकारी बॅंक लि., वाळवा

विद्यमान संचालक मंडळ



श्री. किरण नागनाथ नायकवडी
चेअरमन



श्री. बाजीराव ईश्वरा मांगलेकर
व्हा. चेअरमन



सौ. नंदिनी वैभव नायकवडी
संचालिका



श्री. रामचंद्र हणमंत पाटील
संचालक



श्री. सुनिल बापूराव खोत-कदम
संचालक



श्री. विक्रम शंकर पाटील
संचालक



श्री. सुभाष तातोबा मगदूम
संचालक



श्री. श्रीकांत गौरीहर पाटणे
संचालक



श्री. अशोक मारुती खोत
संचालक



श्री. जयवंत शामराव सव्वासे
संचालक



श्री. विठ्ठल हंबीरराव गुंजवटे
संचालक



श्री. राजाराम आण्णा शिंदे
संचालक



श्री. रफिक नबीलाल मुलाणी
संचालक



श्री. श्रीकांत तुकाराम आंबी
संचालक



श्री. पोपट धुळाप्पा कांबळे
संचालक



सौ. उषा चंद्रकांत अहिर
संचालिका



सौ. शितल संजय यादव
संचालिका



श्री. बिपीन एस. शेटे
तज्ञ संचालक



श्री. राहुल कृष्णराव देसाई
तज्ञ संचालक



श्री. श्रीकांत नारायण चव्हाण
मुख्य कार्यकारी अधिकारी

हुतात्मा सहकारी बॅंक लि., वाळवा

विद्यमान व्यवस्थापन मंडळ



श्री. वैभव नागनाथ नायकवडी

(एम.ए. पॉलीटिक्स)

चेअरमन



श्री. किरण नागनाथ नायकवडी

सदस्य



श्री. बाजीराव ईश्वरा मांगलेकर

सदस्य



श्री. सुनिल बापूराव खोत-कदम

(बी.एस्सी., एम.बी.ए., एल.एल.बी.)

सदस्य



श्री. श्रीकांत गौरीहर पाटणे

(बी.ई. मेकॅनिकल, एम.बी.ए.)

सदस्य



श्री. ॲड. इंद्रजित शिवाजीराव चव्हाण

(बी.कॉम., एल.एल.बी., डी.एल.एल.)

सदस्य



सी.ए. पौर्णिमा सुरेश कुलकर्णी

(चार्टड अकौंटंट)

सदस्या



श्री. श्रीकांत नारायण चव्हाण

(बी.एस्सी. (केमिस्ट्री) मास्टर ऑफ मॅनेजमेंट स्टडीज)

मुख्य कार्यकारी अधिकारी

भावपूर्ण श्रद्धांजली !

अहवाल सालामध्ये कै. सौ. प्रगती उमाजी पाटील रा. सागाव आणि कै. रामचंद्र ईश्वरा मांगलेकर तसेच बँकेचे सभासद, हितचिंतक, हुतात्मा संकुलातील संस्थांचे आजी माजी संचालक व सभासद, कर्मचारी ज्यांचे निधन झाले आहे. त्यांना व भारतातील सामाजिक, राजकीय, शैक्षणिक, आर्थिक, सांस्कृतिक, साहित्यिक आणि सहकार आदि विविध क्षेत्रातील दिवंगत झालेले थोर नेते, शास्त्रज्ञ, तंत्रज्ञ, शिक्षणतज्ञ, कवी, लेखक, गायक, उद्योजक, संगीतकार, खेळाडू, कलाकार, जवान, शेतकरी, कृषी तज्ञ, तसेच नैसर्गिक आपत्तीमुळे आपले जीवन गमावलेल्या विविध राज्यातील बंधू-भगिनींच्या निधनामुळे या सभेस दु:ख होत आहे. सर्वांच्या कुटुंबियांच्या दु:खात बँक सहभागी होत असून निधन पावलेल्या व्यक्तिंच्या पवित्र स्मृतीस आपले सर्वांचे वतीने भावपूर्ण विनम्र श्रद्धांजली !

सर्व दिवंगतांच्या आत्म्यास चिरशांती व सद्गती लाभो हिच परमेश्वर चरणी प्रार्थना!

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

हुतात्मा सहकारी बँक लि., वाळवा या बँकेची ३० वी वार्षिक सर्वसाधारण सभा सोमवार, दि. २८/०९/२०२६ रोजी दुपारी ठिक ३.०० वाजता ''क्रांतिमाता सौ. लक्ष्मीबाई नायकवडी सभागृह'' कामगार भवन, वाळवा, ता. वाळवा, जि. सांगली, येथे खालील विषयांवर विचार विनिमय करणेसाठी आयोजित केली आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही नम्र विनंती.

– सभेपुढील विषय –

१. दि. २७/०७/२०२५ रोजी संपन्न झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. दि. ३१/०३/२०२६ रोजी संपलेल्या आर्थिक वर्षाचा अहवाल, ताळेबंद व नफा तोटा पत्रकास मंजूरी देणे.
३. मा. संचालक मंडळाने शिफारस केलेल्या सन २०२५–२६ च्या नफा विभागणीस मंजूरी देणे.
४. सन २०२५–२६ या आर्थिक वर्षांच्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
५. सन २०२४–२५ या आर्थिक वर्षांच्या वैधानिक लेखापरिक्षण दोष दुरूस्ती अहवाल बँकेने सहकार खात्याकडे सादर केला आहे. तो वाचून स्विकारणे.
६. सन २०२५–२६ या आर्थिक वर्षामध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
७. सन २०२६–२७ या आर्थिक वर्षांसाठी शिफारस केलेल्या अंदाजपत्रकास मंजूरी देणे.
८. रिझर्व्ह बँकेच्या सुचनेप्रमाणे सन २०२६–२७ साठी वैधानिक लेखापरिक्षक नेमणूकीचा प्रस्ताव रिझर्व्ह बँकेकडे पाठविला असल्याची नोंद घेऊन त्यास मान्यता देणे व या संदर्भात मा. संचालक मंडळास त्यांचा मेहनताना ठरविण्याचा अधिकार प्रदान करणे.
९. सन २०२६–२७ या आर्थिक वर्षाकरीता ई. डी. पी. व कंकरंट ऑडिटर यांच्या नेमणूका करणे व त्यांचा मेहनताना ठरविणेचा अधिकार मा. संचालक मंडळास प्रदान करणे.
१०. कॉम्प्रोमाइज सेटलमेंट योजनेअंतर्गत थकीत कर्ज खात्यास दिलेल्या सवलतीची नोंद घेऊन त्यास मान्यता देणे.
११. बँकेचे संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.
१२. या वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१३. मा. अध्यक्षांच्या अनुमतीने सभासदांनी आयत्यावेळी उपस्थित केलेल्या विषयावर चर्चा करणे.

स्थळ – वाळवा.
दिनांक – १२/०९/२०२६

मा. संचालक मंडळाचे आदेशावरुन
श्री. एस. एन. चव्हाण
मुख्य कार्यकारी अधिकारी

सूचना :

१. वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक हे बँकेच्या मुख्य कार्यालयात आणि सर्व शाखांमधून सभासदांसाठी पुर्वसुचनेनुसार उपलब्ध करुन देणेत येईल.
२. गणसंख्येअभावी (कोरम) सभा तहकुब झाल्यास ती त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर घेण्यात येईल. त्यास गणसंख्यापूर्तीचे बंधन राहणार नाही.
३. सभासदांना काही प्रश्न विचारावयाचे असतील तर ते प्रश्न दि. २१/०९/२०२६ पूर्वी बँकेच्या कार्यालयात लेखी सादर करावे.

* संचालक मंडळ *

१.	श्री. किरण नागनाथ नायकवडी	चेअरमन	वाळवा
२.	श्री. बाजीराव ईश्वरा मांगलेकर	व्हा. चेअरमन	नागठाणे
३.	सौ. नंदिनी वैभव नायकवडी	संचालिका	वाळवा
४.	श्री. रामचंद्र हणमंत पाटील	संचालक	पुणदी
५.	श्री. सुनिल बापूराव खोत कदम	संचालक	मसुचीवाडी
६.	श्री. विक्रम शंकर पाटील	संचालक	गोटखिंडी
७.	श्री. सुभाष तातोबा मगदूम	संचालक	वाळवा
८.	श्री. श्रीकांत गौरीहर पाटणे	संचालक	कोल्हापूर
९.	श्री. अशोक मारुती खोत	संचालक	पडवळवाडी
१०.	श्री. जयवंत शामराव सव्वासे	संचालक	वाळवा
११.	श्री. विठ्ठल हंबीरराव गुंजवटे	संचालक	नवेखेड
१२.	श्री. राजाराम आण्णा शिंदे	संचालक	शिरगांव
१३.	श्री. रफिक नबीलाल मुलाणी इतर मागास प्रवर्ग	संचालक	नागराळे
१४.	श्री. श्रीकांत तुकाराम आंबी वि.जा./भ.ज./वि.मा. प्रवर्ग	संचालक	जुनेखेड
१५.	श्री. पोपट धुळाप्पा कांबळे अनुसूचित जाती/जमाती	संचालक	वाळवा
१६.	सौ. उषा चंद्रकांत अहिर महिला राखीव	संचालिका	वाळवा
१७.	सौ. शितल संजय यादव महिला राखीव	संचालिका	अहिरवाडी
१८.	श्री. बिपीन एस. शेटे चार्टर्ड अकौंटंट	तज्ञ संचालक	कोल्हापूर
१९.	श्री. राहूल कृष्णराव देसाई	तज्ञ संचालक	कोल्हापूर

३० वा वार्षिक अहवाल

सन २०२५–२०२६

सभासद बंधू भगिनींनो,

संचालक मंडळाला आपल्या बँकेचा ३० वा. वार्षिक अहवाल, दि. ३१ मार्च २०२६ रोजीचा लेखापरीक्षित ताळेबंद व नफा–तोटा पत्रक, तसेच त्यावरील वैधानिक लेखापरीक्षकांचा अहवाल सादर करताना अत्यंत आनंद होत आहे. सन २०२५–२६ हे वर्ष आपल्या बँकेच्या वाटचालीतील एक ऐतिहासीक व अभिमानास्पद टप्पा आहे, कारण यावर्षी आपली बँक सभासद, ग्राहक व समाजाच्या समर्पीत सेवेची ३० गौरवशाली वर्षे पूर्ण करत आहे.

जागतिक अर्थव्यवस्थेचा आढावा :

जागतिक जीडीपी वाढीचा दर २०२६ मध्ये ३.०० % आणि २०२७ मध्ये ३.२० % राहण्याचा अंदाज आहे, जो ३.७०% या ऐतिहासीक सरासरीपेक्षा कमी असून 'संथ परंतु स्थिर' वातावरणाचे निदर्शक आहे. जागतिक वित्तीय सेवा बाजारपेठ २०२४ मधील ३३.७० ट्रिलीयन डॉलर्सवरुन २०२९ पर्यंत ४७.७० ट्रिलीयन डॉलर्सपर्यंत, म्हणजेच ७.२० % च्या चक्रवाढ वार्षिक वाढ दराने (CAGR) वाढण्याचा अंदाज आहे. अमेरिकेची फेडरल रिझर्व्ह आणि युनायटेड किंगडमची बँक ऑफ इंग्लंड समान गतीने धोरण शिथील करतील, अशी अपेक्षा असून त्या तुलनेने उच्च व्याजदर कायम ठेवतील. याउलट, युरोपियन सेंट्रल बँक (ECB) २०२५–२६ दरम्यान अधिक सुलभ चलनविषयक धोरणाच्या दिशेने वाटचाल करत असून, यामुळे जागतिक चलनविषयक परिस्थितीत तफावत निर्माण होत आहे.

भारतीय अर्थव्यवस्थेचा आढावा :

सन २०२५–२६ वर्ष हे सहकारी बँकिंग क्षेत्रासाठी आव्हानात्मक ठरले, कारण ठेवीचा वाढता खर्च, मंदावलेली कर्ज मागणी आणि गुंतवणूक व कर्जावरील उच्च तरतुदींची गरज यामुळे नफ्याच्या मार्जिनवर दबाव निर्माण झाला. या प्रतिकूल परिस्थितीतही आपल्या बँकेने सुध्दा ताळेबंद, मजबूत भांडवल पर्याप्तता आणि सुदृढ मालमत्ता गुणवत्ता कायम राखली असून रिझर्व्ह बँक ऑफ इंडिया तसेच महाराष्ट्र राज्य सहकारी संस्था कायदा, १९६० व त्या अंतर्गत नियमांचे संपूर्ण पालन केले आहे. जागतिक अनिश्चितता असूनही, भारतीय अर्थव्यवस्थेने उपभोग, सरकारी खर्च, चलनवाढीत नियंत्रण आणि बाजारातील तरलतेला आधार देणाऱ्या विविध धोरणात्मक उपाययोजनांमुळे वाढीचा वेग कायम ठेवला. मजबूत मालमत्ता गुणवत्ता, उच्च पातळीची भांडवली पर्याप्तता आणि मजबूत नफा या बाबतीत भारतीय बँकिंग प्रणाली चांगल्या स्थितीत आहे. तथापि, कडक तरलतेच्या परस्थितीत बँकिंग क्षेत्राने कर्ज वाढीमध्ये लक्षणीय घट आणि ठेवींच्या जमवाजमवीसाठीची आव्हाने पाहिली. या ऑपरेटिंग वातावरणात, बँकेने केवळ या आव्हानांना तोंड दिले नाही तर आपल्या भागधारकांसाठी शाश्वत मूल्य प्रदान करण्यासाठी पाया देखील तयार केला आहे. हुतात्मा सहकारी बँकेने उल्लेखनीय लवचिकता दाखवली आहे आणि या अनिश्चित काळात मार्ग काढण्यासाठी ती चांगल्या स्थितीत आहे.

30th Annual Report

F.Y. 2025-2026

Dear Shareholders,

The Board of Directors have great pleasure in presenting 30th Annual Report of our Bank together with the Audited Statement of Accounts, i.e. the Balance Sheet as at 31st March 2026 and the Profit and Loss Account for the financial year ended on that date, along with the Statutory Auditor's Report thereon. The year "2025-26" marks a historic and proud milestone in the journey of our Bank as we celebrate the completion of the 30th glorious years of dedicated service to our members, customers and the community..

GLOBAL ECONOMY OUTLOOK :

World GDP growth is projected at 3.00% in 2026, and 3.20% in 2027 below the historical average of 3.70%, signalling a "slow but steady" environment. The global financial services market is projected to grow from $33.70 trillion in 2024 to $47.70 trillion by 2029, at a 7.20% CAGR. The US Federal Reserve and the UK's BoE are expected to ease policy at a similar pace, maintaining relatively higher rates, while Europe's ECB moves into a more accommodative cycle during 2025-2026, and creating divergence in global monetary conditions.

INDIAN ECONOMIC REVIEW :

The year under review was a challenging one for the co-operative banking sector on account of margin pressure due to rising cost of deposits, muted credit off-take and the need for higher provisioning on investments and advances. Notwithstanding these headwinds, our Bank continued to maintain a sound balance sheet, robust capital adequacy and healthy asset quality, and remained fully compliant with the directives of the Reserve Bank of India, and the Maharashtra State Co-operative Societies Act, 1960 and Rules made thereunder.

आर्थिक कामगिरी :

सन २०२५-२६ या वर्षभरात व्यवसाय वाढ, नफाक्षमता आणि मालमत्ता गुणवत्ता यासारख्या प्रमुख निकषांच्या बाबतीत बँकेच्या कामगिरीत सातत्य आणि स्थिरता राहिली आहे.

मागील वर्षाच्या तुलनेत समीक्षाधीन वर्षातील आपल्या बँकेच्या कार्यकारी निष्कर्षांचा सारांश खालीलप्रमाणे आहे.

तपशील	३१/०३/२०२६ (रु.)	३१/०३/२०२५ (रु.)	वाढ (रु.)	वाढ (%)
भागभांडवल	११,४८,२७,५००	१०,६१,४३,५००	८६,८४,०००	८.१८ %
राखीव निधी व अतिरिक्त निधी	१११,५५,८६,४५२	९२,५९,३१,१६३	१८,९६,५५,२८९	२०.४८ %
स्वनिधी (भांडवल+राखीव निधी)	१२३,०४,१३,९५२	१०३,२०,७४,६६३	१९,८३,३९,२८९	१९.२३ %
ठेवी	४६४,०५,१४,३५२	४५९,३१,७८,६२३	४,७३,३५,७२९	१.०३ %
एकूण कर्जे (Gross Advances)	२६६,१६,७६,४०९	२७४,७६,४३,८१२	-८,५९,६७,४०३	-३.१३ %
निव्वळ कर्जे (Net Advances)	२५४,९३,९६,४७८	२६२,८७,३४,९७०	-७,९३,३८,४९२	-३.०२ %
गुंतवणूक	२१६,४५,१५,६६६	१६६,३९,८५,८५३	५०,०५,२९,८१३	३०.०८ %
एकूण व्यवसाय (ठेवी + कर्जे)	७३०,२१,९०,७६१	७३४,०८,२२,४३५	-३,८६,३१,६७४	-०.५३ %
कार्यरत भांडवल/ताळेबंद आकार	६५८,००,१३,९९९	६२८,५४,९०,२३१	२९,४५,२३,७६८	४.६९ %
एकूण उत्पन्न	५९,३४,९४,६७६	५३,६५,१८,६४३	५,६९,७६,०३३	१०.६२ %
एकूण खर्च	५६,२८,२७,६३६	४६,६६,१०,९३२	९,६२,१६,७०४	२०.६२ %
ढोबळ नफा (Gross Profit)	२०,४६,३४,२६४	१८,८२,१७,७४३	१,६४,१६,५२१	८.७२ %
निव्वळ नफा (Net Profit)	३,०६,६७,०४०	६,९९,०७,७११	-३,९२,४०,६७१	-५६.१२ %

बँकेचे भरणा झालेले भांडवल रु. ८६.८४ लाखांनी वाढून रु. ११,४८.२८ लाख झाले. राखीव निधी रु. १८,९६.५५ वाढून ३१/०३/२०२६ रोजी रु. १११,५५.८६ लाख झाला आहे. ३१/०३/२०२६ रोजी एकूण भांडवल व राखीव निधी रु. १२३,०४.१४ लाख इतका असून, स्वनिधी व कार्यरत निधी यांचे प्रमाण १८.७० % इतके राहिले. बँकेचा एकूण व्यवसाय रु. ७३०,२१.९० लाख इतका राहिला.

ठेवी :

बँकेच्या एकूण ठेवी ३१ मार्च २०२६ रोजी रु. ४६४,०५,१४,३५२.०० इतक्या आहेत, तर मागील वर्षी त्या रु. ४५९,३१,७८,६२३.०० इतक्या होत्या. म्हणजेच रु. ४,७३,३५,७२९.०० ची वाढ नोंदवली गेली. ही वाढ प्रामुख्याने मागणी ठेवी व बचत ठेवींमुळे झाली असून, त्यामुळे मुदत ठेवींमधील घट भरुन निघाली. ठेवींची विभागणी खालीलप्रमाणे आहे.

ठेव प्रकार	३१/०३/२०२६ (रु.)	३१/०३/२०२५ (रु.)
चालू ठेवी	३१,०६,४५,३९३.००	२१,८२,५६,५९०.००
बचत ठेवी	९२,६२,७७,८७८.००	८४,००,६६,८१४.००
मुदत ठेवी	३४०,३५,९१,०८१.००	३५३,४८,५५,२१९.००
एकूण ठेवी	४६४,०५,१४,३५२.००	४५९,३१,७८,६२३.००

विमा संरक्षण :

ग्राहकांच्या ठेवी व विमा व पत हमी महामंडळाकडून (DICGC) रु. ५ लाखांपर्यंत विमाकृत आहेत. बँक (DICGC) कडे विमाहप्ता नियमीत व वेळेवर भरत आहे.

FINANCIAL HIGHLIGHTS :

During the year, there has been consistency and stability in the Banks performance in terms of its key metrics including the business growth, profitability and asset quality.

The working results of your Bank for the year under review, as compared with the previous year, are summarised below :

Particulars	31/03/2026 (Rs.)	31/03/2025 (Rs.)	Growth (Rs.)	Growth %
Paid-up Share Capital	11,48,27,500	10,61,43,500	86,84,000	8.18 %
Reserves & Surplus	111,55,86,452	92,59,31,163	18,96,55,289	20.48 %
Own Funds (Capital+Reserves)	123,04,13,952	103,20,74,663	19,83,39,289	19.23 %
Deposits	464,05,14,352	459,31,78,623	4,73,35,729	1.03 %
Gross Advances	266,16,76,409	274,76,43,812	-8,59,67,403	-3.13 %
Net Advances	254,93,96,478	262,87,34,970	-7,93,38,492	-3.02 %
Investments	216,45,15,666	166,39,85,853	50,05,29,813	30.08 %
Total Business (Deposits+Advances)	730,21,90,761	734,08,22,435	-3,86,31,674	-0.53 %
Working Capital/Balance Sheet Size	658,00,13,999	628,54,90,231	29,45,23,768	4.69 %
Total Income	59,34,94,676	53,65,18,643	5,69,76,033	10.62 %
Total Expenditure	56,28,27,636	46,66,10,932	9,62,16,704	20.62 %
Gross Profit	20,46,34,264	18,82,17,743	1,64,16,521	8.72 %
Net Profit for the Year	3,06,67,040	6,99,07,711	-3,92,40,671	-56.12 %

Paid up Capital of the bank rise by Rs. 86.84 Lakhs and stood at Rs. 11,48.28 Lakhs. Reserve rise by Rs. 18,96.55 Lakhs to reach at Rs. 111,55.86 Lakhs as on 31-03-2026. Total Capital and Reserve as on 31-03-2026 stood at Rs. 123,04.14 Lakhs, the Ratio of own funds to working funds stood 18.70%. Total Business of the Bank stood at Rs 730,21.90 Lakhs.

DEPOSITS :

The aggregate deposits of the Bank is Rs. 464,05,14,352.00 as on 31st March 2026, as against Rs. 459, 31, 78,623.00 in the previous year, registering an increase of Rs. 4,73, 35,729.00

The growth was driven principally by Demand Deposits and Savings Bank Deposits, which offset a decline in Term Deposits. The composition of deposits is set out below.

Category	31/03/2026 (Rs.)	31/03/2025 (Rs.)
Demand Deposits	31,06,45,393.00	21,82,56,590.00
Savings Bank Deposits	92,62,77,878.00	84,00,66,814.00
Term Deposits	340,35,91,081.00	353,48,55,219.00
Total Deposits	464,05,14,352.00	459,31,78,623.00

DEPOSIT INSURANCE :

The deposits of customers continue to be insured up to Rs. 5 Lakhs with the Deposit Insurance & Credit Guarantee Corporation (DICGC). The bank is regular & prompt in paying insurance premium to DICGC.

कर्जे :

दि. ३१ मार्च २०२६ रोजी एकूण कर्जे रू. २६६,१६,७६,४०९.०० इतकी आहेत. तर मागील वर्षी ती रु. २७४,७६,४३,८१२.०० इतकी होती. म्हणजेच मंदावलेली कर्ज मागणी व सद्यस्थितीतील बाजारपरिस्थिती लक्षात घेऊन जाणीवपूर्वक व नियंत्रित पध्दतीने केलेल्या कर्जवाढीच्या धोरणामुळे रु. ८५९,६७,४०३.०० ची घट झाली. निव्वळ कर्जे (एनपीए तरतुदीनंतर) रु. २५४,९३,९६,४७८.०० इतकी आहेत तर मागील वर्षी ती रु. २६२,८७,३४,९७०.०० इतकी होती.

एकूण कर्जापैकी मूर्त मालमत्तेवर सुरक्षित कर्जे रु. २६०,५५,४४,९०३.०० तर विनातारण कर्जे रु. ५६१,३१,५०३.०० इतकी होती. प्राधान्य क्षेत्राला दिलेली कर्जे रु. १८५,७४,७२,९६४.०० तर इतर क्षेत्रांना कर्जे रु. ८०,४२,०३,४४५.०० इतकी होती.

गुंतवणूक :

३१ मार्च २०२६ रोजी बँकेची गुंतवणूक रु. २९४,५५,४९,५२२.०० असून त्यामध्ये केंद्र व राज्य सरकारी सेक्युरिटीजमध्ये रु. २१६,४१,००,१६६.०० आणि इतर बँकाकडील आंतरबँक ठेवींमध्ये (Interbank Deposits) रु. ७८,१४,४९,३५६.०० इतकी गुंतवणूक केली आहे. गुंतवणूकीवरील परतावा (Yeild on Investment) मार्च २०२६ अखेर ७.३७ % इतका आहे. आरबीआयच्या मार्गदर्शक तत्वांनुसार अतिरिक्त निधीची गुंतवणूक एसएलआर/नॉन–एसएलआर/आयबीडी (IBDs) मध्ये विवेकपूर्ण गुंतवणूक बँकेने केली आहे.

भांडवल ते जोखीम संपत्ती गुणोत्तर (CRAR) :

बँकेने सातत्याने निरोगी भांडवल ते जोखीम मालमत्ता प्रमाण (CRAR) राखले आहे. दि. ३१ मार्च २०२६ रोजी बँकेचा CRAR हा २२.२२% इतका असून तो रिझर्व्ह बँके ऑफ इंडियाने निर्धारीत केलेल्या १२.००% या किमान आवश्यकतेपेक्षा जास्त आहे.

नफा क्षमता :

वर्षभराचा निव्वळ नफा रु. ३०६,६७,०४०.०० इतका राहिला, तर मागील वर्षी २०२४–२५ मध्ये तो रु. ६९९,०७,७११.०० इतका होता, म्हणजेच रु. ३९२,४०,६७१.०० ची घट झाली. वर्षभराचे निव्वळ नफा गुणोत्तर ५.१७% राहिले, तर मागील वर्षी ते १३.०३% होते. ढोबळ नफ्यात वाढ होऊनही निव्वळ नफ्यातील ही घट प्रामुख्याने वर्षभरातील तरतुदी व आकस्मिक खर्चासाठी (Provisions & Contigencies) मोठ्या प्रमाणातील तरतुदीमुळे झाली रु १७,३९,६७,२२४.०० मागील वर्षी रु. ११,८३,१०,०३२.०० ज्यामध्ये बँकेचा ताळेबंद मार्क–टू–मार्केट व इतर आकस्मिक जोखमींपासून बळकट करण्यासाठी संचालक मंडळाने विवेकबुध्दीने गुंतवणूक घसारा निधीत (Investment Depreciation Fund) केलेली रु. ८४१,७५,४४०.०० ची लक्षणीय भर समाविष्ट आहे.

तपशील	३१/०३/२०२६ (रू.)	३१/०३/२०२५ (रू.)
व्याज उत्पन्न	५०,५९,७३,८५४.००	४९,०९,१७,९९३.००
इतर उत्पन्न	८,७५,२०,८२२.००	४,५६,००,६५०.००
एकूण उत्पन्न	५९,३४,९४,६७६.००	५३,६५,१८,६४३.००
ठेवीवरील व्याज	२७,०८,१७,५२४.००	२५,२७,६०,७२५.००
तरतुदी खर्च	११,८०,४२,८८८.००	९,५५,४०,१७५.००
तरतुदी व आकस्मिक खर्च	१७,३९,६७,२२४.००	११,८३,१०,०३२.००
एकूण खर्च	५६,२८,२७,६३६.००	४६,६६,१०,९३२.००
ढोबळ नफा	२०,४६,३४,२६४.००	१८,८२,१७,७४३.००
वर्षभराचा निव्वळ नफा	३,०६,६७,०४०.००	६,९९,०७,७११.००

ADVANCES :

Gross Advances stood at Rs. 266,16,76,409.00 as on 31st March 2026, as against Rs. 274,76,43,812.00 in the previous year, reflecting a decrease of Rs. 8,59,67,403.00 on account of subdued credit demand and a conscious, calibrated approach to credit expansion in view of prevailing market conditions. Net Advances (after NPA provisioning) stood at Rs. 254,93,96,478.00 as against Rs. 262,87,34,970.00 in the previous year.

Of the total advances, loans secured by tangible assets amounted to Rs. 260,55,44,903.00 and unsecured loans amounted to Rs. 5,61,31,503.00 Advances to the Priority Sector amounted to Rs. 185,74,72,964.00 while advances to other sectors amounted to Rs. 80,42,03,445.00.

INVESTMENTS :

The Bank's investment portfolio stood at Rs. 294,55,49,522.00 as on 31st March, 2026 comprising mainly of central and State Government Securities of Rs. 216,41,00,166.00 and interbank placement with other Banks of Rs. 78,14,49,356.00 Yield on investment stood at 7.37% as on March 2026. Bank's prudent deployment of surplus funds invested in SLR/non-SLR /IBDs in line with RBI guidelines.

CAPITAL TO RISK ASSETS :

Bank has consistently maintained a healthy Capital to Risk Assets Ratio (CRAR). The CRAR of the Bank is 22.22 % as on 31st March, 2026 which is above the minimum regulatory requirement of 12.00% prescribed by the Reserve Bank of India.

PROFITABILITY :

However, Net Profit for the year stood at Rs. 3,06,67,040.00 as against Rs. 6,99,07,711.00 in the previous year 2024-25 a decline of Rs. 3,92,40,671.00 The Net Profit Ratio for the year was 5.17 %, as compared to 13.03 % in the previous year. This decline in Net Profit, notwithstanding the growth in Gross Profit, was primarily on account of a substantially higher charge for Provisions & Contingencies during the year Rs. 17,39,67,224.00 as against Rs. 11,83,10,032.00 in the previous year), including a significant addition of Rs. 8,41,75,440.00 to the Investment Depreciation Fund made by the Board as a matter of prudence to strengthen the Bank's balance sheet against mark-to-market and other contingent risks.

Particulars	31/03/2026 (Rs.)	31/03/2025 (Rs.)
Interest Earned	50,59,73,854.00	49,09,17,993.00
Other Income	8,75,20,822.00	4,56,00,650.00
Total Income	59,34,94,676.00	53,65,18,643.00
Interest Expended	27,08,17,524.00	25,27,60,725.00
Operating Expenses	11,80,42,888.00	9,55,40,175.00
Provisions & Contingencies	17,39,67,224.00	11,83,10,032.00
Total Expenditure	56,28,27,636.00	46,66,10,932.00
Gross Profit	20,46,34,264.00	18,82,17,743.00
Net Profit for the Year	3,06,67,040.00	6,99,07,711.00

नफा विभागणी :

आरबीआयच्या मार्गदर्शक तत्वांनुसार व महाराष्ट्र राज्य सहकारी संस्था कायदा १९६० च्या तरतुदींनुसार, निव्वळ नफ्याच्या खालील विनियोगाची शिफारस वार्षिक सर्वसाधारण सभेच्या मंजुरीसाठी करण्यात आली.

राखीव निधी व इतर राखीव निधी	विनियोजनाची रक्कम (रु)
१) राखीव निधी (२५ % पेक्षा कमी नाही)	१,००,००,०००.००
२) तंत्रज्ञान निधी	३०,००,०००.००
३) गुंतवणूक चढउतार निधी	४०,००,०००.००
४) सामान्य राखीव निधी	२७,९५,०००.००
५) प्रस्तावित लाभांश १०.०० % (वार्षिक सर्वसाधारण सभेच्या मंजुरीच्या अधीन).	१,०८,७२,०५२.००
६) नफा-तोटा खात्यातील शिल्लक	८६५.००
एकूण	**३,०६,६७,९१७.००**

लाभांश :

अहवाल वर्षात बँकेचा ढोबळ नफा रु २०,४६.३४ लाख इतका असून, जो अर्थिक वर्ष २०२४-२५ मध्ये रु. १८,८२.१८ लाख इतका होता. निव्वळ नफा रु. ३,०६.६७ लाख इतका राहिला. संचालक मंडळाने वार्षिक सर्वसाधारण सभेत सभासदांच्या मंजुरीच्या अधीन राहून १०.००% लाभांशाची शिफारस केली आहे.

मालमत्ता गुणवत्ता व एनपीए व्यवस्थापन :

समीक्षाधीन वर्षात आपल्या बँकेने मालमत्ता गुणवत्ता व वसुलीवर सातत्याने लक्ष केंद्रीत केले. ३१ मार्च २०२६ रोजीचे प्रमुख मालमत्ता गुणवत्ता निर्देशक खालीलप्रमाणे आहेत.

(रु. लाखात)

तपशील	३१/०३/२०२६	३१/०३/२०२५
१) एकूण कर्जे	२६६,१६.७६	२७४,७६.४४
२) एकूण अनुउत्पादित कर्जे (एनपीए)	११,२२.८०	११,८९.०९
३) एकूण कर्जाच्या तुलनेत एकूण एनपीएची टक्केवारी	४.२२%	४.३३%
४) एकूण एनपीए तरतूद	११,२२.८०	११,८९.०९
५) निव्वळ कर्जे (१-४=५)	२५४,९३.९६	२६२,८७.३५
६) निव्वळ एनपीए (२-४=६)	०.००	०.००
७) निव्वळ कर्जाच्या तुलनेत निव्वळ एनपीए टक्केवारी	०.०० %	०.०० %
८) तरतूद व्याप्ती गुणोत्तर (Provision Coverage Ratio)	१०० %	१०० %

APPROPRIATION OF PROFITS :

In accordance with RBI guidelines and the provisions of Maharashtra State Co-operative Societies Act 1960, the following appropriation of the net profit was recommended to the Annual General Body for approval.

Particulars	Amounts Of Appropriation
1) Reserve Fund (Not Less than 25 %)	1,00,00,000.00
2) Technology Fund	30,00,000.00
3) Investment Fluctuation Fund	40,00,000.00
4) General Reserve	27,95,000.00
5) Proposed Dividend 10.00% Subject to Approval of AGM	1,08,72,052.00
6) Balance in Profit and Loss Account	865.00
Total	**3,06,67,917.00**

DIVIDEND :

During the year under report, the operating profit of the bank increased to Rs. 20,46.34 Lakhs as compared to Rs. 18,82.18 Lakhs in the F.Y. 2024-25. Net Profit stood at Rs. 3,06.67 Lakhs. Board of Directors recommended Dividend 10.00% subject approval of members in the Annual General Meeting.

NON PERFORMING ADVANCES :

Your Bank continued its focus on asset quality and recovery during the year under review. Key asset-quality indicators as on 31st March 2026 are summarised below.

(Rs in Lakhs)

Particulars	31/03/2026	31/03/2025
1) Gross Advances	266,16.76	274,76.44
2) Gross NPAs	11,22.80	11,89.09
3) Gross NPAs as a % to Gross Advances	4.22%	4.33%
4) Total NPA provisions held	11,22.80	11,89.09
5) Net advances (1-4=5)	254,93.96	262,87.35
6) Net NPA (2-4=6)	0.00	0.00
7) Net NPAs as Percentage to net advances	0.00 %	0.00 %
8) Provision Coverage Ratio	100 %	100 %

शाखा विस्तार :

बँक महाराष्ट्रातील चार जिल्ह्यातून १९ शाखा व २ ऑन–साईट एटीएम केंद्रांच्या माध्यमातून सेवा पुरवत आहे.

बँक इन्शुरन्स :

बँक ही IRDA कडून जारी करण्यात आलेल्या परवान्याअंतर्गत बँक इन्शुरन्ससाठी कॉर्पोरेट एजंट असून, सर्व शाखांमधून विविध विमा उत्पादने उपलब्ध करुन देत आहे.

जीवन विमा व सर्वसाधारण विम्यासाठी बँकेचे खालील विमा कंपन्यांशी करार आहे.

* भारतीय आयुर्विमा महामंडळ
* एसबीआय लाईफ इन्शुरन्स कंपनी लि.
* एचडीएफसी लाईफ इन्शुरन्स कंपनी लि.
* श्रीराम लाईफ इन्शुरन्स कंपनी लि.
* दि न्यू इंडिया ॲशुरन्स कंपनी लि.
* एचडीएफसी ईर्गो जनरल इन्शुरन्स कंपनी लि.
* आयसीआयसीआय लोम्बार्ड जनरल इन्शुरन्स कंपनी लि.
* बजाज जनरल इन्शुरन्स कंपनी लि.
* मनीपालसिग्ना हेल्थ इन्शुरन्स कंपनी लि.
* केअर हेल्थ इन्शुरन्स कंपनी लि.
* स्टार हेल्थ ॲण्ड अलाईड इन्शुरन्स कंपनी लि.
* गो डिजिट जनरल इन्शुरन्स कंपनी लि.

सन २०२५ – २०२६ मध्ये बँकेने विमा विक्रीतून रु. १३ लाख इतके उत्पन्न मिळविले आहे.

वैधानिक आणि समवर्ती लेखापरीक्षण :

मे. किशोर गोरे अँड कं., सनदी लेखापाल, मिरज यांनी आर्थिक वर्ष २०२५ – २०२६ साठी बँकेचे वैधानिक लेखापरीक्षण केले, ज्यांची नियुक्ती २९ व्या वार्षिक सर्वसाधारण सभेत भागधारकांनी आरबीआयच्या मान्यतेने केली होती. बँकेच्या सर्व शाखा वैधानिक लेखापरीक्षणाच्या कक्षेत येतात. महाराष्ट्र राज्य सहकारी संस्था कायदा १९६० नुसार बँकेस 'अ' वर्ग कायम आहे.

जोखीम आकलन व व्यवसायाचे प्रमाण यानुसार बँकेच्या शाखांचे उच्च, मध्यम व कमी जोखीम असे वर्गीकरण करण्यात आले बँकेच्या १९ शाखांपैकी ८ शाखा व प्रधान कार्यालय सनदी लेखापाल संस्थांमार्फत समवर्ती लेखापरीक्षणाच्या कक्षेत आहेत.

माहिती व तंत्रज्ञान प्रणाली लेखापरीक्षण :

आर्थिक वर्ष २०२५–२०२६ दरम्यान बँकेने आपल्या मोबाईल व युपीआय सर्व्हरसह इतर सर्व महत्वाच्या सर्व्हर व नेटवर्क उपकरणांसाठी असुरक्षितता मुल्यांकन व प्रवेश चाचणी (VAPT) केली. मोबाईल बँकिंग ॲप्लिकेशन्सचेही नियमीत (VAPT) लेखापरीक्षण करण्यात येते, ज्यामध्ये दैनंदिन स्वयंचलित लेखापरीक्षण, आयएस ऑडिट, सायबर सुरक्षा लेखापरीक्षण ॲप्लिकेशन, सुरक्षा लेखापरीक्षण व सोर्स कोड लेखापरीक्षण यांचा समावेश आहे.

BRANCH NETWORK :

The Bank is rendering services through 19 branches and 2 on-site ATM centres across the four district of Maharashtra.

BANCASSURANCE :

The Bank is a Corporate Agent for Bancassurance under the License issued by IRDAI offering a bouquet of insurance products across all the branches.

The Bank is having the following tie-ups for Life Insurance and General Insurance with different insurance companies as under.

* Life Insurance Corporation of India.
* SBI Life Insurance Co. Ltd.
* HDFC Life Insurance Co. Ltd.
* Shriram Life Insurance Co. Ltd.
* The New India Assurance Co. Ltd.
* HDFC Ergo General Insurance Co. Ltd.
* ICICI Lombard General Insurance Co. Ltd.
* Bajaj General Insurance Co. Ltd.
* ManipalCigna Health Insurance Co. Ltd.
* Care Health Insurance Co. Ltd.
* Star Health & Allied Insurance Co. Ltd.
* Go Digit General Insurance Co. Ltd.

During the year 2025-26, the Bank has earned revenue of Rs. 13 Lakhs.

STATUTORY AND CONCURRENT AUDIT :

M/s. KISHOR GORE & CO, Chartered Accountants Miraj, carried-out the Statutory Audit of the Bank for the F.Y. 2025-26 who were appointed by the Shareholders at the 29th Annual General Meeting as approved by RBI. All the Bank branches are under the purview of Statutory Audit. As per Maharashtra state Cooperative Societies Act 1960 rating of the Bank continue to maintain **'A'** Class Audit Rating.

Branches of the Bank have been categorized as High, Medium and Low Risk based on the risk perception and volume of business. Out of the 19 branches of the Bank, 8 Branches and Head office are under Concurrent Audit conducted by Chartered Accountant firm.

INFORMATION TECHNOLOGY & SYSTEM AUDIT :

During the F.Y. 2025-26 the Bank has conducted Vulnerability Assessment & Penetration Test (VAPT) for its Mobile Banking and UPI servers in addition to all other critical servers and network devices. Mobile banking applications are also subjected to regular VAPT audits including daily automated audits, IS Audit, Cyber Security Audit, Application Security Audit and Source Code Audit.

व्यवस्थापन मंडळ :

मागील आर्थिक वर्षात स्थापन झालेले खालील सदस्यांचे बँकेचे व्यवस्थापन मंडळ आर्थिक वर्ष २०२५-२६ मध्येही कार्यरत राहिले.

- श्री. वैभव नागनाथ नायकवडी, (एम.ए. पॉलिटिक्स) — चेअरमन (व्यवस्थापन मंडळ)
- श्री. किरण नागनाथ नायकवडी, — सदस्य
- श्री. बाजीराव ईश्वरा मांगलेकर, — सदस्य
- श्री. श्रीकांत गौरीहर पाटणे, (बी.ई. मेकॅनिकल, एम.बी.ए.) — सदस्य
- श्री. सुनील बापूराव कदम-खोत, (बी.एस्सी, एम.बी.ए., एल.एल.बी.) — सदस्य
- श्री. इंद्रजीत शिवाजीराव चव्हाण, (बी.कॉम., एल.एल.बी., डी.एल.एल.) — सदस्य
- सी.ए. पौर्णिमा सुरेश कुलकर्णी, (चार्टर्ड अकौंटंट) — सदस्या
- श्री. श्रीकांत नारायण चव्हाण, (बी.एस्सी. (केमिस्ट्री), मास्टर ऑफ मॅनेजमेंट स्टडीज) — मुख्य कार्यकारी अधिकारी

अहवाल वर्षात बँकेच्या बँकिंगशी संबंधित कामकाजाकडे व्यावसायिक व्यवस्थापन आणि केंद्रित लक्ष देण्यासाठी व्यवस्थापन मंडळाची स्थापना करण्यात आली.

भविष्यातील दिशा :

भविष्याकडे पाहता, विवेकपूर्ण कर्जवाढ, ठेव आधाराचे विविधीकरण, तंत्रज्ञान व डिजिटल बँकिंग पायाभूत सुविधांमध्ये सातत्यपूर्ण गुंतवणूक, कठोर खर्च व्यवस्थापन आणि मालमत्ता गुणवत्ता व वसुलीवर सातत्यपूर्ण लक्ष केंद्रीत करुन बँकेचा पाया अधिक बळकट करण्यासाठी आपले संचालक मंडळ कटिबध्द आहे. या शिस्तबध्द दृष्टीकोनामुळे आगामी वर्षात बँक सुधारीत व शाश्वत नफाक्षमता प्राप्त करु शकेल आणि त्याचबरोबर सभासद व बँक कार्यरत असलेल्या समुदायांच्या हिताची सेवा सातत्याने करत राहील, असा संचालक मंडळाला विश्वास आहे.

आभार :

आपले संचालक रिझर्व्ह बँक ऑफ इंडिया, सहकारी संस्थांचे निबंधक (महाराष्ट्र राज्य) वैधानिक लेखापरीक्षक, समवर्ती लेखापरीक्षक, माहिती प्रणाली लेखापरीक्षक, कर लेखापरीक्षक व इतर सर्व लेखापरीक्षक, विधी सल्लागार व मुल्यांकनकार, मुद्रित व इलेक्ट्रॉनिक माध्यमे, बँकेच्या संवाददाता बँका व बँकर्स तसेच इतर नियामक व शासकीय प्राधिकरणे यांच्या सातत्यपूर्ण मार्गदर्शन व सहकार्याबद्दल मन:पूर्वक कृतज्ञता व्यक्त करत आहोत.

आपले संचालक बँकेवर विश्वास व भरोसा ठेवल्याबद्दल सभासद, ठेवीदार व ग्राहकांचेही मन:पूर्वक आभार मानतात, तसेच वर्षभरातील समर्पित सेवेबद्दल बँकेचे अधिकारी व कर्मचारी यांचे आभार.

सदरचा अहवाल मंजूरीसाठी सादर करीत आहे. त्यास आपण सर्वांनी मंजूरी द्यावी हि विनंती.

ठिकाण : वाळवा, जि. सांगली
तारीख : २८/०९/२०२६

संचालक मंडळाच्या वतीने
श्री. किरण नागनाथ नायकवडी
चेअरमन,
हुतात्मा सहकारी बँक लि., वाळवा.

BOARD OF MANAGEMENT :

Board of Management of the Bank consisting of following members constituted during the previous financial year continued during the financial year 2025-26.

- Mr. Vaibhav Nagnath Nayakawadi, (M.A. Politics) — Chairman (BOM)
- Mr. Kiran Nagnath Nayakawadi, — Member
- Mr. Bajirao Ishwara Manglekar, — Member
- Mr. Shrikant Gourihar Patane, (B.E. Mechanical, M.B.A.) — Member
- Mr. Sunil Bapurao Kadam-Khot, (B.Sc., M.B.A., L.L.B.) — Member
- Mr. Indrajit Shivajirao Chavan, (B. Com., L.L.B., D.L.L.) — Member
- CA. Pournima Suresh Kulkarni, (Chartered Accountant) — Member
- Mr. Shrikant Narayan Chavan, (B.Sc. (Chemistry), Master of Management Studies) — CEO

The Board of Management constituted to facilitate professional management and focussed attention to banking related activities of the Bank during the year under report.

FUTURE OUTLOOK :

Looking ahead, your Board remains committed to strengthening the fundamentals of the Bank through prudent credit growth, diversification of the deposit base, continued investment in technology and digital banking infrastructure, tighter cost management, and sustained focus on asset quality and recovery. The Board is confident that this disciplined approach will enable the Bank to deliver improved and sustainable profitability in the years ahead, while continuing to serve the interests of its members and the communities in which it operates.

ACKNOWLEDGEMENT :

Your Directors place on record their sincere gratitude to the Reserve Bank of India, the Registrar of Co-operative Societies (Maharashtra State), the Statutory Auditors, Concurrent Auditors, Information Systems Auditors, Tax Auditors and all other Auditors, Legal Advisors and Values, Print & Electronic Media, the Bank's correspondent banks and bankers, and other regulatory and Government authorities for their continued guidance and co-operation.

Your Directors also express their heartfelt thanks to the Members, depositors and customers of the Bank for the trust and confidence reposed in the Bank, and to the officers and staff of the Bank for their dedicated services during the year.

Report is submitted for Approval.

For and on behalf of the Board of Directors

Mr. Kiran Nagnath Nayakawadi

Chairman,

Hutatma Sahakari Bank Ltd. Walwa

Place : Walwa, Dist: Sangli

Date : 28/09/2026

Form A
BALANCE SHEET AS ON
ताळेबंद पत्रक

Amount In Rs.

Capital and Liabilities (भांडवल व देणी)	Schedule No.	31.03.2026 Current Year	31.03.2025 Previous Year
Paid-up Capital / वसूल भागभांडवल	1	11,48,27,500.00	10,61,43,500.00
Reserves and Surplus / गंगाजळी व नफा	2	111,55,86,451.86	92,59,31,162.66
Deposits / ठेवी	3	464,05,14,351.64	459,31,78,623.25
Borrowings / घेतलेली कर्जे	4	-	-
Other Liabilities and Provisions / इतर देणी व तरतूदी	5	70,90,85,695.38	66,02,36,944.60
Total (एकूण)		**658,00,13,998.88**	**628,54,90,230.51**
Assets (मालमत्ता व येणी)			
Cash and Balances with Reserve Bank of India / रोख शिल्लक व आरबीआय करंट शिल्लक	6	18,39,58,876.16	51,36,20,805.53
Balance with Banks and Money at Call and Short Notice / बँकातील शिल्लक व कॉल अँण्ड शॉर्ट नोटीस	7	90,83,09,678.52	84,86,11,826.84
Investments / गुंतवणूक	8	216,45,15,666.00	166,39,85,853.00
Net Advances / निव्वळ कर्जे	9	254,93,96,478.05	262,87,34,969.99
Fixed Assets / कायम मालमत्ता	10	4,39,45,695.42	4,34,56,419.21
Other Assets / इतर मालमत्ता	11	72,98,87,604.73	58,70,80,355.94
Total (एकूण)		**658,00,13,998.88**	**628,54,90,230.51**
Contingent Liabilities (संभाव्य देणी)	12	**2,17,82,093.53**	**2,08,91,243.59**
Bills For Collections (वसुलीस घेतलेली बिले)		**0.00**	**0.00**

Mr. Chavan Shrikant Narayan
Chief Executive Officer

Mr. Manglekar Bajirao Ishwara
Vice-Chairman

Mr. Nayakawadi Kiran Nagnath
Chairman

M/s. Kishor Gore & Company
Chartered Accountants
UDIN No. 26133184BUSTYQ3586

Form B

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED

नफा तोटा पत्रक

Amount In Rs.

I. Income (उत्पन्न)	Schedule No.	31.03.2026 Current Year	31.03.2025 Previous Year
Interest Earned / मिळालेले व्याज	13	50,59,73,854.26	49,09,17,992.90
Other Income / इतर उत्पन्न	14	8,75,20,822.23	4,56,00,650.20
Total / एकूण		**59,34,94,676.49**	**53,65,18,643.10**
II. Expenditure (खर्च)			
Interest Expended / दिलेले व्याज	15	27,08,17,523.95	25,27,60,724.84
Operating Expenses / प्रशासकिय खर्च	16	11,80,42,888.49	9,55,40,175.34
Provisins & Contingencies / तरतूदी व आकस्मितता	17	17,39,67,224.00	11,83,10,032.00
Total (एकूण)		**56,28,27,636.44**	**46,66,10,932.18**
Gross Profit (एकूण नफा)		**20,46,34,264.05**	**18,82,17,742.92**
III. Profit & Loss (नफा तोटा)			
Net Profit / Loss For the year / चालू नफा		3,06,67,040.05	6,99,07,710.92
Profit/loss (-) Brought forward / मागील नफा		877.11	4,836.19
Total (एकूण)		**3,06,67,917.16**	**6,99,12,547.11**
IV. Appropriations (नफा विभागणी)			
Statutory Reserves / राखीव निधी			4,00,00,000.00
Information Technology Fund / टेक्नॉलॉजी फंड			1,00,00,000.00
Investment Fluctation Reserve / गुंतवणूक चढउतार निधी			54,00,000.00
General Reserve / सामान्य राखीव निधी			35,86,000.00
Dividend (11.00 %) / लाभांश			1,09,25,670.00
Balance carried over to Balance Sheet / शिल्लक नफा			877.11
Total (एकूण)		**3,06,67,917.16**	**6,99,12,547.11**

DIRECTORS

Mrs. Nayakawadi Nandini Vaibhav
Mr. Khot Kadam Sunil Bapurao
Mr. Patil Vikram Shankar
Mr. Shinde Rajaram Anna
Mr. Kamble Popat Dhulappa
Mr. Shete Bipin S.
Mr. Patil Ramchandra Hanmant
Mr. Gunjawate Vitthal Hambirrao
Mr. Khot Ashok Maruti
Mr. Ambi Shrikant Tukaram
Mrs. Ahir Usha Chandrakant
Mr. Desai Rahul Krishnarao
Mr. Savvashe Jaywant Shamrao
Mr. Magdum Subhash Tatoba
Mr. Patane Shrikant Gourihar
Mr. Mulani Rafik Nabilal
Mrs. Yadav Shital Sanjay

SCHEDULE NO. – 1 - CAPITAL (भाग भांडवल)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
Authorised Capital / (अधिकृत भाग भांडवल) Current year 5,00,000 shares of Rs. 1,000/- each (Previous year 5,00,000 shares of Rs. 1,000/- each)	**50,00,00,000.00**	**50,00,00,000.00**
Issued Capital / Subscribed Capital /Called-up Capital / Paid up Capital (निर्गमीत भागभांडवल / अभिदत्त भागभांडवल / मागणी केलेले भागभांडवल / भरणा झालेले भागभांडवल) Current year 1,14,827 shares of Rs. 1,000/- each (Previous year 1,06,413 shares of Rs. 1,000/- each)	11,48,27,500.00	10,61,43,500.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares		
Total	**11,48,27,500.00**	**10,61,43,500.00**

SCHEDULE NO. – 2 - RESERVES AND SURPLUS (राखीव व इतर निधी)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
1) Statutory Reserve Fund (राखीव निधी)		
Opening Balance	16,28,92,120.00	14,23,69,700.00
Additions during the year	4,02,80,200.00	2,05,22,420.00
Deductions during the year	0.00	0.00
Total	**20,31,72,320.00**	**16,28,92,120.00**
2) Building Fund (इमारत निधी)		
Opening Balance	5,78,00,000.00	5,78,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**5,78,00,000.00**	**5,78,00,000.00**
3) Investment Fluctuation Fund (गुंतवणूक चढ-उतार निधी)		
Opening Balance	7,46,00,000.00	6,77,34,000.00
Additions during the year	54,00,000.00	68,66,000.00
Deductions during the year	0.00	0.00
Total	**8,00,00,000.00**	**7,46,00,000.00**
4) Special Reserve Fund (विशेष राखीव निधी)		
Opening Balance	2,22,00,000.00	1,27,00,000.00
Additions during the year	70,00,000.00	95,00,000.00
Deductions during the year	0.00	0.00
Total	**2,92,00,000.00**	**2,22,00,000.00**
5) Reserve for Bad & Doubtful Debts (बुडित व संशयित कर्ज राखीव निधी)		
Opening Balance	46,20,83,131.55	35,45,72,662.10
Additions during the year	6,96,28,911.15	10,75,10,469.45
Deductions during the year	0.00	0.00
Total	**53,17,12,042.70**	**46,20,83,131.55**
6) Charity Fund (धर्मादाय निधी)		
Opening Balance	25,00,000.00	25,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**25,00,000.00**	**25,00,000.00**
7) Employee's Welfare Fund (कामगार कल्याण निधी)		
Opening Balance	17,00,000.00	17,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**17,00,000.00**	**17,00,000.00**

SCHEDULE NO. – 2 - RESERVES AND SURPLUS (राखीव व इतर निधी)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
8) Share Investment Fund (शेअर गुंतवणूक निधी)		
Opening Balance	4,16,000.00	4,16,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**4,16,000.00**	**4,16,000.00**
9) Investment Depreciation Fund (गुंतवणूक घसारा निधी)		
Opening Balance	2,55,04,560.00	2,55,04,560.00
Additions during the year	8,41,75,440.00	0.00
Deductions during the year	0.00	0.00
Total	**10,96,80,000.00**	**2,55,04,560.00**
10) Non-Banking Assets Provision Fund (बँकेत्तर मालमत्ता तरतूद निधी)		
Opening Balance	0.00	0.00
Additions during the year	1,05,49,680.00	0.00
Deductions during the year	0.00	0.00
Total	**1,05,49,680.00**	**0.00**
11) Director & Employee's Trainning Fund (संचालक व कर्मचारी प्रशिक्षण निधी)		
Opening Balance	29,00,000.00	29,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**29,00,000.00**	**29,00,000.00**
12) Technology Fund (तंत्रज्ञान निधी)		
Opening Balance	1,90,50,000.00	1,50,37,000.00
Additions during the year	1,00,00,000.00	40,13,000.00
Deductions during the year	0.00	0.00
Total	**2,90,50,000.00**	**1,90,50,000.00**
13) Re-valuation Reserve (पुनर्मुल्यांकन राखीव निधी)		
Opening Balance	1,54,82,804.00	1,72,03,116.00
Additions during the year	0.00	0.00
Deductions during the year	17,20,312.00	17,20,312.00
Total	**1,37,62,492.00**	**1,54,82,804.00**
14) General Reserve Fund (सामान्य राखीव निधी)		
Opening Balance	88,90,000.00	0.00
Additions during the year	35,86,000.00	88,90,000.00
Deductions during the year	0.00	0.00
Total	**1,24,76,000.00**	**88,90,000.00**
15) Balance in Profit and Loss Account	**3,06,67,917.16**	**6,99,12,547.11**
Total (1 to 15)	**111,55,86,451.86**	**92,59,31,162.66**

SCHEDULE NO. - 3 - DEPOSITS (ठेवी)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
A.I. Demand Deposits (मागणी ठेवी)		
(i) From Banks	0.00	0.00
(ii) From Others	31,06,45,393.15	21,82,56,590.14
II. Savings Bank Deposits (बचत ठेवी)	92,62,77,877.80	84,00,66,814.11
III. Term Deposits (मुदत ठेवी)		
(i) From Banks	0.00	0.00
(ii) From Others	340,35,91,080.69	353,48,55,219.00
Total (I, II and III)	**464,05,14,351.64**	**459,31,78,623.25**
B. (i) Deposits of Branches in India	**464,05,14,351.64**	**459,31,78,623.25**

SCHEDULE NO. – 4 BORROWINGS (घेतलेली कर्जे)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Borrowings in India (घेतलेली कर्जे)		
(a) Reserve Bank of India	0.00	0.00
(b) Other Banks	0.00	0.00
(c) Other Institutions and Agencies	0.00	0.00
II. Borrowings Outside India	**0.00**	**0.00**
Total (I and II)	**0.00**	**0.00**

SCHEDULE NO. – 5 OTHER LIABILITIES & PROVISIONS (इतर देणी व तरतूदी)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Bills payable	7,91,142.65	42,62,914.05
II. Inter-office Adjustment (net)	-	-
III. Interest Accrued	61,12,459.00	65,62,529.00
IV. Others (Including provisions)	70,21,82,093.73	64,94,11,501.55
Total	**70,90,85,695.38**	**66,02,36,944.60**

SCHEDULE NO. – 6
CASH AND BALANCES WITH RESERVE BANK OF INDIA
(रोख रक्कम व भारतीय रिझर्व्ह बँकेकडील शिल्लक)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Cash in hand (Including foreign currency notes)	6,62,55,526.69	5,74,54,762.66
II. Balances with Reserve Bank of India		
(a) in Current Account	11,77,03,349.47	45,61,66,042.87
(b) in Other Accounts	-	-
Total (I and II)	**18,39,58,876.16**	**51,36,20,805.53**

SCHEDULE NO. – 7
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE
(इतर बँकामधील शिल्लक व ठेवी)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
(i) Balances with banks		
(a) in Current Accounts	12,68,60,322.52	11,37,61,098.84
(b) in Other Deposit Accounts	78,14,49,356.00	73,48,50,728.00
(ii) Money at call and short notice		
(a) With Banks	0.00	0.00
(b) With other Institutions	0.00	0.00
Total (i and ii)	**90,83,09,678.52**	**84,86,11,826.84**
II Outside India		
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Grand Total (I and II)	**90,83,09,678.52**	**84,86,11,826.84**

SCHEDULE NO. – 8
INVESTMENT
(गुंतवणूक)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Investments in India		
(i) Government Securities (केंद्र/राज्य सरकारचे रोख्यातील गुंतवणूक)	216,41,00,166.00	166,35,70,353.00
(ii) Other Approved Securities	0.00	0.00
(iii) Shares (शेअर्स)	4,15,500.00	4,15,500.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or Joint Ventures	0.00	0.00
(vi) Others (Mutual funds)	0.00	0.00
Total	**216,45,15,666.00**	**166,39,85,853.00**
II. Investments outside India		
(i) Government Securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or Joint Ventures Abroad	0.00	0.00
(iii) Others Investments (To be Specified)	0.00	0.00
Total	**0.00**	**0.00**
Grand Total (I and II)	**216,45,15,666.00**	**166,39,85,853.00**

SCHEDULE NO. - 9 - ADVANCES (दिलेली कर्जे)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
A.		
(i) Bills Purchased and Discounted	0.00	0.00
(ii) Cash Credits, Overdrafts and Loans repayable on Demand	50,67,83,809.75	57,96,98,698.46
(iii) Term Loans	215,48,92,599.60	216,79,45,113.98
Total (i + ii + iii)	**266,16,76,409.35**	**274,76,43,812.44**
B.		
(i) Secured by Tangible Assets	2,60,55,44,903.22	2,68,67,50,092.03
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	5,61,31,506.13	6,08,93,720.41
Total (i + ii + iii)	**266,16,76,409.35**	**274,76,43,812.44**
Total C.I. Advances in India		
(i) Priority Sectors	185,74,72,964.33	206,35,70,705.76
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	80,42,03,445.02	68,40,73,106.68
Total (i + ii + iii + iv)	**266,16,76,409.35**	**274,76,43,812.44**
Total C.II. Advances Outside India		
(i) Due from Banks	0.00	0.00
(ii) Due from Others	0.00	0.00
(a) Bills Purchased and Discounted	0.00	0.00
(b) Syndicated Loans	0.00	0.00
(c) Others	0.00	0.00
Total (i + ii)	**0.00**	**0.00**
Grand Total (C.I and II)	**266,16,76,409.35**	**274,76,43,812.44**
C.		
Less NPA Provision	11,22,79,931.30	11,89,08,842.45
Net Advances	**254,93,96,478.05**	**262,87,34,969.99**

SCHEDULE NO. 10 - FIXED ASSETS

(स्थावर व जंगम मालमत्ता)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I . Bank Premises (बँकेच्या इमारतीचा परिसर)		
At Cost as on 31st March of the Preceding year	263,31,619.00	292,48,459.00
Additions during the year		
Deductions during the year		
Depreciation to Date	18,69,878.00	29,16,840.00
Total	**244,61,741.00**	**263,31,619.00**
II. Other Fixed Assets (Including Furniture and Fixtures) (इतर स्थिर मालमत्ता फर्निचर आणि फिक्स्चर्ससह)		
At cost as on 31st March of the preceding year	705,96,512.13	615,73,848.19
Additions during the year	90,99,032.21	90,22,663.94
Deductions during the year	0.00	0.00
Depreciation to date	602,11,589.92	534,71,711.92
Total	**194,83,954.42**	**171,24,800.21**
III. Capital Work In Progress		
At cost as on 31st March of the preceding year	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date Total	0.00	0.00
Total	**0.00**	**0.00**
Total (I + II + III)	**439,45,695.42**	**434,56,419.21**

SCHEDULE NO. - 11 - OTHER ASSETS
(इतर मालमत्ता)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Inter-office Adjustments (net)	0.00	0.00
II. Interest Accrued	8,31,18,411.09	4,61,16,188.00
III. Tax Paid in Advance / Tax Deducted at Source	0.00	0.00
IV. Stationery and Stamps	5,12,525.50	3,51,998.70
V. Non-banking Assets acquired in satisfaction of Claims	15,47,200.00	0.00
VI. Deferred Tax Assets	2,68,523.00	1,13,768.00
VII. Others	64,44,40,945.14	54,04,98,401.24
Total	**72,98,87,604.73**	**58,70,80,355.94**

SCHEDULE NO. - 12 - CONTINGENT LIABILITIES
(आकस्मिक दायित्वे)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Claims against the bank not acknowledged as Debts	0.00	0.00
II. Liability for partly paid Investments	0.00	0.00
III. Liability on account of outstanding forward exchange contracts	0.00	0.00
IV. Guarantees given on behalf of constituents	0.00	0.00
(a) In India	1,79,96,000.00	1,76,31,000.00
(b) Outside India	0.00	0.00
V. Acceptances, Endorsements and Other Obligations	0.00	0.00
VI. Other items for which the bank is Contingently liable (Deaf Accounts RBI)	37,86,093.53	32,60,243.59
Total	**2,17,82,093.53**	**2,08,91,243.59**

SCHEDULE NO. - 13 - INTEREST EARNED
(मिळालेले व्याज)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Interest / Discount on Advances / Bills	30,59,96,476.00	31,50,83,611.62
II. Income on Investments	14,05,47,523.26	12,23,96,984.28
III. Interest on Balances with Reserve Bank of India and other Inter-bank Funds	5,94,29,855.00	5,34,37,397.00
IV. Others		
Total	**50,59,73,854.26**	**49,09,17,992.90**

SCHEDULE NO. - 14 - OTHER INCOME
(इतर उत्पन्न)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Commission, Exchange and Brokerage	21,74,735.76	13,82,934.17
II. Profit on sale of Investments	1,87,80,395.00	1,52,12,386.00
Less: Loss on sale of Investments	0.00	0.00
III. Profit on sale of Priority Sector Advances	0.00	0.00
Less: Loss on Revaluation of Investments	0.00	0.00
IV. Profit on sale of Land, Buildings and other Assets	62,46,504.00	0.00
Less: Loss on sale of Land, Buildings and Other Assets	0.00	0.00
V. Profit on Exchange Transactions	0.00	0.00
Less: Loss on Exchange Transactions	0.00	0.00
VI. Income earned by way of Dividends, etc.	0.00	0.00
from Subsidiaries / Companies and / or Joint		
Ventures abroad / in India		
VII. Miscellaneous Income	6,03,19,187.47	2,90,05,330.03
Total	**8,75,20,822.23**	**4,56,00,650.20**

SCHEDULE NO. - 15 - INTEREST EXPENDED (दिलेले व्याज)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Interest on Deposits (ठेवीवर दिलेले व्याज)	27,05,54,398.00	25,26,25,062.00
II. Interest on Reserve Bank of India/ Inter-bank Borrowings	0.00	30,641.60
III. Others (इतर)	2,63,125.95	1,05,021.24
Total	**27,08,17,523.95**	**25,27,60,724.84**

SCHEDULE NO. - 16 - OPERATING EXPENSES (परिचालन खर्च)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
I. Payments to and Provisions for Employee's (पगार भत्ते)	5,69,93,322.35	4,28,89,287.44
II. Rent, Taxes and Lighting (भाडे, कर व वीज बिल)	1,51,97,130.86	1,24,28,441.86
III. Printing and Stationery (मुद्रण आणि लेखन सामग्री)	10,53,931.85	11,02,793.00
IV. Advertisement and Publicity (जाहिरात आणि प्रसिध्दी)	4,16,459.36	4,33,289.25
V. Depreciation on Bank's Property (घसारा)	86,09,756.00	64,50,614.00
VI. Director's Fees, Allowances and Expenses	0.00	0.00
VII. Auditors' Fees and Expenses (Including Branch Auditors) (ऑडिट फी)	12,69,258.20	16,49,489.00
VIII. Law Charges (कायदे सल्ला फी)	7,86,200.00	14,72,918.50
IX. Postages, Telegrams, Telephones, etc. (पोस्टेज/टेलिफोन)	15,09,598.44	12,33,989.05
X. Insurance (विमा)	75,05,819.09	71,06,589.17
XI. Repairs and Maintenance (दुरुस्ती व देखभाल)	49,23,475.09	37,04,471.03
XII. Other Expenditure (इतर खर्च)	1,97,77,937.25	1,70,68,293.04
Total	**11,80,42,888.49**	**9,55,40,175.34**

SCHEDULE NO. - 17 - PROVISIONS AND CONTINGENCIES (तरतुदी व आकस्मिक खर्च)

Amount In Rs.

Particulars	31.03.2026 Current Year	31.03.2025 Previous Year
1. Provision for Income Tax	1,99,46,539.00	2,39,23,800.00
2. Special Reserve	70,00,000.00	95,00,000.00
3. Reserve for Doutful Debts	6,30,00,000.00	8,40,00,000.00
4. Provision for Standared Advance	0.00	10,00,000.00
5. Investment Depreciation Reserve	8,41,75,440.00	0.00
6. Deferred Tax Income	-1,54,755.00	-1,13,768.00
Total	**17,39,67,224.00**	**11,83,10,032.00**

ANNEXURE - A

■ Name of the Bank	: HUTATMA SAHAKARI BANK LTD., WALWA
■ Head Office Address	: Kamgar Bhawan, At. & P. Walwa, Tal. Walwa, : Dist - Sangli. 416 313 (Maharashtra)
■ No. of Registration	: SAN/WVA/BNK/0/103/96-97
■ Date Of Registration	: 15/05/1996
■ No. of RBI Licence	: UBD/MH/1257P
■ Date	: 12/07/1996
■ Jurisdiction	: Maharashtra State
■ Banks Position as on	: 31/03/2026
■ No of branches including Head Office & Back Office	: 21
■ On Site ATM	: 2
■ Extension Counter	: Nil
■ Membership	: Regular - 12,949
■ Paid up Share Capital	: Rs. 11,48.28 Lakh
■ Reserves & Other Funds	: Rs. 111,55.86 Lakh
■ Deposits - Current	: Rs. 31,05.15 Lakh
Savings	: Rs. 92,62.78 Lakh
Cash Credit Cr. Bal.	: Rs. 1.30 Lakh
Term	: Rs. 340,35.91 Lakh
Total	: Rs. 464,05.14 Lakh
■ Gross Loans & Advances	
Secured	: Rs. 260,55.44 Lakh
Unsecured	: Rs. 5,61.32 Lakh
Total	: Rs. 266,16.76 Lakh
Priority Sector	: Rs. 185,74.73 Lakh
Weakar Section	: Rs. 86,27.81 Lakh
■ Borrowings	: Nil
■ Investment	: Rs. 216,45.16 Lakh
■ Overdues (Percentage)	: 4.62 %
■ Audit Classification	: 'A'
■ Profit for the Current year	: Rs. 306.68 Lakh
■ Total Staff	: 125
■ Working Capital	: Rs. 658,00.14 Lakh

INDEPENDENT AUDITOR'S REPORT

The Members,
Hutatma Sahakari Bank Ltd., Walwa
A/P. Walwa, Tal. Walwa, Dist. Sangli

Report on the Financial Statements

We have audited the accompanying financial statements of The Hutatma Sahakari Bank Ltd. Walwa on 31 March, 2026, which comprise the Balance Sheet as at 31st March 2026, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and summary of significant accounting policies and other explanatory information. The returns of 19 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements.

1. Management is responsible for the preparation of these financial statements that give 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 the Co-operative 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 the 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

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

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

Opinion

5. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act 1960, the Maharashtra Co-operative Societies Rules,1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of co-operative societies, Maharashtra in the manner so required and give true and fair view in conformity with the accounting principles generally accepted in India;
   (a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2026.
   (b) in the case of the Profit and Loss, of the profit/loss for the year ended on that date; and
   (c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

6. 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 and the Maharashtra Co-Operative Societies Rules 1961.

7. 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 found them satisfactory;
   (b) In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

(c) The transactions of the Bank, which have come to our notice are within the powers of the Bank;

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

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

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

Or

As per the information an explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-Operative Societies Rules 1961.

9. We further report that for the year under audit, the Bank has been awarded "A" classification.

For,
M/s. Kishor Gore & Company
Chartered Accountants

Date : 20.06.2026
Place : Miraj

CA. D. K. Gore.
Partner
M.No. 103235W.
UDIN:- 26133184BUSTYQ3586

SIGNIFICANT ACCOUNTING POLICIES TO THE FINANCIAL STATEMENTS For the year ended 31 March, 2026

1. OVERVIEW :

1. Background

Hutatma Sahakari Bank Limited ('the Bank') was incorporated in 1996 and provides a complete suite of banking and financial services including Retail Banking, Wholesale Banking and Treasury Operations. The Bank is primarily governed by the Maharashtra Co-Op Act 1960 & Banking Regulation Act, 1949. as on 31 March, 2026.

2. Basis of preparation

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act,1949, The Co-operative Societies Act, 1912, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. Use of estimates

The preparation of the financial statements is in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements, revenues and expenses during the reporting period. Actual results could differ from those estimates. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

4. Accounting Policies

There are no Changes in accounting policies for the current financial period.

5. Previous Year Figures

The bank has reclassified and rearranged previous year figures to this year's classification and wherever necessary.

2. SIGNIFICANT ACCOUNTING POLICIES :

1. Accounting Convention :

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on "Going Concern" basis.

2. Investments Classification

2.1 Categorization of investments :

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

i) 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.

ii) 'Held for Trading' - Securities acquired by the Bank with the intention to trade.

iii) 'Available for Sale' – Securities which do not fall within the above two categories are classified as 'Available for Sale'.

2.2 Classification of Investments :

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Other Trustee Securities, Shares in co-operative institutions, and Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments.

2.3 Transfer of investments between categories :

Transfer between categories of investments is accounted as per the RBI guidelines.

2.4 Valuation of Investments :

(i) 'Held to Maturity -

These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortised over the period remaining to maturity.

(ii) 'Held for Trading -

The bank has not classified investment in the category during the audit period.

(iii) 'Available for Sale -

The individual scrip in the AFS category is marked to market at the year end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

(iv) Market value of Government Securities (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.

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

(vi) **Urban Co-operative banks** are prohibited from direct investment in Equity shares. As regards, investment in shares of Co-operative Institution, Bank is guided by RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. Thus, Equity shares are valued at cost or the closing quotes on a recognised stock exchange (wherever applicable), whichever is lower.

(vii) **Equity shares** are valued at cost or the closing quotes on a recognised stock exchange, whichever is lower

(viii) **Treasury Bills,** Certificate of Deposits & Commercial Papers being discounted instruments, are valued at carrying cost which includes discount amortized over the period to maturity.

(ix) **In case of bonds & debentures** where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by RBI.

(x) **Investments in quoted debt/money market Mutual Fund Units** are valued as per stock exchange quotations. Investments in un-quoted Mutual Fund Units are valued on the basis of the latest re-purchase price declared by the Mutual Funds in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period.

(xi) **Broken period interest on debt instruments** is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition are charged to revenue.

(xii) **Investments** are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

2.5 Disposal of Investments:

Investments classified under the HTM category: The Bank does not resort to sale of securities held in HTM category pursuant to RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of Board of Directors on a specific rationale, Profit on sale of investments from HTM category is first taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

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

The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity of Repo/ Reverse Repo transactions. Costs and revenue are accounted as interest expenditure/income. Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice. Liquidity Adjustment Facility (LAF) / Standing Deposit Facility transactions are accounted as per RBI guidelines as applicable to the bank.

3. Provisioning For Advances And Overdue Interest Reserve:

3.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time. In addition to this, a general provision on standard assets is made 0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector 0.25%, advances to Commercial Real Estate 1% and Residential House Sector 0.75%.

In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time.

3.2 The overdue interest in respect of nonperforming advances is shown separately under “Overdue Interest Reserve” as per the directives issued by RBI.

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

The net Profit or Loss for the period comprises the following components, each of which is disclosed on the face of the Profit and Loss account statement: (a) Profit or Loss from ordinary activities; and (b) extraordinary items. Extraordinary items are disclosed in the Profit and Loss account statement as a part of net Profit or Loss for the period. The nature and the amount of each extraordinary item is separately disclosed in the notes to Profit and Loss account statement in a manner that its impact on current Profit or Loss can be perceived.

Prior Period Items

The nature and amount of prior period items is separately disclosed in the profit and loss account statement in a manner that their impact on the current profit or loss can be perceived.

Changes in Accounting Estimates

As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation process involves judgments based on the latest information available. Estimates may be required, for example, of bad debts, inventory obsolescence or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability.

As a prudent measure, the Bank shall set aside an amount by way of additional provision towards Standard Assets to provide for unforeseen circumstances which might result in a Standard Asset turning into NPA. This additional provision shall be in the range of 10% to 50% of the recovery in the bad debts written off account received above Rs. 50 crores during the year in a single advance account. This additional provision may be utilized towards any provisioning requirement for standard assets in future.

Changes in Accounting Policies

Any change in an accounting policy which has a material effect are disclosed in the Notes to accounts. The impact of, and the adjustments resulting from, such change, if material, have been disclosed in the financial statements of the period in which such change is made, to reflect the effect of such change. Where the effect of such change is not ascertainable, wholly or in part, the fact is appropriately indicated in the notes to accounts. If a change is made in the accounting policies which has no material effect on the financial statements for the current period but which is reasonably expected to have a material effect in later periods, the fact of such change is appropriately disclosed in the period in which the change is adopted.

5. Revenue Recognition (AS 9):

5.1 Interest income is recognized on an accrual basis in accordance with AS–9, Revenue Recognition and RBI guidelines, except in case of interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.

5.2 Commission on guarantees and LCs is recognized on a pro-rata basis over the period of the guarantee/LC.

5.3 Locker rent is accounted on an upfront basis at annual rests.

5.4 Annual fees on credit and debit cards is recognized as and when due from the customers.

5.5 Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis. Income on discounted instruments is recognised over the tenor of the instrument on a straight-line basis.

5.6 Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

5.7 Dividend income is recognized on receipt basis.

5.8 Exchange and brokerage are recognized on realization.

5.9 Income from distribution of insurance products is recognised on the basis of income received.

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

6.1 Computers, Furniture & Fixtures, Plant & Machinery, Leasehold improvement and Motor Cars are stated at cost less depreciation. Premises (including Freehold Land): These are stated at the revalued amounts less depreciation. Leasehold land is stated at revalued amounts less amortization over the lease period.

6.2 The Bank has framed its own policy for the revaluation of immovable properties, which is duly approved by its Board of Directors. Revaluations are carried out by obtaining expert valuation reports by using applicable methods of valuations. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. Depreciation on the revalued asset is charged to the Profit and Loss Account and an amount equivalent to the amount of depreciation on the revaluation is appropriated from the Revaluation Reserve.

6.3 Cost includes incidental expenses incurred on acquisition of assets.

6.4 Depreciation Rates: (i) Plant & Machinery, Furniture & Fixtures and Motor Cars are depreciated on written down value method 20% & 10 % p.a. (ii) Premises (excluding Freehold Land) will be depreciated on straight line method based on useful life of the asset (Useful life – 60 years). Revalued Premises will be depreciated on straight line method over the residual / estimated life of the assets as assessed at the time of revaluation. (iii) Lease improvement costs are amortized over the period of lease. (iv) Leasehold Land is amortized over the period of lease. (v) Computers are depreciated on straight line method 33.33% as directed by RBI.

6.5 Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

6.6 The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

7. Deposit for Services:

The Deposit for Services like Telephone, Electricity, etc. paid to the concerned authorities is written off as expenditure in the year in which the relevant service connection is installed.

8. Employee Benefits (AS 15) :

8.1 Gratuity :

The Bank provides for gratuity to all employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act,1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 “Employee Benefits”, to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. Actuarial gain or loss is recognized in the Statement of Profit and Loss.

8.2 Provident fund :

In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at a determined rate. The Bank contributes maximum ceiling Rs.1800 per employees. This amount is transferred to PF account managed by the Employees' PF Trust. The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.

8.3 Leave Encashment :

In respect of leave encashment liability, as per the RBI circular on income recognition asset classification & provisioning norms, the Bank has a practice to provide the leave encashment benefit for the balance of leaves by debiting the P& I account taking into consideration value of basic & dearness allowance of the member of staff.

8.4 Pension and LTC :

The liability towards Staff Pension and unavailed LTC is provided based on the actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

9. Segment Reporting (AS 17) :

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17. Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations. Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

10. Related Party Disclosures (AS 18) :

There are no related parties which require a disclosure under AS 18.

1. Disclosure of facilities granted of Directors and their Relatives (Rs. in Lacs)

Sr.No.	Particulars	2025-2026	2024-2025
A	**Fund Based**		
1.	Outstanding at the beginning of the year	9.73	18.94
2.	Addition during the year CC Balance	0	0
3.	Recovery during the year	9.65	9.21
4.	Outstanding at the end of the year (including interest)	0.08	9.73
B	**Non-funded Based (Guarantees, L/C etc.)**		
1.	Outstanding at the beginning of the year	0.00	0.00
2.	Addition during the year	0.00	0.00
3.	Recovery during the year	0.00	0.00
4.	Outstanding at the end of the year (including interest)	0.00	0.00

The loans have been sanctioned to the above persons before they are director in the Bank.

11. Operating Leases (AS 19) :

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss account.

12. Earnings per Share (AS 20) :

Basic earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of shares (excluding preference shares) outstanding during the year.

13. Income-Tax (AS 22) :

13.1 Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.

13.2 Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.

13.3 Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.

13.4 During the Financial year the Bank has assessed Deferred Tax Assets amounting to Rs. 2,68,523/-

14. Intangible Assets (AS 26) :

Intangible assets relate to acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software is amortized equally over the period of three years as per RBI guidelines.

15. Impairment of Assets (AS 28) :

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognized in the statement of Profit & Loss to the extent that the carrying amount of asset exceeds its estimated recoverable amount.

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

A provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

(a) When there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

3. STATUTORY DISCLOSURES AS PER RBI:

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

1. Segment Reporting:-

The enclosure regarding, segment reporting in next page.

Cashflow Statement (Accounting Standard-03)

Particulars	31/03/2026 Current Year		31/03/2025 Previous Year	
Cash Flow From Operating Activities	3,06,67,040.05		6,99,07,710.92	
Net Profit For The Year (before Taxes)	1,99,46,539.00	**5,06,13,579.05**	2,39,23,800.00	**9,38,31,510.92**
Adjustments For				
Less : Profit On Sale Assets	0.00		0.00	
Add : Excess Npa Provision (BDDR)	6,96,28,911.15		10,75,10,469.45	
Add : Depreciation	86,09,756.00		64,50,614.00	
Add : Special Reserve	70,00,000.00	**8,52,38,667.15**	95,00,000.00	**12,34,61,083.45**
Cash Flow Before Changes in Working Capital		**13,58,52,246.20**		**21,72,92,594.37**
Adjustments For Working Capital Changes				
Add : Deposits	4,73,35,728.39		32,39,59,339.58	
Less : Borrowing	0.00		0.00	
Add : Other Liabilities and Provisions	4,88,48,750.78		2,85,95,601.49	
Add : Investments	-50,05,29,813.00		9,59,24,900.00	
Less : Advances	7,93,38,491.94		-19,54,19,253.03	
Less : Other Assets	-14,28,07,248.79		-3,03,56,177.41	
Less : Intagible Assets	0.00		0.00	
Less : Direct Income Taxes Paid	-1,99,46,539.00	**-48,77,60,629.68**	-2,39,23,800.00	**19,87,80,610.63**
Cash Generated From Operating Activities		**-35,19,08,383.48**		**41,60,73,205.00**
Cash Flow From Investing Activities				
Less : Other Fixed Assets	-90,99,032.21		-90,22,663.94	
Less : Investment Dep Fund	8,41,75,440.00		0.00	
Add : Non Banking Assets	1,05,49,680.00		0.00	
Add : Re-Valuation Resrerve	-17,20,312.00	**8,39,05,775.79**	0.00	**-90,22,663.94**
Cash Generated From Investing Activities				
Cash Flow From Financing Activities				
Cash Generated From Financing Activities				
Add : Proceeds of Share Issue	86,84,000.00		1,25,51,100.00	
Add : Additions in Statutory Reserve	2,80,200.00		13,92,120.00	
Less : Dividend Paid	-1,09,25,670.00		- 95,17,327.00	
Cash Generated From Financing Activities		**-19,61,470.00**		**44,25,893.00**
Increase/Decrease during the Year (1 + 2 +3)		**-26,99,64,077.69**		**41,14,76,434.06**
Opening Cash and Cash Equivalents		**1,36,22,32,632.37**		**95,07,56,198.31**
Closing cash And cash equivalents (4 + 5)		**1,09,22,68,554.68**		**1,36,22,32,632.37**

Accounting Standard 17 - Segment Reporting

Part A: Business segments

(Amount in ₹ Crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year 31-03-2026	Previous Year 31-03-2025	Current Year 31-03-2026	Previous Year 31-03-2025	Current Year 31-03-2026	Previous Year 31-03-2025	Current Year 31-03-2026	Previous Year 31-03-2025	Current Year 31-03-2026	Previous Year 31-03-2025
Revenue	21.88	19.10	0.00	0.00	28.91	30.18	8.56	4.37	59.35	53.65
Result	13.58	13.51	0.00	0.00	13.50	11.77	0.00	0.00	27.08	25.28
Unallocated expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.21	18.99
Operating profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.06	9.38
Income taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	2.39
Extraordinary profit / loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.07	6.99
Other information:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Segment assets	307.28	251.26	0.00	0.00	350.72	377.29	0.00	0.00	658.00	628.55
Unallocated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	658.00	628.55
Segment liabilities	307.28	251.26	0.00	0.00	350.72	377.29	0.00	0.00	658.00	628.55
Unallocated liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	658.00	628.55

Part B: Geographic segments

(Amount in ₹ Crore)

	Domestic		International		Total	
	Current Year 31-03-2026	Previous Year 31-03-2025	Current Year 31-03-2026	Previous Year 31-03-2025	Current Year 31-03-2026	Previous Year 31-03-2025
(a) Revenue	59.35	53.65	0	0	59.35	53.65
(b) Assets	658.00	628.55	0	0	658.00	628.55

Notes to Accounts:

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	42.49	41.26
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	42.49	41.26
iv)	Tier 2 capital	11.01	10.44
v)	Total capital (Tier 1+Tier 2)	53.50	51.70
vi)	Total Risk Weighted Assets (RWAs)	240.72	238.30
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	17.65	17.31
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.65	17.31
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	4.57	4.38
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.22	21.70
xi)	Leverage Ratio*	7.31	7.57
xii)	Percentage of the shareholding of		
	a) Government of India	0.00	0.00
	b) State Government (specify name)$	0.00	0.00
	c) Sponsor Bank$	0.00	0.00
xiii)	Amount of paid-up equity capital raised during the year	0.87	1.26
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00
xv)	of which: Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0.00	0.00

2. Asset liability management 31/03/2026

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ Crore)

	Day 1	2 To 7 Days	8 To 14 Days	15 To 30 Days	31 Days To 2 Months	Over 2 Months And Up To 3 Months	Over 3 Months And Up To 6 Months	Over 6 Months And Up To 1 Year	Over 1 Year And Up To 3 Years	Over 3 Years And Up To 5 Years	Over 5 Years	Total
Deposits	9.21	0.80	2.58	2.41	7.41	19.98	45.41	115.63	257.76	1.82	1.04	464.05
Advances	10.44	0.42	0.47	0.79	10.48	8.31	17.42	84.84	41.61	51.57	39.83	266.17
Investments	0.00	0.00	0.00	5.00	0.00	0.00	0.00	0.00	10.66	16.98	183.81	216.45
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio

As at 31- March -2026

(Amount in ₹ Crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	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	
Held to Maturity												
Gross	56.23	0.00	0.04	0.00	0.00	0.00	56.27	0.00	0.00	0.00	0.00	56.27
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale												
Gross	160.18	0.00	0.00	0.00	0.00	0.00	160.18	0.00	0.00	0.00	0.00	160.18
Less: Provision for depreciation and NPI	10.97	0.00	0.00	0.00	0.00	0.00	10.97	0.00	0.00	0.00	0.00	10.97
Net	149.21	0.00	0.00	0.00	0.00	0.00	149.21	0.00	0.00	0.00	0.00	149.21
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	216.41	0.00	0.04	0.00	0.00	0.00	216.45	0.00	0.00	0.00	0.00	216.45
Less: Provision for non-performing investments NPI	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Less: Provision for depreciation and NPI	10.97	0.00	0.00	0.00	0.00	0.00	10.97	0.00	0.00	0.00	0.00	10.97
Net	205.44	0.00	0.00	0.00	0.00	0.00	205.44	0.00	0.00	0.00	0.00	205.44

3. Investments

a) Composition of Investment Portfolio

As at 31- March -2025

(Amount in ₹ Crore)

	Investments in India							Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	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	
Held to Maturity												
Gross	24.95	0.00	0.04	0.00	0.00	0.00	24.99	0.00	0.00	0.00	0.00	24.99
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale												
Gross	141.41	0.00	0.00	0.00	0.00	0.00	141.41	0.00	0.00	0.00	0.00	141.41
Less: Provision for depreciation and NPI	2.55	0.00	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	2.55
Net	138.86	0.00	0.00	0.00	0.00	0.00	138.86	0.00	0.00	0.00	0.00	138.86
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	166.36	0.00	0.04	0.00	0.00	0.00	166.40	0.00	0.00	0.00	0.00	166.40
Less: Provision for non-performing investments NPI	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Less: Provision for depreciation and NPI	2.55	0.00	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	2.55
Net	163.81	0.00	0.00	0.00	0.00	0.00	163.81	0.00	0.00	0.00	0.00	163.81

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Crore)

Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	2.55	2.55
b) Add: Provisions made during the year	8.42	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	10.97	2.55
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	7.46	6.77
b) Add: Amount transferred during the year	0.54	0.69
c) Less: Drawdown	0.00	0.00
d) Closing balance	8.00	7.46
iii) Closing balance in IFR as a percentage of closing balance of investments [13] in AFS and HFT/Current category	4.99 %	5.28 %

c) Sale and Transfer to / from HTM Category - NIL

d) Non-SLR investment portfolio

i) Non - performing non - SLR investments

(Amount in ₹ Crore)

Sr. No.	Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
a)	Opening balance	0.04	0.04
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.04	0.04
e)	Total provisions held	0.04	0.04

ii) Issuer composition of non - SLR investments

(Amount in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement Securities		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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04
g)	Provision held towards depreciation	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04
	Total	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04

4. Asset quality

a (i) Classification of advances and provisions held as on 31 March, 2026

(Amount in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPA						
Opening Balance	262.87	1.04	10.85	0.00	11.89	274.76
Add: Additions during the year					1.46	118.72
Less: Reductions during the year					2.12	127.31
Closing balance	254.94	1.36	9.87	0.00	11.23	266.17
Reductions in Gross NPA due to:						
i) Upgradation					0.95	0.95
ii) Recoveries (excluding recoveries from upgraded accounts)					1.17	1.17
iii) Technical/ Prudential16 Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					58.10	58.10
Add: Fresh provisions made during the year					6.30	6.30
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					64.40	64.40
Net NPA						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year					0.00	0.00
Less: Reductions during the year					0.00	0.00
Closing Balance		0.00	0.00	0.00	0.00	0.00

4. Asset quality

a (ii) Classification of advances and provisions held as on 31 March, 2025

(Amount in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPA						
Opening Balance	243.33	1.98	12.26	0.00	14.24	257.57
Add: Additions during the year					1.29	202.61
Less: Reductions during the year					3.64	185.42
Closing balance	262.87	1.04	10.85	0.00	11.89	274.76
Reductions in Gross NPA due to:						
i) Upgradation					0.70	0.70
ii) Recoveries (excluding recoveries from upgraded accounts)					2.94	2.94
iii) Technical/ Prudential16 Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					49.70	49.70
Add: Fresh provisions made during the year					8.40	8.40
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					58.10	58.10
Net NPA						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year					0.00	0.00
Less: Reductions during the year					0.00	0.00
Closing Balance		0.00	0.00	0.00	0.00	0.00

Ratios (in per cent)	31.03.2026 Current Year	31.03.2025 Previous Year
Gross NPA to Gross Advances	4.22%	4.33%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	100.00%	100.00%

b) Sector-wise Advances and Gross NPA

(Amount in ₹ Crore)

Sr.No.	Sector*	Current Year 31/03/2026			Previous Year 31/03/2025		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in the sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	77.60	4.26	5.49	95.16	3.65	3.84
b)	Advances to industries sector eligible as priority sector lending	4.44	0.08	1.80	4.66	0.07	1.50
c)	Services	49.71	2.31	4.65	92.30	3.98	4.31
d)	Personal loans	0.00	0.00	0.00	0.00	0.00	0.00
e)	Other	53.99	2.85	5.28	14.24	1.43	10.04
	Sub-total (i)	185.74	9.50	5.11	206.36	9.13	4.42
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans / Others	80.43	1.73	2.15	68.40	2.76	2.15
	Sub-total (ii)	80.43	1.73	2.15	68.40	2.76	2.15
	Total (I + ii)	266.17	11.23	4.22	274.76	11.89	4.33

c) Overseas Assets, NPA and Revenue

(Amount in ₹ Crore)

	31/03/2026 Current Year	31/03/2025 Previous Year
Total Assets	NIL	NIL
Total NPA		
Total Revenue		

d) Fraud Accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	31/03/2026 Current Year	31/03/2025 Previous Year
Number of frauds reported	0	0
Amount involved in fraud (Rs. Crore)	0	0
Amount of provision made for such frauds (Rs. Crore)	0	0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs. Crore)	0	0

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ Crore)

Category	
i) Direct exposure a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include Non-fund Based (NFB) Limits.	17.70
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;	0.00
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00
Total Exposure to Real Estate Sector	17.70

b) Exposure to Capital Market - NIL

c) Risk Category Wise Country Exposure - NIL

d) Unsecured Advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ Crore)

Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
Total unsecured advances of the bank	5.61	6.09
Out of the above, amount of advances for which intangible securities such as etc. have been taken charge over the rights, licenses, authority	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

6. Concentration of Deposits, Advances, Exposures and NPA

a) Concentration of deposits

(Amount in ₹ Crore)

Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
Total deposits of the twenty largest depositors	66.05	91.08
Percentage of deposits of twenty largest depositors to total deposits of the bank	14.23%	19.83%

b) Concentration of Advances

(Amount in ₹ Crore)

Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
Total advances to the twenty largest borrowers	34.68	34.88
Percentage of advances to twenty largest borrowers to total advances of the bank	13.03%	13.10%

c) Concentration of Exposures

(Amount in ₹ Crore)

Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
Total exposure to the twenty largest borrowers/customers	45.51	49.09
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	12.26%	13.10%

d) Concentration of NPA

(Amount in ₹ Crore)

Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
Total Exposure to the top twenty NPA accounts	4.79	4.48
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	42.65%	37.68%

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

(Amount in ₹ Crore)

Sr. No.	Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
1	Opening balance of amounts transferred to DEA Fund	0.33	0.11
2	Add: Amounts transferred to DEA Fund during the year	0.05	0.22
3	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
4	Closing balance of amounts transferred to DEA Fund	0.38	0.33

8. Disclosure of Complaints

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

	Sr. No.	Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
	Complaints received by the bank from its customers			
1		Number of complaints pending at beginning of the year	0	0
2		Number of complaints received during the year	0	0
3		Number of complaints disposed during the year	0	0
	3.1	Of which, number of complaints rejected by the bank	0	0
4		Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Banking Ombudsman			
5		Number of maintainable complaints received by the bank from Office of Banking Ombudsman	0	0
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Banking Ombudsman	0	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Banking Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Banking Ombudsman against the bank	0	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% of Increase / Decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5. number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year 31-03-2026					
Ground -1	0	0	0	0	0
Total	0	0	0	0	0
Previous Year 31-03-2025					
Ground -1	0	0	0	0	0
Total	0	0	0	0	0

9. Other Disclosure

A) Business Ratios

Particular	31/03/2026 Current Year	31/03/2025 Previous Year
i) Interest Income as a percentage to Working Funds	7.69%	7.81%
ii) Non-interest income as a percentage to Working Funds	1.33%	0.73%
iii) Cost of Deposits	6.18%	6.09%
iv) Net Interest Margin	4.38%	4.75%
v) Operating Profit as a percentage to Working Funds	3.11%	2.99%
vi) Return on Assets	0.47%	1.11%
vii) Business (deposits plus advances) per employee (in crore)	5.84	6.22
viii) Profit per employee (in crore)	0.02	0.06
Total Business	730.22	734.08
No. of Staff	125	118

B) Bancassurance Business

Commission income from Bancassurance Business: (Amount in ₹ Crore)

Sr No	Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
1	From selling Life Insurance Policies	0.12	0.12
2	From selling Non-Life Insurance Policies	0.01	0.05
	Total	**0.13**	**0.17**

C) Priority Sector Lending Certificates (PSLCs)

(Amount in ₹ Crore)

Sr No	PSL Scheme Type	Sell/Purchase	31/03/2026 Current Year	31/03/2025 Previous Year
1	PSLC Agriculture	Sell	0.00	0.00
2	PSLC Agriculture SF/MF	Sell	25.00	15.00

D) Provisions and Contingencies

(Amount in ₹ Crore)

Provision debited to Profit and Loss Account	31/03/2026 Current Year	31/03/2025 Previous Year
i) Provisions for NPA	0.00	0.00
ii) Provision towards NPA	6.30	8.40
iii) Provision made towards Income tax	1.99	2.39
iv) Special Reserve	0.70	0.95
v) Provision for Standard Advances	0.00	0.10
vi) Other Provisions and Contingencies (Standard Asset Provision)	0.00	0.00
vii) Provision for Investment Depreciation Fund	8.42	0.00
viii) Covid19 Affected Accounts Provision Amt.	0.00	0.00
ix) Working Fund.	658.00	628.55

E) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Sr No	Particulars	31/03/2026 Current Year	31/03/2025 Previous Year
i)	Payment of DICGC Insurance Premium	0.54	0.50
ii)	Arrears in payment of DICGC premium	0.00	0.00

(a) Details of Loans Extended against eligible gold and silver collateral

Particulars		Loan Outstanding		Average Ticket Size Rs. in Crores	Average LTV Ratio	Gross NPA (%)
		Rs. in Crores.	As % of Total Loans			
1.	**Opening balance of the FY [(a) + (b)]**	**37.11**	**13.51**	**0.01**		**0.01**
(a)	Consumption Loans of which bullet repayment loans.	7.40 6.94	2.70 2.53			
(b)	Income generating Loans.	29.71	10.81			
2.	**New loans sanctioned and disbursed during the FY [(c) + (d)].**	**62.69**				
(c)	Consumption Loans of which bullet repayment loans.					
(d)	Income generating Loans.	62.69				
3.	**Renewals sanctioned and disbursed during the FY.**					
4.	**Top-up Loans Sanctioned and disbursed during the FY.**					
5.	**Loans repaid during the FY[(e) + (f)].**	**55.84**				
(e)	Consumption Loans of which bullet repayment loans.					
(f)	Income generating Loans.	55.84				
6.	**Non-performing Loans recovered during the year FY [(g) + (h)].**	**0.00**				
(g)	Consumption Loans of which bullet repayment loans.	0.00 0.00				
(h)	Income generating Loans.	0.00				
7.	**Loans written off during the FY [(i) + (j)].**	**0.00**				
(i)	Consumption Loans of which bullet repayment loans.	0.00 0.00				
(j)	Income generating Loans.	0.00				
8.	**Closing balance of the FY [(k) + (l)].**	**43.96**	**16.52**	**0.01**		**0.27**
(k)	Consumption Loans of which bullet repayment loans.	7.53 6.93	2.83 2.60			
(l)	Income generating Loans.	36.43	13.69	0.05		0.27

(b) Details Of Gold And Silver Collateral And Auctions

Sr. No	Particulars	
(a)	Unclaimed Gold and Silver collateral at the end of the financial year (In Gram's)	
(b)	Number of loan accounts in which auctions were conducted	NIL
(c)	Total outstanding in Loan Accounts mentioned in (b)	
(d)	Gold and Silver collateral acquired during the FY due to default of loans (In Gram's)	
(e)	Gold and Silver collateral auctioned during the FY (In Gram's)	
(f)	Recovery made through auctions during the FY (in Crore)	
(g)	Recovery Percentage.	
(h)	as % of value of Gold or Silver collateral.	
(i)	as % of Outstanding Loans.	

* शाखानिहाय ठेवी व कर्जे :

दिनांक ३१ मार्च २०२६ रोजी शाखानिहाय ठेवी व कर्जे यांची आकडेवारी खालीलप्रमाणे : (रुपये कोटीत)

अ.क्र.	शाखा	मुदत ठेवी	कासा ठेव	एकूण ठेव	कर्जे
१)	मुख्य कार्यालय	०.००	०.००	०.००	०.०५
२)	वाळवा	८३.७२	२८.७७	११२.४९	२५.५१
३)	ईश्वरपूर	४९.२१	९.४८	५८.७०	२८.६०
४)	आष्टा	२४.६३	९.५२	३४.१५	८.०३
५)	पुणदी (तर्फ वाळवा)	१०.०५	३.९७	१४.०२	१२.१७
६)	सांगली	२९.४२	६.२९	३५.७१	१३.९८
७)	कवठेपिरान	१०.६२	५.६९	१६.३२	५.८३
८)	शिराळा	१३.४३	१.९४	१५.३७	१६.५०
९)	कोल्हापूर	२९.४८	२४.७३	५४.२२	६१.४६
१०)	भिलवडी	१४.३१	६.४२	२०.७३	६.०९
११)	पलूस	१५.८२	३.८८	१९.७१	१३.५८
१२)	गोटखिंडी	१२.३२	७.४७	१९.७९	५.०५
१३)	भडकंबे	१५.३१	३.२७	१८.५८	३०.७३
१४)	पेठ वडगांव	४.५४	१.६३	६.१७	७.६६
१५)	परेल मुंबई	१.८६	०.७९	२.६५	५.५८
१६)	विटा	६.४३	१.८९	८.३२	८.५७
१७)	कराड	६.३०	०.८२	७.१२	६.०६
१८)	नागठाणे	७.२१	३.५९	१०.८०	६.१८
१९)	बोरगांव	४.८९	३.३८	८.२६	३.८६
२०)	गोकुळ शिरगांव	०.८१	०.१५	०.९६	०.६७
	एकूण	३४०.३७	१२३.६८	४६४.०५	२६६.१७

सन २०२६-२०२७ उत्पन्नाचे अंदाज पत्रक

(रुपये लाखात)

खात्याचे नांव	सन २०२५-२०२६ उत्पन्नाचे अंदाज	सन २०२५-२०२६ प्रत्यक्ष उत्पन्न	अंदाजापेक्षा जादा उत्पन्न	अंदाजापेक्षा कमी उत्पन्न	सन २०२६-२०२७ उत्पन्न अंदाजे
१) कर्जावरील व्याज	३६००.००	३०५९.९६	०.००	५४०.०४	३३००.००
२) गुंतवणूक व कॉलमनी वरील व्याज	७००.००	५९४.३०	०.००	१०५.७०	६३५.००
३) सरकारी रोख्यावरील व्याज	१२००.००	१४०५.४८	२०५.४८	०.००	१५००.००
४) कमिशन	५०.००	२१.७५	०.००	२८.२५	२५.००
५) इतर उत्पन्न	३००.००	५८६.८२	२८६.८२	०.००	५००.००
६) सरकारी कर्ज रोखे विक्रीचा नफा	२००.००	१८७.८०	०.००	१२.२०	१५०.००
७) प्रायोरिटी सेक्टर विक्रीचा नफा	५०.००	७८.८५	२८.८५	०.००	५०.००
एकूण	**६,१००.००**	**५,९३४.९६**	**५२१.१५**	**६८६.१९**	**६१६०.००**

सन २०२६-२०२७ खर्चाचे अंदाज पत्रक

(रुपये लाखात)

खात्याचे नांव	सन २०२५-२०२६ खर्चाचा अंदाज	सन २०२५-२०२६ प्रत्यक्ष खर्च	अंदाजापेक्षा जादा खर्च	अंदाजापेक्षा कमी खर्च	सन २०२६-२०२७ खर्चाचा अंदाज
१) ठेवीवरील व्याज	२७१५.००	२७०५.५५	०.००	९.४५	२९८०.००
२) कर्जावरील व्याज	१०.००	२.६३	०.००	७.३७	५.००
३) नोकर पगार भत्ते	६५०.००	५६९.९३	०.००	८०.०७	६३०.००
४) भाडे कर विमा व वीज इ.	१५०.००	१५१.९७	१.९७	०.००	१७०.००
५) टपाल, टेलिफोन व तार	१५.००	१५.१०	०.१०	०.००	२०.००
६) लीज लाईन खर्च	२५.००	३५.७५	१०.७५	०.००	४०.००
७) लेखापरिक्षण फी	२०.००	१२.६९	०.००	७.३१	१५.००
८) घसारा दुरूस्ती देखभाल	१५०.००	८६.१०	०.००	६३.९०	१००.००
९) स्टेशनरी, छपाई जाहिरात	१५.००	१४.७०	०.००	०.३०	२०.००
१०) इतर खर्च	२५०.००	२९४.१९	४४.१९	०.००	३३०.००
११) तरतुदी	१३००.००	१७३९.६७	४३९.६७	०.००	१३००.००
१२) नफा	८००.००	३०६.६८	०.००	४९३.३२	५५०.००
एकूण	**६१००.००**	**५९३४.९६**	**४९६.६८**	**६६१.७२**	**६१६०.००**

सभासदांना सुचना

१) सभासदांनी आपला पत्ता बदलला असल्यास नवीन पत्ता तसेच शाखा अथवा खातेनंबर बदलला असल्यास सदर माहिती आवश्यक पुराव्यासह शाखेस / बँकेच्या मुख्य कार्यालयास कळवावी.

२) लाभांशाची रक्कम सभासदांच्या बँकेतील खात्यास परस्पर जमा करण्यात येईल. ज्या सभासदांनी आपली शाखा व खाते नंबर कळविलेला नसेल त्यांनी त्वरीत कळविणेची व्यवस्था करावी. सभासदांनी त्यांचा लाभांश तीन वर्षाचे आत न नेल्यास पोटनियमातील तरतूदीनुसार ती रक्कम गंगाजळीत जमा होते. ती पुन्हा सभासदांना देता येत नाही. याची कृपया नोंद घ्यावी.

३) सभासदांनी वारसाचे नाव नोंदविले नसल्यास वारसाच्या नावाची नोंद शाखेमार्फत करून घ्यावी.

४) भारतीय रिझर्व्ह बँकेच्या ग्राहक विषयक धोरणानुसार (Know Your Customer) बँकेत खाते उघडताना खातेदाराने, पासपोर्ट साईज दोन रंगीत फोटो (सध्याचे), आपल्या वास्तव्याबाबतचा पूरावा (रेशनिंग कार्ड/पासपोर्ट/ड्रायविंग लायसेन्स इ.), फोटो आयडेंटीफिकेशन (पॅनकार्ड/मतदान ओळखपत्र/आधारकार्ड) सादर करणे बंधनकारक आहे. तसेच जुन्या खातेदारांनी व ज्या खातेदारांनी गेल्या दोन वर्षामध्ये खातेवर व्यवहार केले नाहीत अशा खातेदारांनी उपरोक्त कागदपत्रे सादर केलेली नसतील त्यांनी त्वरीत आपले खाते असलेल्या शाखेत सादर करण्याची विनंती आहे.

५) आयकर खात्यातील तरतुदीनुसार बँकेत रू. ५०,०००/- व त्यापेक्षा अधिक रक्कम रोखीने जमा करताना व काढताना आपल्या पॅनकार्डची साक्षांकीत प्रत (झेरॉक्स) बँकेस सादर करणे आवश्यक आहे.

६) बँकेच्या सर्व शाखेकडे मिळून असलेल्या ठेवीवरील आर्थिक वर्ष २०२६-२०२७ वर्षात मिळणारे व्याज मर्यादा रू. ५०,०००/- (ज्येष्ठ नागरीकांसाठी रु. १,००,०००/-) अथवा त्यापेक्षा जास्त होत असल्यास त्यावर १०% दराने टीडीएस (आयकर) कपात करावी लागते. तथापि, ठेवीदारांकडून फॉर्म नंबर १२१ भरून घेऊन टीडीएस कपात टाळता येते, यासाठी आपले पॅनकार्ड ची साक्षांकीत प्रत (झेरॉक्स) घेऊन संबंधित शाखेशी टीडीएस कपात करणेपूर्वी संपर्क साधावा.

मा. श्री. किरण (दादा) नागनाथ नायकवडी
चेअरमन

मा. श्री. बाजीराव ईश्वरा मांगलेकर
व्हा. चेअरमन

श्री. श्रीकांत नारायण चव्हाण
मुख्य कार्यकारी अधिकारी

संचालक मंडळ

सौ. नंदिनी वैभव नायकवडी
श्री. सुनिल बापुराव खोत कदम
श्री. विक्रम शंकर पाटील
श्री. राजाराम आण्णा शिंदे
श्री. रफिक नबीलाल मुलाणी
श्री. बिपीन एस. शेटे
श्री. रामचंद्र हणमंत पाटील
श्री. विठ्ठल हंबीरराव गुंजवटे
श्री. अशोक मारुती खोत
श्री. पोपट धुळाप्पा कांबळे
सौ. उषा चंद्रकांत अहिर
श्री. राहूल कृष्णराव देसाई
श्री. जयवंत शामराव सव्वासे
श्री. सुभाष तातोबा मगदूम
श्री. श्रीकांत गौरीहर पाटणे
श्री. श्रीकांत तुकाराम आंबी
सौ. शितल संजय यादव

विश्वासाचा वारसा, सेवेचा ध्यास, विकासाचे ध्येय

हुतात्मा सहकारी बँक लि., वाळवा.

व्यक्ती ठेव व्याजदर

मुदत	नियमीत व्याजदर	ज्येष्ठ नागरीक व्याजदर
०७ दिवस ते ३० दिवस	४.५०%	४.५०%
३१ दिवस ते ९० दिवस	४.७५%	४.७५%
९१ दिवस ते ३६४ दिवस	५.५०%	५.५०%
१२ महिने ते १४ महिने	७.००%	७.५०%
१४ महिने १ दिवस ते २४ महिने	७.५०%	८.००%
२४ महिने १ दिवस ते ६० महिने	६.५०%	७.००%
६० महिने १ दिवस ते १२० महिने	६.५०%	७.००%

शाखा फोन नंबर्स

हेड ऑफीस (वाळवा)	(०२३४२) २६७८८१	८६६९६६४०५१
बँक ऑफिस (कोल्हापूर)	(०२३१) २६६४०२५/२६	७७७४०११९३८
वाळवा	(०२३४२) २६७००८	७७७४०११९३१/४१
ईश्वरपूर	(०२३४२) २२३९४०	७७७४०११९३१
आष्टा	(०२३४२) २४२८९८	७७७४०११९३३
पुणदी	(०२३४६) २२४२४४	७७७४०११९३४
सांगली	(०२३३) २६२११३९	७७७४०११९३५
कवठेपिरान	(०२३३) २४८५२४८	७७७४०११९३६
शिराळा	(०२३४५) २७१६४८	७७७४०११९३७
कोल्हापूर	(०२३१) २६५६१३५	७७७४०११९३८/४२
भिलवडी	(०२३४६) २३७८४०	७७७४०११९३९
पलूस	(०२३४६) २२८८४८	७७७४०११९४०
गोटखिंडी	(०२३४२) २७४४८८	८६६९६६४०५२
भडकंबे	(०२३४२) २४६६८८	८६६९६६४०५३
पेठ वडगांव	(०२३०) २४७२८८१	८६६९६६४०५४
परेल मुंबई	(०२२) २३०८३७५७	८६६९६६४०५८
विटा	(०२३४७) २७२३९८	८६६९६६४०५६
कराड	(०२१६४) २२३३८९	८६६९६६४०५७
नागठाणे	(०२३४२) २९९६१८	७७७४०३६६८८
बोरगाव	९१५६०५१८३८	९१५६०५१८३८
गोकुळ शिरगांव	९९६०१२३०४०	९९६०१२३०४०

कर्जाचे आकर्षक व्याजदर

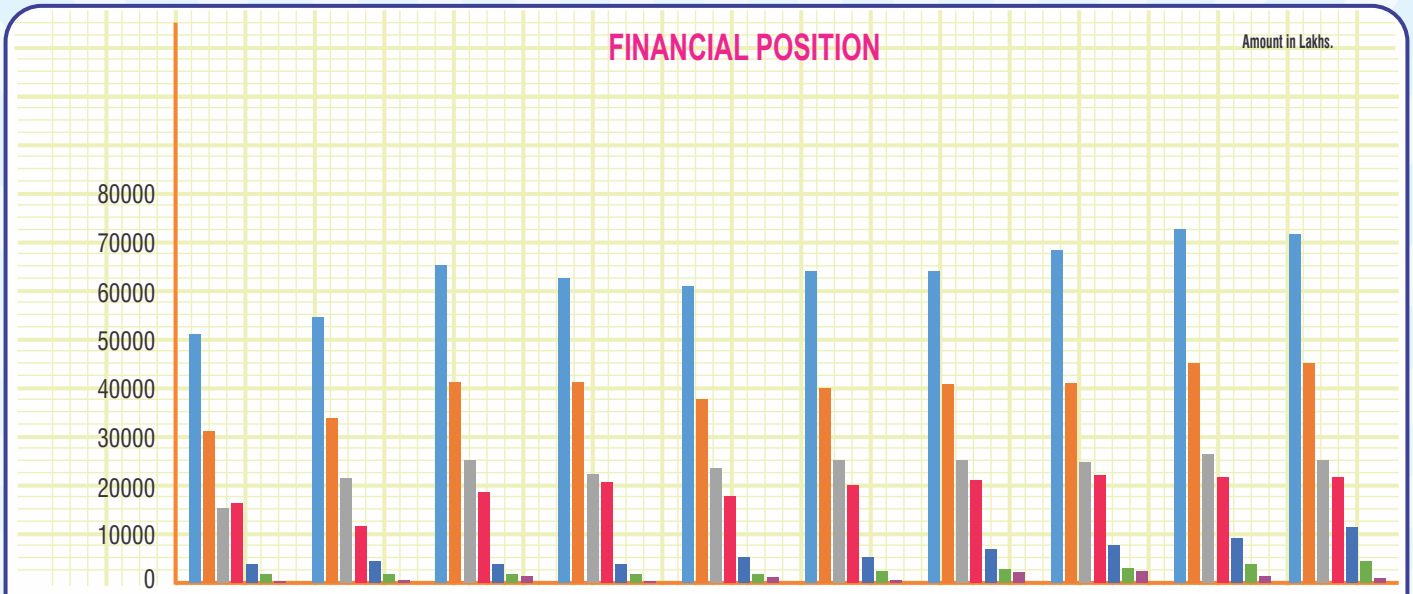
अ. नं.	कर्ज प्रकार	व्याजदर
१	सोने तारण कर्ज	११.०० % ते १२.०० %
२	ठेव तारण कर्ज	ठेव व्याजदरापेक्षा १.५० % ज्यादा व्याज
३	हुतात्मा सुपर सिक्युअर्ड लोन (विमा पालिसी/नॅशनल सेव्हींग सर्टिफिकेट तारण कर्ज)	१२.०० %
४	वाहन कर्ज	
	अ) नवीन वाहन खरेदी कर्ज	९.५० % ते १०.९५ %
	ब) जुने वाहन कर्ज	१६.०० %
	क) नवीन दुचाकी वाहन कर्ज	१५.०० %
५	घर कर्ज	
	अ) घर/फ्लॅट खरेदी व घरबांधणीसाठी	
	* रू. २५ लाखपर्यंत	९.५० % ते १०.५० %
	* रू. २५ लाख चे पुढे रू. ५० लाखपर्यंत	१०.५० %
	ब) घर दुरूस्तीसाठी	११.५० %
६	शैक्षणिक कर्ज	१२.०० %
	व्यवसाय व उद्योग कर्ज	
	अ) नवीन मशीनरी खरेदी, फर्निचर, गाळा खरेदीसाठी टर्म लोन	१२.०० % ते १५.५० %
	ब) खेळते भांडवलासाठी कॅशक्रेडीट कर्ज	१२.०० % ते १३.०० %
७	फक्त महिलांसाठी ''लक्ष्मी कर्ज योजना''	११.८८ %
८	फक्त शेतकरी बांधवाकरिता ''जय किसान कर्ज योजना''	१३.५० %
	व इतर सर्व प्रकारची शेती कर्जे इतर सर्व प्रकारची कर्जे	१४.२५ %

e-mail - ho@hutatma.bank.in

e-mail - ceo@hutatma.bank.in

FINANCIAL POSITION

Amount in Lakhs.



Particulars	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Total Business	50351.89	56072.15	65894.42	63537.76	62854.17	64386.02	64740.45	68449.54	73408.23	73021.91
Deposit	34012.86	34516.26	40762.84	41330.46	38372.37	40095.17	40701.17	42692.19	45931.79	46405.14
Loans & Advance	16339.03	21555.89	25131.58	22207.30	24481.80	24290.85	24039.28	25757.35	27476.44	26616.76
Investment (Inc.IBDs)	17327.38	11976.32	18125.51	21123.86	18000.17	19635.29	21670.92	22779.63	23988.37	29459.76
Reserves	3030.40	4132.96	3923.13	3938.55	5456.72	5652.99	6584.05	7488.59	9259.31	11155.86
Share Capital	322.53	421.34	438.95	534.92	641.76	708.19	818.18	935.92	1061.44	1148.28
Net Profit	215.66	280.50	351.29	203.73	422.58	231.49	311.37	402.60	699.08	306.68

बुक–पोस्ट

प्रति,
श्री.रा.रा. _____

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प्रकाशक :

श्री. किरण नागनाथ नायकवडी
चेअरमन,
हुतात्मा सहकारी बँक लि; वाळवा.
ता. वाळवा, जि. सांगली.
फोन : (०२३४२) २६७८८१, २६७००८. (०२३४२) २६७३३८,
E-mail : ho@hutatma.bank.in, ceo@hutatma.bank.in

मुद्रक :

शिवानंद प्रिंटर्स
प्लॉट नं. जे ३४, एम.आय.डी.सी. कुपवाड ब्लॉक, सांगली
फोन : (०२३३) २६२२५०४