



वर्धमान अर्बन को-ऑप. बँक लिमिटेड, नागपूर.

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मुख्य कार्यालय :- ७३-सी, सेवासदन चौक, सेंट्रल एव्हेंयु, नागपुर - ४४० ०१८.

दूरभाष : २७७८२४७, २७३५२७०, २७२५५२२ मो. ८३७८९६२३९९

Email : info@wardhamanbank.com Website : www.wardhamanbank.bank.in

२७ वा वार्षिक अहवाल सन २०२५-२०२६

जावक क्र. WUCB/2026-27/ वार्षिक अहवाल/63

वार्षिक सर्वसाधारण सभेची सुचना

(फक्त भागधारकांकरिता)

प्रति,

श्री/श्रीमती _____

स.न.वि.वि.

वर्धमान अर्बन को-ऑपरेटिव्ह बँक लिमिटेड, नागपूरची २७ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक १६ ऑगस्ट २०२६ रोजी सकाळी १०.३० वा. रजवाडा पॅलेस, गांधीसागर, महाल, नागपूर येथे खालील विषयांवर विचार विनिमय व ठराव संमत करण्यासाठी आयोजित करण्यात आलेली आहे. आपण सदर सभेला उपस्थित राहून बँकेच्या आर्थिक व्यवहारात सक्रिय सहभाग घ्यावा ही नम्र विनंती. गणपूर्ती अभावी स्थगित झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सुरु होईल आणि अशा सभेला गणपूर्तीची आवश्यकता राहणार नाही.

विषय पत्रिका :-

- दिनांक ०३ ऑगस्ट २०२५ रोजी झालेल्या आमसभेचा अहवाल वाचून कायम करणे.
- आर्थिक वर्ष २०२५-२०२६ चे अहवाल पत्रक, अंकेक्षित ताळेबंद व नफा-तोटा पत्रक आणि वैधानिक लेखापरिक्षण अहवाल यांना मंजूरी देणे.
- आर्थिक वर्ष २०२५-२६ च्या संचालक मंडळाद्वारे प्रस्तावित नफ्याच्या विनियोगास मंजूरी देणे.
- आर्थिक वर्ष २०२६-२७ च्या संचालक मंडळाने शिफारस केलेल्या अंदाज पत्रकास मंजूरी देणे व सन २०२५-२६ च्या अंदाज पत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- संचालक मंडळाने सादर केलेल्या सन २०२४-२५ च्या वैधानिक लेखापरिक्षणातील दोषदुरुस्ती अहवालास मंजूरी प्रदान करणे.
- आर्थिक वर्ष २०२६-२७ करिता वैधानिक लेखा परिक्षणासाठी ("Statutory Audit") बँकेच्या संचालक मंडळाने रिझर्व बँकेला शिफारस केलेल्या वैधानिक लेखा परिक्षकाची नोंद घेणे.
- आर्थिक वर्ष २०२६-२७ करिता संचालक मंडळा द्वारे नियुक्त केलेल्या अंतर्गत लेखापरिक्षक ("Concurrent Audit"), संगणक प्रणाली ("I.T. Audit") व इतर अंतर्गत लेखापरिक्षणा करिता सनदी लेखापालांच्या नियुक्तीची व त्यांचे शुल्क निश्चिती ची नोंद घेणे व असे अधिकार संचालक मंडळास प्रदान करणे.
- संचालकांना व त्यांच्या कुटुंबियांना दिलेल्या कर्जाच्या तपशीलाची नोंद घेणे.
- प्रशासकीय आवश्यकतेनुसार बँकेच्या मालकीची जागा व इमारत खरेदी बाबतचे अधिकार संचालक मंडळास प्रदान करणे.
- बँकेच्या उपविधी क्र. ३ मधील प्रस्तावित दुरुस्तीस मंजूरी प्रदान करणे.
- वार्षिक सर्व-साधारण सभेत अनुपस्थित असलेल्या सभासदांची अनुपस्थिती मान्य करणे.
- मा. अध्यक्षांच्या परवानगीने इतर विषयावर चर्चा/ठरावास मंजूरी देणे.

राम जाजू

(मुख्यकार्यकारीअधिकारी)

नागपूर :

दिनांक : १६/०७/२०२६

संचालक मंडळाच्या आदेशान्वये

सभासद-मार्गदर्शिका

- वरील विषया व्यतिरिक्त इतर प्रश्न विचारावयाचे असल्यास आपले प्रश्न दि. ०७.०८.२०२६ पर्यंत बँकेच्या मुख्य कार्यालयास प्राप्त होतील अशा प्रकारे लेखी पाठवावेत.
- सभेला येताना हा अहवाल आणणे आवश्यक आहे. आपल्या उपस्थितीचे प्रमाणपत्र अधिकृत अधिकाऱ्याच्या सहीनीशी प्राप्त करता येईल.
- ज्या सभासदांनी सन २०२३-२४ आणि २०२४-२५ सालाचा लाभांश घेतला नसेल त्यांनी बँकेच्या कार्यालयीन वेळेत येऊन प्राप्त करावा. सभासदांना विनंती आहे की सन् २०२२-२३ या वर्षाचा लाभांश दि. ३१.१०.२०२६ पर्यंत प्राप्त करावा अन्यथा नियमानुसार ही रक्कम रिझर्व फंडा मधे जमा केल्या जाईल याची कृपया नोंद घ्यावी.
- सभेची विषय-सूची व बँकेचा सन् २०२५-२६ चा वार्षिक अहवाल बँकेच्या संकेत स्थळावर (www.wardhamanbank.bank.in) अवलोकनार्थ देण्यात आला आहे.
- सर्व ठेव खात्यांसाठी नामांकन सुविधा उपलब्ध आहे. जर आपण त्याचा लाभ घेतला नसेल तर कृपया आपल्या शाखेत नामनिर्देशन फॉर्म जमा करून नामांकन सुविधेचा लाभ घेण्यास विनंती आहे.
- PML-Amendment Rules 2013 च्या प्रावधानानुसार सभासदांना KYC दस्तावेजामधील बदल बँकेला कळविणे अत्यावश्यक आहे. KYC ची पूर्तता करणे बंधनकारक आहे सबब, ज्या सभासदांनी KYC पूर्तता केली नसेल अशा सभासदांनी त्यांचे ओळखपत्र (Copy of PAN Card, Aadhaar Card, Voting Card, Electric/Telephone Bill etc.) पत्ता, आणि मोबाईल नंबर इत्यादी बँकेच्या शेयर विभागा मधे त्वरीत जमा करावी. तसेच KYC मधील बदलाची माहिती वर्धमान बँकेतील बचत खाते किंवा चालू खाते बदलची माहिती/क्रमांक लाभांशाची रक्कम जमा करण्याकरीता त्वरीत बँकेत सादर करावी.
- ज्या सभासदांचे बचत किंवा चालू खाते बँके मधे नसतील अशा सदस्यांना विनंती करण्यात येते की त्यांनी बचत/चालू खाते वर्धमान अर्बन को-ऑपरेटिव्ह बँकेत उघडावे जेणे करून लाभांशाची रक्कम त्या खात्यामधे जमा करणे सोयीस्कर होईल.

बँकेच्या ठेवी

(आकडे लाखात)	३१.०३.२०२५	३१.०३.२०२६
बचत खाते	२८४७.९६	३११८.७०
चालू खाते	३८५४.६३	३७६८.२७
मुदती ठेवी	१८०८७.९५	२४५१८.४३
इतर ठेवी	५७.१४	६३.५४
एकुण ठेवी	२४८४७.६७	३१४६८.९४

अध्यक्षांचे मनोगत

सन्माननीय सभासद बंधू आणि भगिनिंनो,

बँकेच्या २७ व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी बँकेचे संस्थापक अध्यक्ष स्व. मा. शक्तिकुमार संवेली यांच्या स्मृतीस अभिवादन करून बँकेच्या सर्व भागधारक, ठेवीदारांचे तसेच बँकेशी संलग्न असलेल्या संस्था, व्यक्ती इ. चे हृदयापासून स्वागत करतो. आपल्या बँकेचा २७ वा वार्षिक अहवाल सादर करताना संचालक मंडळाला विशेष आनंद होत आहे.

आपल्या सर्वांचे सहाकार्याने बँकेने वर्ष २०२५-२६ या आर्थिक वर्षात सुध्दा प्रगतीचा आलेख कायम ठेवला आहे.

आर्थिक परिस्थितीचा आढावा :-

ठेवी :- बँकेच्या ठेवीत सन २०२५-२६ या आर्थिक वर्षात रु. ६६.२१ कोटींची म्हणजेच २६.६५% वाढ होऊन एकूण ठेवी वर्ष अखेर रु. ३१४.६९ कोटी इतक्या नोंदल्या गेल्या. अहवाल वर्षात चालू व बचत खात्यामधील ठेवी देखील वृद्धी दर्शविते.

कर्ज :- आपल्या बँकेने अहवाल वर्षात एकूण ८७.५९ कोटींचे नवीन कर्ज मंजूर केले असून, कर्ज पुरवठ्यात सन २०२५-२६ या आर्थिक वर्षात रु. ३४.५१ कोटीची निव्वळ वाढ (Net Increase) झाली असून वर्ष अखेर कर्जबाकी रु. १८५.१९ कोटी इतकी नोंदविल्या गेली. ही वाढ मागील वर्षाच्या तुलनेत २२.९० टक्के वृद्धि दर्शविते. कर्जाचे ठेवीशी प्रमाण ५९% टक्के आहे.

कर्ज वसुली व अनुत्पादित कर्ज :- बँकेने दिलेल्या कर्जाची वसुली समाधानकारक असून आर्थिक वर्ष २०२५-२६ मधे ढोबळ अनुत्पादित कर्जाचे प्रमाण ०.१४ टक्के राखले आहे. बँके ने अनुत्पादित कर्जासाठी संपूर्ण तरतूद करून निव्वळ अनुत्पादक कर्जाचे प्रमाण अहवाल वर्षी ०.०० (शून्य) टक्के इतके राखले आहे. हे आकडे आपल्या बँकेच्या कर्ज गुणवत्तेची पुष्टी करतात.

नफा :- अहवाल वर्षात बँकेने सर्व आर्थिक निकष सुदृढ करण्यावर ही भर दिला असून आंतरराष्ट्रीय स्तरावर युध्दाच्या उद्रेकामुळे आर्थिक वर्षाच्या शेवटच्या तिमाहीत सरकारी प्रतिभूती (Govt. Securities) च्या मुल्यांकनावर प्रतिकूल परिणाम झाल्यामुळे बँकेच्या गुंतवणुकीवर IDR अंतर्गत रु. ४.२१ कोटी चे प्रावधान करावे लागून देखील बँकेने सन् २०२५-२६ या आर्थिक वर्षात रु. २३३.३७ लाख करपूर्व नफा नोंदविला.

प्राधान्य क्षेत्र कर्ज व्यवसाय (Priority Sector Lending) :- भारतीय रिझर्व बँकेच्या निर्देशानुसार आर्थिक वर्ष २०२५-२६ करिता प्राधान्य क्षेत्रासाठी ठरवून दिलेले सर्व निकष आपल्या बँकेने पूर्ण केलेले आहे.

तपशील	निकष	कर्ज व्यवसाय
प्राधान्य क्षेत्र (Priority Sector)	६०.०० टक्के	७८.०७ टक्के
मायक्रो इन्टरप्राइजेस (Micro Enterprises)	७.५० टक्के	२६.८८ टक्के
कमकुवत क्षेत्र (Weaker Sector)	११.७५ टक्के	२६.४९ टक्के

लाभांश :- या वर्षी संचालक मंडळाने ५ टक्के लाभांश घोषित करण्याची शिफारस केली आहे. मा. सदस्य याला मंजूरी देतील अशी अपेक्षा आहे.

बँकेच्या उपविधि मध्ये सुचविलेली दुरुस्ती :- बँकेच्या उपविधि क्रमांक ३ मध्ये संचालक मंडळाने आवश्यक दुरुस्त्या प्रस्तावित केल्या आहेत. मा. सदस्य याला मंजूरी देतील अशी अपेक्षा आहे.

आर्थिक वर्षातील महत्त्वपूर्ण उपलब्धि :-

आधुनिक तंत्रज्ञान :- बँकेने आपल्या आधुनिक डिजिटल बँकींग उपक्रमांचा एक भाग म्हणून, UPI अंतर्गत तात्काळ बिल पेमेंट/निधि हस्तांतरण सुविधा उपलब्ध करून दिली असून त्याला ग्राहकांचा उत्तम प्रतिसाद लाभला आहे. बँके द्वारे हा महत्त्वपूर्ण टप्पा गाठणे ही एक आनंदाची बाब आहे. तसेच बँकेची मोबाईल बँकिंग सुविधा ग्राहकांच्या मागणी अनुसार आता I-Phone वर देखील उपलब्ध करून देण्यात आलेली आहे.

बँकिंग क्षेत्रातील वर्तमान स्पर्धा व आव्हाने लक्षात घेता ग्राहकांना अद्ययावत तंत्रज्ञानाचा अधिकाधिक वापर करत वैविध्यपूर्ण व नाविन्यपूर्ण डिजिटल सेवा पुरवणे ही काळाची गरज बनली आहे. या दृष्टीने सध्या आपली बँक Mobile Banking, IMPS, RTGS, NEFT, ATM, POS, Internet Banking (View Mode Only) आदी सेवा पुरवित आहे. या सेवा मुळे डिजिटल व्यवहारांना चालना मिळेल आणि बँकिंग सेवा अधिक पारदर्शक व प्रभावितपणे उपलब्ध करून देणे सुनिश्चित होईल.

शाखा विस्तार :- बँकेच्या कार्यक्षेत्रातील अधिकाधिक ग्राहकांना उत्तम सेवा प्रदान करण्याच्या दृष्टिने बँकेची सातवी शाखा बेसा येथे (श्री स्वामी समर्थ मंदिराच्या जवळ) सुरु करण्यात आली आहे. आगामी काळात पारडी येथे नूतन शाखा प्रस्तावित आहे.

मुख्य कार्यालया करिता भवन निर्माण :- आपण सर्व भागधारकांच्या इच्छेनुसार वर्धमान बँकेच्या मुख्य कार्यालय व मुख्य शाखे करिता गांधीबाग बगीच्या जवळ, जनरल मर्वेट मार्केट चे नजीक बँकेच्या स्वमालकीच्या इमारतीचे “वर्धमान भवन” निर्माण कार्य प्रारंभ झाले असून नजीकच्या भविष्यात बँकेचे मुख्य कार्यालय व मुख्य शाखा नवीन इमारतीत स्थानांतरीत करण्यात येईल.

बँकेची ग्राहक सेवा :- बँकेच्या ठेवी मध्ये व कर्ज व्यवहारा मध्ये वाढ करण्याच्या दृष्टिने आर्थिक वर्षात सर्वोत्तम ग्राहक सेवा तसेच ठेव योजनांच्या जाहिराती दिल्या व ग्राहकांच्या तक्रारी चे निराकरण करून उत्तम सेवा प्रदान केलेली आहे. चालू वर्षात बँकेच्या सक्करदरा, सदर व हिंगणघाट शाखांमध्ये ग्राहक मेळाव्यांचे आयोजन करण्यात आले होते. आगामी काळात ग्राहकोन्मुखी सेवा देण्याचे दृष्टिने, सर्व शाखां मध्ये असे ग्राहक मेळावे आयोजित केले जातील असा विश्वास संचालक मंडळाने दर्शविला आहे.

बँकेच्या आगामी वर्षा साठीचा विकास आराखडा :- बँकेने पुढील वर्षासाठी रु. ३७०.०० कोटींच्या ठेवी व रु. २३०.०० कोटीची कर्ज, रु. ५.०० कोटी कर पूर्व नफा व शून्य टक्के निव्वळ अनुत्पादक कर्जाचे उद्दिष्ट ठेवून विकास आराखडा तयार केला आहे.

डि.ई.ए.एफ. खाते :- ग्राहकांना त्यांच्या खात्यामध्ये नियमित व्यवहार करणे जरूरी आहे तसेच सलग दोन वर्षे व्यवहार न केल्यास ते खाते इन-आपरेटिव्ह होते व १० वर्षे खात्यामधे व्यवहार न केल्यास अशा खात्यामधील रक्कम रिझर्व बँकेच्या डि.ई.ए.एफ. खात्याला टाप्सवर करणे बँकेला अनिवार्य असते. या कारणास्तव सर्व ग्राहकांना विनंती आहे की त्यांनी नियमित आपल्या खात्यांवर व्यवहार करावेत.

डिपॉझीट इश्युरंस एन्ड क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC) द्वारे ठेवींना संरक्षण :- आपणास विदीत आहे की आपली बँक डिपॉझीट इश्युरंस एन्ड क्रेडिट गॅरंटी कॉर्पोरेशनची सदस्य असून नियमानुसार सर्व ठेवींवर विमा हप्ता जमा करीत असते. या वर्षी सुद्धा बँकेने उपरोक्त कॉर्पोरेशनला रु. ३५,४१,१४१.३८ चा विमा प्रीमियम जमा केला आहे, ह्या अंतर्गत प्रति ठेवीदार रु. ५.०० लाख पर्यंतच्या सर्व ठेवींना कॉर्पोरेशनचे नियमानुसार विमा संरक्षण उपलब्ध आहे.

ग्राहकांचा विश्वास :- बँक आपली आहे. ती आपल्या व्यवहारावर चालत असून आम्ही फक्त ती बँकिंग नियमावलीच्या शिस्तित चालविण्याचे अभियान राबवीत आहोत. आपला विश्वास, निष्ठा या गोष्टी बँकेच्या प्रगतीमधे महत्वाच्या आहेत. त्याची आम्हाला जाणीव आहे व तीच आम्हाला प्रेरणादायी ठरत आहे.

व्यावसायिक अनुशासन :- आर्थिक व्यवहारातील पारदर्शकता व सभासदांचे हित जपणे हे व्यावसायिक अनुशासनाचे गुणधर्म आहेत. भागधारकांच्या व ग्राहकांच्या हिताची जपणूक व त्यांच्या गुंतवणुकीची मूल्यवृद्धी होण्याकरीता बँक सुविहित योजना राबवित आली असून भविष्यात देखील याच तत्वाची पाठपुरावा करण्यात येईल.

श्रद्धांजली :- अहवाल वर्षात निधन पावलेले बँकेचे सभासद, खातेदार, माजी कर्मचारी व हितचिंतक यांना संचालक मंडळ आदरांजली अर्पण करते.

आपला,
अनिल पारख
अध्यक्ष

संचालक मंडळाच्या वतीने

आभार प्रदर्शन :- बँकेच्या प्रगतीमधे सिंहाचा वाटा असणारे आमचे आधारस्तंभ आणि मान्यवर ठेवीदार, भागधारक, ग्राहक, हितचिंतक, इत्यादींचे मी सर्वप्रथम मनःपूर्वक आभार मानतो. आम्हाला योग्यवेळी उपयुक्त सहकार्य व यथोचित मार्गदर्शन केल्याबद्दल मी भारतीय रिझर्व बँकेचे मा. अधिकारी, मा. सहकार आयुक्त व निबंधक सहकारी संस्था, पुणे, मा. विभागीय सहनिबंधक, मा. जिल्हा उपनिबंधक, मा. विभागीय सहनिबंधक (लेखा परिक्षण) सहकारी संस्था यांचे आभार मानतो. तसेच आम्हाला वेळोवेळी दिलेल्या सहकार्याबद्दल आम्ही महाराष्ट्र राज्य सहकारी बँक, आय.डी.बी.आय. बँक, एच.डी.एफ.सी. बँक, महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक्स, फेडरेशन लि. मुंबई, विदर्भ अर्बन बँक्स को-ऑप. असोसिएशन लि., नागपूर इत्यादी संस्थांचे व त्यांच्या प्रबंधनाचे अत्यंत ऋणी आहोत.

विभिन्न सहकारी पत संस्थांचे पदाधिकारी, सहकार क्षेत्रातील मान्यवर, सर्व भागधारक व ग्राहक यांचे सहयोगा बद्दल मी आभार प्रकट करतो. आपणा सर्वांकडून या पुढे ही सहयोग मिळत राहील अशी आशा व्यक्त करतो व आपल्याला निरंतर निरोगी स्वास्थ्य मिळो अशी मंगल कामना करतो.

अंततः बँकेच्या २७ व्या वार्षिक आमसभेत आपण सर्व सभासद बंधु व मातृशक्ति उपस्थित राहिल्या बद्दल आपले स्वागत व आभार व्यक्त करतो.

धन्यवाद !

अश्विन शाह
उपाध्यक्ष

BALANCE SHEET AS ON 31st MARCH 2026

Capital and Liabilities	Schedule	(Current Year) As on 31-03-2026	(Previous Year) As on 31-03-2025
Capital	1	7,83,68,800.00	7,37,66,525.00
Reserves and Surplus	2	35,20,84,438.99	34,99,72,640.25
Deposits	3	3,14,68,94,321.62	2,48,47,67,299.09
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	13,73,52,903.78	9,37,72,071.38
Overdue Interest Reserve (Contra)		6,56,902.00	35,37,977.00
Total		3,71,53,57,366.39	3,00,58,16,512.72
Assets			
Cash and balances with Reserve Bank of India	6	26,07,05,017.06	33,67,55,878.08
Balance with banks and money at call and short notice	7	30,45,58,073.71	48,69,89,674.25
Investments	8	1,25,51,79,845.08	63,92,70,302.08
Advances	9	1,85,19,12,168.36	1,50,68,03,667.33
Fixed Assets	10	1,33,60,513.00	1,04,57,677.80
Other Assets	11	2,89,84,847.18	2,20,01,336.18
Intt. Receivable on NPA Accounts (Contra)		6,56,902.00	35,37,977.00
Total		3,71,53,57,366.39	3,00,58,16,512.72
Contingent liabilities	12	2,30,58,934.96	2,17,47,297.48

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

	Schedule	(Current Year) As on 31-03-2026	(Previous Year) As on 31-03-2025
I. Income			
Interest & Discount earned	13	27,00,49,478.76	22,27,15,092.53
Other income	14	2,62,82,716.23	29,45,594.40
Total		29,63,32,194.99	22,56,60,686.93
II. Expenditure			
Interest on Deposits, Borrowings	15	16,77,46,688.41	12,37,12,377.21
Operating expenses	16	6,23,40,609.84	4,79,14,792.39
Provisions and contingencies		5,49,67,575.00	35,00,000.00
Total		28,50,54,873.25	17,51,27,169.60
III. Profit/Loss		1,12,77,321.74	5,05,33,517.33
Net profit/loss(-) for the year			
Profit/loss(-) brought forward			
IV. Appropriations			
a. Statutory Reserve Fund		28,25,000.00	1,26,50,000.00
b. Special Reserve Fund		11,30,000.00	50,60,000.00
c. Dividend		38,00,000.00	1,10,00,000.00
d. Building Fund		25,00,000.00	2,18,20,000.00
e. Investment Fluctuation Reserve		10,20,000.00	--
f. General Reserve Fund		2,321.74	3,517.33
Total		1,12,77,321.74	5,05,33,517.33
Total		29,63,32,194.99	22,56,60,686.93

-sd-
CA Anil S. Parakh
(Chairman)

-sd-
Ashwin S. Shah
(Vice-Chairman)

-sd-
Rajan Dhaddha
(Director)

-sd-
Ram Jajoo
(Chief Executive Officer)

-sd-
M/s A.S. Dani and Co.,
Chartered Accountants
Firm Regd. No. 102110W

-sd-
(Jaee Jog)
Partner
(M.No. 111984)
UDIN : 26111984VBDWKV8829

Place : Nagpur
Date : 15.06.2026

Schedule 1 – Capital

	Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I "For Nationalised Banks Capital (Fully owned by Central Government)"	-	-
II. "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949."	-	-
Total	-	-
III. For Other Banks Authorised Capital	20,00,00,000.00	10,00,00,000.00
(20,00,000 shares of Rs. 100 each)		
Issued Capital	7,83,68,800.00	7,37,66,525.00
(7,83,688 shares of Rs.100 each)		
Subscribed Capital	7,83,68,800.00	7,37,66,525.00
(7,83,666 shares of Rs.100 each)		
Called-up Capital	7,83,68,800.00	7,37,66,525.00
(7,83,688 shares of Rs.100 each)		
Less: Calls unpaid		
Add: Forfeited shares		
Total (I, II, III, IV and V)	7,83,68,800.00	7,37,66,525.00

Schedule 2 – Reserves and Surplus

	Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I. Statutory Reserves	12,68,38,483.35	11,23,54,006.35
Opening Balance	11,23,54,006.35	10,17,98,219.35
Additions during the year	1,44,84,477.00	1,05,55,787.00
Deductions during the year	-	-
II. Capital Reserves	18,30,37,486.90	15,05,58,369.57
Opening Balance	15,05,58,369.57	13,81,24,405.32
Additions during the year	3,24,79,117.33	1,24,33,964.25
Deductions during the year	-	-
III. Share Premium	0.00	0.00
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	3,09,31,147.00	3,65,26,747.00
Opening Balance	3,09,31,147.00	3,65,26,747.00
Additions during the year	-	-
Deductions during the year	-	-
V. Balance in Profit and Loss Account	1,12,77,321.74	5,05,33,517.33
Total (I, II, III, IV and V)	35,20,84,438.99	34,99,72,640.25

Schedule 3 – Deposits

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
A.I.	Demand deposits	38,31,81,096.35	39,11,76,704.92
	(i) From banks		
	(ii) From others	38,31,81,096.35	39,11,76,704.92
II.	Savings Bank Deposits	31,18,70,006.27	28,47,95,757.17
III.	Term Deposits	2,45,18,43,219.00	1,80,87,94,837.00
	(i) From banks	-	-
	(ii) From others	2,45,18,43,219.00	1,80,87,94,837.00
	Total (I, II and III)	3,14,68,94,321.62	2,48,47,67,299.09
	(i) Deposits of branches in India	3,14,68,94,321.62	2,48,47,67,299.09
	(ii) Deposits of branches outside India	-	-
	Total	-	-
	Sub Total	3,14,68,94,321.62	2,48,47,67,299.09

Schedule 4 – Borrowings

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Borrowings in India	0	0
	(a) Reserve Bank of India	-	-
	(b) Other banks	-	-
	(c) Other institutions and agencies	-	-
II.	Borrowings outside India	-	-
	Total (I and II)	0	0
	Secured borrowings included in I and II above - Rs.	0	0

Schedule 5 – Other Liabilities and Provisions

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Bills payable	-	-
II.	Inter-office adjustment (net)	-	-
III.	Interest accrued	15,15,540.00	18,32,406.00
IV.	Provisions against Standard Assets	55,19,105.00	52,79,105.00
V.			
VI.	Others (including provisions)	13,03,18,258.78	8,66,60,560.38
	Dividend Payable	89,97,486.00	94,08,327.00
	Stale Draft/Payorder A/c	8,96,166.00	8,90,355.00
	Pay Order	2,16,90,080.00	2,27,503.00
	Sundry Deposits	70,222.00	9,20,911.56
	TDS-Rent/Contractor/Interest/Others/		
	Cash Withdrawals/Salaries	27,63,728.00	24,36,204.00
	Professional Tax	10,200.00	9,400.00
	Employee Contri. to PF	2,21,381.00	2,97,547.00
	Sundry Creditors A/c	-	67,500.00
	Other Liabilities	5,40,854.37	9,37,627.56
	Prov. For Expenses	1,84,674.00	2,14,194.00
	Prov. For Employer Contri to PF	2,07,175.00	75,286.00
	Prov. For Audit Fees	6,32,700.00	5,66,550.00
	Investment Depreciation Reserve A/c	7,30,23,060.00	3,08,33,060.00
	Bonus Payable	20,46,249.00	17,96,890.00
	Reserve for Bad & Doubtful Debt (NPA)	50,37,307.75	2,30,52,638.60
	Provision for Leave Encashment	1,09,30,517.00	94,76,591.00
	Provision for Income Tax	18,13,458.66	24,49,975.66
	Provision on Restructured Advance	10,00,000.00	30,00,000.00
	Provision for Fraud	2,53,000.00	--
	Total	13,73,52,903.78	9,37,72,071.38

Schedule 6 – Cash and Balances with Reserve Bank of India

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Cash in hand (including ATM Balance)	4,99,64,119.00	3,10,46,889.00
II.	Balances with Reserve Bank of India	21,07,40,898.06	30,57,08,989.08
	(a) in Current Account	21,07,40,898.06	30,57,08,989.08
	(b) in Other Accounts	-	-
	Total (I and II)	26,07,05,017.06	33,67,55,878.08

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

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	In India		
	(i) Balances with banks	30,45,58,073.71	48,69,89,674.25
	(a) in Current Accounts	7,64,10,073.71	6,62,41,674.25
	(b) in Other Deposit Accounts	22,81,48,000.00	42,07,48,000.00
	(ii) Money at call and short notice	-	-
	(a) with banks	-	-
	(b) with other institutions	-	-
	Total (i and ii)	30,45,58,073.71	48,69,89,674.25
II.	Outside India	-	-
	(i) in Current Accounts	-	-
	(ii) in Other Deposit Accounts	-	-
	(iii) Money at call and short notice	-	-
	Total (i, ii and iii)	-	-
	Grand Total (I and II)	30,45,58,073.71	48,69,89,674.25

Schedule 8 – Investments

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Investments in India in		
	(i) Government Securities	1,21,66,81,901.08	59,87,44,242.08
	(ii) Other approved securities	-	-
	(iii) Shares NUCFDC (Umbrella Organsation)	45,00,000.00	-
	(iv) Debentures and Bonds	3,39,97,944.00	4,05,26,060.00
	(v) Subsidiaries and/or joint ventures	-	-
	(vi) Others (to be specified)	-	-
	Total	1,25,51,79,845.08	63,92,70,302.08
II.	Investments outside India in	-	-
	(i) Government securities (including local authorities)	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Others investments (to be specified)	-	-
	Total	-	-
	Grand Total (I and II)	1,25,51,79,845.08	63,92,70,302.08

Schedule 9 – Advances

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
A.	(i) Bills purchased and discounted	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand	1,09,17,18,103.79	90,52,75,645.42
	(iii) Term loans	76,01,94,064.57	60,15,28,021.91
	Total	1,85,19,12,168.36	1,50,68,03,667.33
B.	(i) Secured by tangible assets	1,84,06,25,745.36	1,50,08,64,601.33
	(ii) Covered by Bank/Government Guarantees	-	-
	(iii) Unsecured	1,12,86,423.00	59,39,066.00
	Total	1,85,19,12,168.36	1,50,68,03,667.33
C.I.	Advances in India		
	(i) Priority Sectors	1,17,63,43,774.01	96,03,58,285.81
	(ii) Public Sector		
	(iii) Banks		
	(iv) Others	67,55,68,394.35	54,64,45,381.52
	Total	1,85,19,12,168.36	1,50,68,03,667.33
C.II.	Advances outside India		
	(i) Due from banks	-	-
	(ii) Due from others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	-	-
	Total	-	-
	Grand Total (C.I and II)	1,85,19,12,168.36	1,50,68,03,667.33

Schedule 10 – Fixed Assets

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Premises	-	-
	At cost as on 31st March of the preceding year		
	Additions during the year	-	-
	Deductions during the year	-	-
	Depreciation to date	-	-
II.	Other Fixed Assets (including furniture and fixtures)	1,04,57,677.80	65,52,504.57
	At cost as on 31st March of the preceding year		
	Additions during the year	63,46,434.77	71,30,436.23
	Deductions during the year	2,88,884.00	9,20,695.00
	Depreciation to date	31,54,715.57	23,04,568.00
	Closing As of 31 March of the Current Year	1,33,60,513.00	1,04,57,677.80
	Total (I and II)	1,33,60,513.00	1,04,57,677.80

Schedule 11 – Other Assets

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Inter-office adjustments (net)	-	-
II.	Interest accrued	2,25,52,374.41	1,59,60,465.00
III.	Tax paid in advance/tax deducted at source		
IV.	Stationery and stamps	4,36,346.80	2,79,474.00
V.	"Non-banking assets acquired in satisfaction of claims"		
VI.	Others	59,96,125.97	57,61,397.18
	Total	2,89,84,847.18	2,20,01,336.18

Schedule 12 – Contingent Liabilities

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Claims against the bank not acknowledged as debts	-	-
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents	-	-
	(a) In India	85,86,000.00	74,86,000.00
	(b) Outside India	-	-
V.	Acceptances, endorsements and other obligations	-	-
VI.	Other items for which the bank is contingently liable	1,44,72,934.96	1,42,61,297.48
a	Service Tax Appeal	84,21,976.00	84,21,976.00
b	Unclaimed Deposit DEAF Account	60,50,958.96	58,39,321.48
	Total	2,30,58,934.96	2,17,47,297.48

Schedule 13 – Interest Earned

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Interest/discount on advances/bills	16,84,59,666.87	16,09,67,498.86
II.	Income on investments	6,73,79,558.04	3,89,35,677.67
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	3,23,65,768.85	2,08,55,216.00
IV.	Others	18,44,485.00	19,56,700.00
	Total	27,00,49,478.76	22,27,15,092.53

Schedule 14 – Other Income

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Commission, exchange and brokerage	16,28,125.76	12,88,320.88
II.	Profit on sale of investments	9,15,000.00	-
	Less: Loss on sale of investments	(1,31,515.00)	(40,62,995.00)
III.	Profit on revaluation of investments	-	-
	Less: Loss on revaluation of investments	-	-
IV.	Profit on sale of land, buildings and other assets	-	-
	Less: Loss on sale of land, buildings and other assets	(2,80,884.00)	-
V.	Profit on exchange transactions	-	-
	Less: Loss on exchange transactions	-	-
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	-	-
VII.	Miscellaneous Income*	2,41,51,989.47	57,20,268.52
	Total	2,62,82,716.23	29,45,594.40

*Loan Processing fees of Rs.28,93,365.20 (PY-Rs.35,70,161.14) represents more than 1% of total income.

Schedule 15 – Interest Expended - on Deposits & Borrowings

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Interest on deposits	16,64,40,437.41	12,36,03,311.21
II.	Interest on Reserve Bank of India / Inter-bank borrowings	13,06,251.00	1,09,066.00
III.	Others	-	-
	Total	16,77,46,688.41	12,37,12,377.21

-sd-
CA Anil S. Parakh
(Chairman)

-sd-
Ashwin S. Shah
(Vice-Chairman)

-sd-
Rajan Dhaddha
(Director)

-sd-
Ram Jajoo
(Chief Executive Officer)

-sd-
M/s A.S. Dani and Co.,
Chartered Accountants
Firm Regd. No. 102110W

-sd-
(Jaee Jog)
Partner
(M.No. 111984)
UDIN : 26111984VBDWKV8829

Place : Nagpur
Date : 15.06.2026

Schedule 16 - Operating Expenses

		Current Year As on 31-03-2026	Previous Year As on 31-03-2025
I.	Payments to and provisions for employees	3,05,27,407.73	2,47,37,936.00
	Salary & Allowances	2,02,27,720.00	1,82,02,393.00
	Employers Contribution to PF & EPF	23,34,582.00	21,05,956.00
	Employers Contribution to EDLI	1,36,149.00	69,640.00
	Administration Charges to PF & EDLI	4,795.00	69,207.00
	Staff Welfare Expenses	4,69,701.73	4,28,848.00
	Staff Training Expenses	34,717.00	3,120.00
	Bonus/Ex-Gratia	37,05,295.00	17,96,890.00
	Leave Encashment to Staff	23,19,162.00	16,29,053.00
	Staff Gratuity Fund	12,95,286.00	4,32,829.00
II.	Rent, taxes and lighting	79,62,568.00	74,82,335.00
III.	Printing and stationery	4,74,857.11	6,56,007.01
IV.	Advertisement and publicity	8,02,287.65	6,06,412.50
V.	Depreciation on bank's property	31,54,715.57	23,04,568.00
VI.	Director's fees, allowances and expenses	-	-
VII.	Auditors' fees and expenses (including branch auditors)	5,60,000.00	4,80,000.00
VIII.	Law charges	26,250.00	-
IX.	Postages, Telegrams, Telephones, etc.	3,13,371.14	1,73,371.02
X.	Repairs and maintenance	20,15,134.82	23,72,106.45
XI.	Insurance	43,42,219.94	32,50,628.58
XII.	Other expenditure	1,21,61,797.88	58,51,427.83
	Total	6,23,40,609.84	4,79,14,792.39

— INDEPENDENT AUDITOR'S REPORT —

As Required Under Section 31 of Banking Regulation Act, 1949
As Applicable to urban Co-operative Banks and U/s 81(5) (b) of Maharashtra state Co-operative Societies Act, 1960
Read with rule 69(9) of The Maharashtra Co-operative Societies Rules,1961

To,
The Members,
Wardhaman Urban Co-operative Bank Ltd., Nagpur

Report on the Financial Statements

1. We have audited the accompanying financial statements of **Wardhaman Urban Co-operative Bank Limited** ('the Bank') as at 31 March 2026, which comprise the Balance Sheet as at 31 March 2026, and the Profit and Loss Account, and the Cash Flow Statement for the year ended on that date, and a summary of significant accounting policies and other explanatory information. The returns of 7 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

Opinion

6. 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 and our comments and observations contained in the Audit Memorandum, 'A', 'B', 'C' and Form No.1 and Form No.7, Long Form Audit Report (LFAR) give the information required by the Banking Regulation Act,1949 (as applicable to co- operative societies), the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2026;
b) In the case of the Profit and Loss Account, of the profit 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.

Basis of Opinion

7. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India and other relevant provisions of the Banking Regulation Act. 1949 (as applicable to cooperative societies), the guidelines issued by the RBI, the guidelines issued by the Registrar of Cooperative Societies together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Maharashtra Co-operative Societies Act, 1960 and the Rules there under, we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statement.

8. Key Audit Matters

Key audit matters are those matters that in our professional judgement were of most significance in our audit of the financial statements for the year ended March 31st 2026. These matters were addressed in the context of our audit of financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be Key Audit Matters to be communicated in our report :

S.No.	Key Audit Matters	How the matter was addressed in our audit
1.	Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances. Considering the nature of the transactions, regulatory requirements, existing business environment, estimation / judgement involved in valuation of securities, it is a matter of high importance for the intended users of the Financial Statements. Considering these aspects, we have determined as a Key Audit Matter.	Our audit Approach towards advances with reference to the IRAC norms and other related circular / directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following : a. The accuracy of the data input in the system for income recognition, classification in to performing and non performing Advances and provisioning in accordance with the IRAC norms in respect of the bank. b. Existence and effectiveness of monitoring mechanisms such as Internal Audit, System Audit, Stock Audit & Concurrent Audit as per the policies and procedures of the Bank. c. Examination of advances on a sample basis with respect to compliance with the RBI Master Circular/Guidelines. d. In Carrying out substantive procedures of the bank, we have examined all the large advances and other advances on a sample basis.

Report on Other Legal & Regulatory Requirements

9. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.
10. We report that:
- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
- 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 Banks.
- f) Based on our examination, which included test checks, the software has a feature of recording audit trial (edit log) facility and the same is operational since the day is went live for all relevant transactions recorded. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with. The Bank has conducted VAPT Audit, CSF Audit, SAR Audit of Storage of Payment Data, Information Security Audit and Software Migration Audit after installation of new software. All these audits are conducted by SOC Analyst Pvt. Ltd (Pune) over a period of several months during Financial Year 25-26. The Minimum Cyber Security Compliance for CPS-H2H Audit in accordance with RBI norms was conducted by Phoneix Technocyber Pvt. Ltd. (Ahemadabad) over a period of several months during Financial Year 25-26.
11. As per the information and 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.
12. We further report that for the year under audit, the Bank has been **awarded "A" classification**.

For A.S. Dani and Co.,
Chartered Accountants
Firm Regd. No. 102110W

(Jaee Jog)
Partner
M.No. 111984
UDIN : 26111984VBDWKV8829

Place : Nagpur
Date : 15.06.2026

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व्यापार वृद्धि
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आज ही संपर्क करें और अपने व्यापार को दें नई ताकत !



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लोन



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CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2026

<u>Particulars</u>	Amount (Rs. in Lakh) FY 2024-25	Amount (Rs. in Lakh) FY 2025-26	<u>Particulars</u>	Amount (Rs. in Lakh) FY 2024-25	Amount (Rs. in Lakh) FY 2025-26
* CASH FLOW FROM OPERATING ACTIVITIES :			Net Cash generated from		
Net Profit	505.34	112.77	Operating Activities before Tax	1,605.64	2,722.93
Add : Tax Provision	147.00	120.60	Income Tax Paid	-122.50	-102.47
	652.34	233.37	A. Net Cash generated from Opening Activities After Tax	1,483.14	2,620.47
Add : Adjustments for	-		* CASH FLOW FROM INVESTING ACTIVITIES :		
Depreciation on Assets	23.05	31.55	Net (Increase) /Decrease in Fixed Assets	-62.10	-60.58
Amortization of Investments	1.15	12.72	Interest Income	617.48	1,015.90
Investment Written off	-	-	Profit / (Loss) on Sale of Gov Security	-31.60	9.15
Provision for IDR	-120.00	421.90	Profit / (Loss) on Sale of Non-SLR Bond	—	-1.32
Provision for Std. Assets	8.00	2.40	Profit on sale of Fixed Asset	-9.03	-2.81
Prov. For Fraud	-	2.53	Net (increase) / Decrease in Investments	-126.23	-4,245.82
Interest Paid on Borrowings	1.09	13.06	Net (Increase)/Decrease in Interest Receivable on Investments	3.91	79.11
(Profit) / Loss on Sale of Govt. Secu	31.60	-9.15	B. Net Cash generated from Investing Activities	392.43	-3,206.36
(Pprofit) / Loss on Sale of Non-SLR Bond (Redemption)	-	1.32	* CASH FLOW FROM FINANCING ACTIVITIES :		
Interest Expense, (Income) on Investments	-617.48	-1,015.90	Net Increase /(Decrease) in Share Capital	30.92	46.02
Excess Provision on standard asset	-	-	Dividend paid	-77.83	-105.89
Excess Provision For NPA W/Back	-	-178.00	Interest Paid	-1.09	-13.06
Excess Prov. For Income Tax	-0.74	-	C. Net Cash generated from Financing Activities	-48.00	-72.93
Earlier Income Written back	-0.84	-	NET INCREASE IN CASH &		
Profit/Loss on sale of fixed assets	9.03	2.81	CASH EQUIVALENTS (A+B+C)	1,827.57	-658.82
	-12.81	-481.39	*		
Adjustments for :	-		Cash & Cash Equivalents at the beginning of the year	2,202.41	4,029.98
Net (Increase)/Decrease in Loans and Advances	-1,568.77	-3,451.09	*		
Net (Increase)/Decrease in Interest Rec'ble on Staff House Loan	-4.33	13.19	Cash & Cash Equivalents at the end of the year	4,029.98	3,371.15
Net (Increase)/Decrease in Stationery Stock	2.67	-1.57		1,827.57	-658.82
Net (Increase)/Decrease in Deposits with Gov/Others	3.13	-3.77			
Net (Increase)/Decrease in Other Assets	85.75	123.93			
Net Increase /(Decrease) in Deposits	3,192.15	6,621.27			
Net Increase /(Decrease) in Interest on Fixed Deposits and borrowing	9.20	-3.17			
Net Increase /(Decrease) in Other Liability	-2.91	204.06			
Net Increase /(Decrease) in Provisions	-70.00	18.72			
Net Increase /(Decrease) in Reserves	-28.44	-317.24			

-sd-
CA Anil S. Parakh
(Chairman)

-sd-
Ashwin S. Shah
(Vice-Chairman)

-sd-
Rajan Dhaddha
Director

-sd- M/s A.S. Dani and Co.,
Chartered Accountants
Firm Regd. No. 102110W
-sd-
Ram Jajoo
(Chief Executive Officer)

(Jaeel Jog)
Partner
(M.No. 111984)
UDIN : 26111984VBWDWKV8829

(Amt. in Lakh Rs.)

Year 2025-2026		Expenditure	Year 2026-2027	Year 2025-2026		Income	Year 2026-2027
Budgeted	Actual		Budgeted	Budgeted	Actual		Budgeted
1,440.00	1664.40	Int. On Deposits	1,900.00	1,870.00	1,684.60	Int. On Loans & Advances	1,930.00
2.00	13.06	Int. On Borrowing	15.00	700.00	1,015.80	Int. & Div. on investments	1055.00
300.00	322.50	Establishment Charges	350.00	125.00	79.90	Other Income	90.00
75.00	75.64	Rent & Taxes	82.00	—	178.00	Excess Provision of IDR	—
40.00	43.42	Insurance	46.00	—	9.15	Profit on Sale of Govt. Securities	—
7.00	6.94	Electricity & Water Charges	9.00				
6.00	8.25	Postage, Telegram & Telephone Etc.	11.00				
25.00	31.55	Depreciation	34.00				
12.00	14.72	Audit Fees	16.00				
7.00	4.75	Printing & Stationery	7.00				
75.00	122.02	Other Expenses	100.00				
—	421.90	Provision for IDR	—				
—	4.93	Other Misc. Provisions	5.00				
1,989.00	2,734.08	Total of Expenditure	2,575.00				
706.00	233.37	Profit Before Taxation	500.00				
177.00	120.60	Less Provision for Income Tax	126.00				
529.00	112.77	Net Profit (After Taxation)	374.00				
2,695.00	2,967.45	Total :-	3,075.00	2,695.00	2,967.45	TOTAL	3,075.00

Amendment in the Byelaws

Clause No of Bye-law	Existing Bylaws	Amendment proposed	Bylaws after Amendment	Reason for Amendment
3	AREA OF OPERATION :- The Area of Operation of the Bank shall be confined to "NAGPUR DISTRICT AND ADJOINING WARDHA, BHANDARA AND CHANDRAPUR DISTRICT OF MAHARASHTRA" . For any revision in this regard, the prior approval in writing of the Reserve Bank Of India and also the Registering Authority shall be necessary.	AREA OF OPERATION :- The Area of Operation of the Bank shall be confined to "GONDIA, AKOLA, AMRAVATI AND GADCHIROLI DISTRICTS IN ADDITION TO NAGPUR DISTRICT AND ADJOINING WARDHA, BHANDARA, CHANDRAPUR DISTRICTS OF MAHARASHTRA" . For any revision in this regard, no objection certificate in writing of the Reserve Bank Of India wherever necessary as per the extant guidelines of R.B.I. and also the Registering Authority shall be necessary.	AREA OF OPERATION :- The Area of Operation of the Bank shall be confined to "GONDIA, AKOLA, AMRAVATI AND GADCHIROLI DISTRICTS IN ADDITION TO NAGPUR DISTRICT AND ADJOINING WARDHA, BHANDARA, CHANDRAPUR DISTRICTS OF MAHARASHTRA" . For any revision in this regard, no objection certificate in writing of the Reserve Bank Of India wherever necessary as per the extant guidelines of R.B.I. and also the Registering Authority shall be necessary.	Since the existing customers of our Bank have their additional places of Business at various places in Vidarbha. Some of the customers offer properties located at other places (Other than the existing area of operation) in Vidarbha. Hence the proposed amendment is necessary

संचालक मंडळ

(कार्यकाल 2023-2028)

संस्थापक अध्यक्ष - स्व. श्री. शक्तिकुमारजी संचेती

CA श्री. अनिल पारख	अध्यक्ष	श्री. अश्विन शाह	उपाध्यक्ष
श्री. अतुलकुमार कोटेचा	संचालक	श्री. दिलिप रांका	संचालक
श्री. नरेश पुगलिया	संचालक	CA श्री. हितेश संकलेचा	संचालक
ॲड. श्री. राजेंद्र डागा	संचालक	श्री. राजन ढढा	संचालक
श्री. आशिष दोशी	संचालक	CA श्री. हेमंतकुमार लोढा	संचालक
सौ. सुनिता सुराणा	संचालिका	सौ. अल्पा नितीन खारा	संचालिका
श्री. राम आखरे	संचालक	श्री. किशोर रामटेके	संचालक
श्री. विजय मेश्राम	संचालक	CA ऋचा स्वस्तिक जैन	संचालिका
CA एनी आदित्य संचेती	संचालिका		

बँकेची ठळक आर्थिक वैशिष्ट्ये

(आकडे रुपये लाखात)

अनु.क्र.	तपशील	मार्च २०२५	मार्च २०२६	वाढ /घट %
१	सभासद संख्या	८५१८	८३३३	-२.१७%
२	भाग भांडवल	७३७.६७	७८३.६९	६.२४%
३	स्वनिधि	४२८०.८४	४३५९.७२	१.८४%
४	ठेवी	२४८४७.६७	३१४६८.९४	२६.६५%
५	कर्जे	१५०६८.०४	१८५१९.१२	२२.९०%
६	एस.एल.आर. गुंतवणुक	५९८७.४४	१२१६६.८२	१०३.२१%
७	एकुण गुंतवणुक	१०६००.१८	१४८३३.२८	३९.९३%
८	सी.आर.ए.आर	३०.५४%	३१.९४%	१.४०%
९	एन.पी.ए. ग्राँस	१२२.९४	२५.०२	-७९.६५%
१०	टक्केवारी	०.८२%	०.१४%	-०.६८%
११	एन.पी.ए. नेट रक्कम	(-)१०७.५९	(-)२५.३५	-७६.४४%
१२	टक्केवारी	०.००%	०.००%	०.००%
१३	सी.डी. रेशो	६०.६४%	५८.८५%	-१.७९%
१४	नफा	५०५.३४	११२.७७	-७७.६८%
१५	बँकेचा व्यवसाय	३९९१५.७१	४९९८८.०६	२५.२३%

२०२५-२६ च्या नफ्याच्या विनियोगास मंजूरी बाबत

सन २०२५-२६ या वर्षात बँकेला रु. १,१२,७७,३२१.७४ चा निव्वळ नफा झाला असून संचालक मंडळाने त्याची विभागणी खालील प्रमाणे प्रस्तावित केली आहे.

APPROPRIATION OF PROFIT FOR YEAR 2025-2026

Description (विवरण)	Percentage टक्केवारी	Amount रक्कम
Statutory Reserve Fund (राखीव निधी)	25%	28,25,000.00
Special Reserve Fund (विशेष राखिव निधी आकस्मिक नुकसानासाठी)	10%	11,30,000.00
Dividend (लाभांश) @ 5%		38,00,000.00
Building Fund (इमारत निधी)		25,00,000.00
Investment Fluctuation Reserve (गुंतवणूक चढउतार निधी)		10,20,000.00
General Reserve Fund (सामान्य राखीव निधी)		2,321.74
Total (एकुण निव्वळ नफा)		1,12,77,321.74

संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती दिनांक ३१/३/२०२६

विवरण	एकूण खाते	दिनांक ३१.३.२०२६ ची येणे रक्कम (लाखात)	थकित बाकी	रु. लाखात	
				सुरक्षित	असुरक्षित
संचालक व नातेवाईक	२	५८५.७६ (against fixed deposits)	निरंक	५८५.७६	निरंक

सभासदांच्या गुणवंत पाल्यांचा सत्कार

संचालक मंडळाने बँकेच्या सभासदांच्या ज्या पाल्यांनी मार्च/एप्रिल २०२६ च्या वार्षिक परिक्षांमध्ये १० वी, आणि १२ वी च्या परिक्षेत ९० टक्के तसेच पदवी परिक्षेत ८५ टक्के किंवा त्यापेक्षा जास्त गुण प्राप्त केले आहेत, अशा विद्यार्थ्यांचा गौरव करण्याचा ठराव पारित केलेला आहे.

यास्तव सभासदांनी आपल्या पाल्यांची सविस्तर माहिती, प्रमाणपत्रासह शुक्रवार दिनांक ०७/०८/२०२६ पर्यंत बँकेच्या मुख्य कार्यालयास पाठवावी. गौरवाचित केल्या जाणाऱ्या पाल्यांनी सभेला वैयक्तिकरित्या हजर असणे जरूरी आहे याची नोंद घ्यावी.

Annexure

Name of Bank	:	Wardhaman Urban Co-operative Bank Limited
Registered Office Address	:	73-C, Seva Sadan Square, Central Avenue, Gandhibagh, Nagpur - 440 018 (M.S.)
R.B.I. License No. and Date	:	UBD MAH 1721 P
Area Of Operation	:	Nagpur District And Adjoining Wardha, Bhandara And Chandrapur District Of Maharashtra
Particulars for the Year ended	:	31st March, 2026
Number of Branches Extension Counters & Head Office	:	7 + 0 + 1 = 8
Number of Share Holders	A. Members	: 8333
	B. Nominal Member	: 288
		(Amount in Lakh)
Paid Up Share Capital	:	783.69
Reserve and Other Funds	:	3520.84
Deposits -		
Savings	:	3118.70
Current	:	3768.27
Term	:	24518.43
Credit Balance in Loan Accounts	:	63.54
Loans and Advances -		
Secured	:	18406.26
Unsecured	:	112.86
In Percentage -		
Advances to Priority Sector	:	78.07%
Advances to Micro Enterprises	:	26.88%
Advances to Weaker Section	:	26.49%
Borrowings	:	0.00
Investment	:	14833.28
Overdue in Percentage (Advances)	:	0.38%
Capital Adequacy	:	31.94%
Gross NPA	:	0.14%
Net NPA	:	0.00%
Profit (PBT for the Financial Year 2025-26)	:	233.37
Total Employees	:	59
Officers and Others	:	45
Sub-Staff, Driver and Daftary	:	14
Working Capital	:	37249.47

संचालक मंडळ

२०२५-२६ ह्या आर्थिक वर्षात संचालक मंडळाच्या एकुण १५ सभा झाल्यात. तसेच कर्ज समिती व इतर समितीच्या आवश्यकतेनुसार सभा झाल्यात.

SERVICES OFFERED
Core Banking Solution available. Operate your account from any of our Branches.
Attractive Rate of Interest on Deposits.
Quick Loan facility at minimum rate of interest.
Locker Facility available in all 7 Branches.
Mobile Banking on I-phone/Android, UPI Facility, RTGS & NEFT Remittance facilities, CTS/ECS Clearing facility.
Fully trained, Experienced and Expert Banking Staff.
Customer Care & Services to Full satisfaction.
Customer Guidance & Protocol.
Quick attention to customer grievances.
Deposit insurance up to Rs. 5 lakh covered under DICGC.

बँकेच्या बेसा शाखेच्या उद्घाटन समारोहाची क्षणचित्रे



आपल्या बँकेच्या नूतन बेसा शाखेचे उद्घाटन महाराष्ट्र राज्याचे महसुल मंत्री मा. श्री. चंद्रशेखर बावनकुळे हयांच्या शुभहस्ते संपन्न झाले.



बँकेच्या आधुनिक तंत्रज्ञानाच्या अंतर्गत तात्काळ निधी हस्तांतरणासाठी UPI सेवेचा प्रारंभ मा. आमदार आशिष देशमुख हयांच्या हस्ते झाला.

बँकेच्या हिंमनघाट शाखेत आयोजित ग्राहक मेळाव्यात उपस्थित ग्राहक वर्ग

पद्मश्री मा. सत्यनारायणजी नुवाल (सोलर इंडस्ट्रीज इंडीया लि. चे संस्थापक हयांच्या शुभहस्ते बँकेचे मोबाईल ॲप आयफोन - (iphone) वर उपलब्धतेचा शुभारंभ झाला.

वर्धमान अर्बन को-ऑप. बँक लिमिटेड, नागपूर.

मुख्य कार्यालय व शाखा:-७३-सी, सेवासदन चौक, सेंट्रल एक्वेन्यु, नागपूर - ४४० ०१८.
फोन : ०७९२ - २७७८३४७, २७२५५३५, २७२५५२२, २७३५२७०, ८३७८९६२३९९

सक्करदरा शाखा	कलमना शाखा	सदर शाखा	धरमपेठ शाखा	बेसा शाखा	हिंमनघाट शाखा
मो. ८३७८९६२३९२	मो. ८३७८९६२३९३	मो. ८३७८९६२३९४	मो. ८३७८९६२३९५	मो. ८३७८९६२३९७	मो. ८३७८९६२३९६

हजेरी संबंधी प्रमाणपत्र

प्रमाणित करण्यात येत आहे की आज दि. १६/०८/२०२६, रविवार ला रजवाडा पॅलेस, गांधीसागर, महाल, नागपूर येथे सकाळी १०.३० वाजता होणाऱ्या वर्धमान अर्बन को-ऑप बँक लि., सेवासदन चौक, नागपूरच्या २७ व्या वार्षिक सर्वसाधारण सभेस सभासद क्र.

श्री/श्रीमती _____

रा. _____

उपस्थित होते.

नागपूर

दिनांक : १६/०८/२०२६

अधिकृत अधिकारी

मी, वर्धमान अर्बन को-ऑप बँक लि., सेवासदन चौक, नागपूर चा सभासद असून आज रविवार दिनांक १६.८.२०२६ ला सकाळी १०.३० वाजता रजवाडा पॅलेस, गांधीसागर, महाल, नागपूर येथे होणाऱ्या २७ व्या सर्वसाधारण सभेकरीता माझ्या उपस्थितीची नोंद करित आहे.

नांव : _____

सभासद क्र. _____

मोबाईल नं. _____

सही

Disclosure as per RBI master direction RBI/DOR/2025-26/289
ACC. REC No. 208 / 21.04.018 / 2025 - 26 dated 28.11.2025

A) Regulatory Capital

Composition of regulatory capital		(Amount in ₹ crore)	
Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	39.64	38.25
ii)	Other Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	39.64	38.25
iv)	Tier 2 capital	3.48	3.46
v)	Total capital (Tier 1 + Tier 2)	43.12	41.71
vi)	Total Risk Weighted Assets (RWAs)	135.01	136.55
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	29.36	28.01
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.58	2.53
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	31.94	30.54
x)	Amount of paid-up equity capital raised during the year	0.65	0.65
xi)	Amount of non-equity Tier 1 capital raised during the year, of which : Give list * as per instrument type (perpetual non-cummulative preference shares, perpetual debt instruments, etc.)	-	-
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual non-cummulative preference shares, perpetual debt instruments, etc.)	-	-

B) 'Notes to Accounts'

Exposures to Related Parties :-		(Amount in ₹ crore)	
Sr. No.	Particulars	Previous Year	Current Year
A. Loans to Related Parties			
1)	Aggregate value of Loans sanctioned to related parties during the Year	5.40	5.90
2)	Aggregate value of Outstanding Loans to related parties as on 31st March	0.14	5.86
3)	Aggregate value of outstanding Loans to related parties as a proportion of total credit exposure as on 31st March	0.10%	3.16%
4	Aggregate value of outstanding Loans to related parties which are categorized as :		
	(i) Special Mention Accounts as on 31st March	--	--
	(ii) Non Performing Assets as on 31st March		
5	Amounts of Provisions held in respect of Loans to Related Parties as on 31st March	--	--
B. Contracts and Arrangements involving Related Parties			
6)	Aggregate Value of Contracts and arrangements awarded to Related Parties during the Year	--	--
7)	Aggregate Value of Outstanding Contracts and arrangements involving Related Parties as on 31st March	--	--

C) Asset Liability Management

a) Maturity pattern to certain items of assets and liabilities		(Amount in ₹ crore)							
	1 to 14 days	15 to 28 Days	29 days 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 ^a	26.00	6.37	18.45	66.93	67.50	116.83	12.61	0.00	314.69
Advances	8.10	7.14	17.21	37.42	66.12	29.68	11.21	8.31	185.19
Investments	0.00	0.00	1.54	7.30	17.75	0.75	19.84	101.15	148.33
Borrowings	—	—	—	—	—	—	—	—	—
Foreign Currency assets	—	—	—	—	—	—	—	—	—
Foreign Currency liabilities	—	—	—	—	—	—	—	—	—

D) Investments

a) Composition of Investment Portfolio								(Amount in Crore Rs.)				
As at 31-03-2026 (current year balance sheet date)												
	Investments in India						Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investment in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total investment outside India
Held to Maturity												
Gross	36.26			-			36.26					36.26
Less : Provision for non-performing investments (NPI)	-						-					-
Net	36.26						36.26					36.26
Available for Sale												
Gross	85.41			3.40			88.81					88.81
Less : Provision for depreciation and NPI	5.44			1.86			7.30					7.30
Net	79.97			1.54			81.51					81.51
Held for Trading												
Gross												
Less : Provision for depreciation and NPI												
Net	-											
Total Investments	121.67	-	-	3.40	-	-	125.07					125.07
Less : Provision for non-performing investments	-											-
Less : Provision for depreciation and NPI	5.44			1.86			7.30					7.30
Net	116.23			1.54			117.77					117.77

b) As at 31-03-2025 (Previous year balance sheet date)												
	Investments in India						Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investment in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total investment outside India
Held to Maturity												
Gross	29.93			-			29.93					29.93
Less : Provision for non-performing investments (NPI)	-						-					-
Net	29.93						29.93					29.93
Available for Sale												
Gross	29.95			4.05			34.00					34.00
Less : Provision for depreciation and NPI	1.08			2.00			3.08					3.08
Net	28.87			2.05			30.92					30.92
Held for Trading												
Gross												
Less : Provision for depreciation and NPI												
Net	-											
Total Investments	59.88			4.05			63.93					63.93
Less : Provision for non-performing investments	-											
Less : Provision for depreciation and NPI	1.08			2.00			3.08					3.08
Net	58.80			2.05			60.85					60.85

E) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)		
Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	3.08	4.28
b) Add : Provisions made during the year	4.22	-
c) Less : Write off / write back of excess provisions during the year		1.20
d) Closing balance	7.30	3.08
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.93	2.93
b) Add : Amount transferred during the year	-	-
c) Less : Drawdown		
d) Closing balance	2.93	2.93
iii) Closing balance in IFR as a percentage of closing balance of investments (Carrying value less net depreciation ignoring net appreciation) i.e. the net amount reflected in the Balance Sheet) in AFS and HFT.	3.43%	9.78%

F) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)			
Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	2.00	2.00
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	0.14	Nil
d)	Closing balance	1.86	2.00
e)	Total provisions held	1.86	2.00

ii) Issuer composition of non-SLR investments (Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
a)	PSUs	1.54	2.05								
b)	Fls	-	-								
c)	Banks	-	-								
d)	Private Corporates	-	-								
e)	Subsidiaries / Joint Ventures	-	-								
f)	Others	1.85	2.00								
g)	Provision held towards depreciation	-	-								
	Total *	3.40	4.05								

G) Asset Quality

a) Classification of advances and provisions held :-

(Amount in ₹ crore)						
	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	149.45	0.69	0.41	0.13	1.23	150.68
Add : Additions during the year						112.64
Less : Reductions during the year*						78.13
Closing Balance	184.94	0.01	0.20	0.04	0.25	185.19
*Reductions in Gross NPAs due to :						
Upgradation						3.20
Recoveries (excluding recoveries from upgraded accounts)						0.07
Write-offs						0.22
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.52	0.69	1.23	0.39	2.31	2.83
Add : Fresh provisions made during the year						0.02
Less : Excess provision reserved / Write - off loans						1.79
Closing balance of provisions held	0.56	0.01	0.39	0.10	0.50	1.06
Net NPAs						
Opening Balance		0.00	-0.82	-0.26	-0.18	
Add : Fresh additions during the year						
Less : Reductions during the year						
Closing Balance		-0.00	-0.18	-0.07	-0.25	-0.25
Floating Provisions						
Opening Balance						0.53
Add : Additional provisions made during the year						1.31
Less : Amount drawn down during the year						1.58
Closing balance of floating provisions						0.26
Technical Write-Offs and the Recoveries made thereon						
Opening Balance of Technical/Prudential Written - Off Accounts						0.00
Add : Technical/Prudential Written - Offs during the Year						0.22
Less : Recoveries made from Previously Technical/Prudential Written - off during the year						0.00
Closing Balance						0.22

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	0.14%	0.82%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	201.30%	187.51%

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)							
Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities						
b)	Advances to industries sector eligible as priority sector lending	23.10	0.00	0.00%	14.00	0.17	1.21%
c)	Services	76.78	0.05	0.00%	81.94	0.91	1.11%
d)	Personal loans	17.75	0.12	0.68%	0.09	0.03	33.33%
	Sub total (i)	117.63	0.17	0.15%	96.03	1.09	1.14%
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry	3.64	0.00	0.00%	4.29	-	-
c)	Services	62.90	0.04	0.06%	53.91	0.07	0.05%
d)	Personal loans	1.02	0.04	3.92%	0.74	0.07	0.05%
	Sub-total (ii)	67.56	0.08	0.12%	54.65	0.14	0.09%
	Total (i + ii)	185.19	0.25	0.14%	150.68	1.23	0.82%

H) Non Fund based credit facilities (Amount in ₹ crore)

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured Portion	Un-Secured Portion	Secured Portion	Un-Secured Portion
I	Outstanding Guarantees	0.86	—	0.75	—
	i) In India	0.86	—	0.75	—
	ii) Outside India	—	—	—	—
II	Acceptance, Endorsement and Other obligations	—	—	—	—
III	Other NFB Credit Facility	—	—	—	—

I) Fraud Accounts :- (Amount in ₹ crore)

	Current Year	Previous Year
Number of Frauds Reported	1	---
Amount Involved in Fraud	0.03	---
Amount of Provision made for such Frauds	0.03	---
Amount of Unamortized Provision debited from 'Other Reserves' as at the end of the Year	---	---

J) Disclosure under Resolution Framework for COVID-19 - related Stress

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous year (A) 1 i.e. 31.03.2025	Of (A), aggregate debt that slipped into NPA during the year	Of (A), amount written off during the year	Of (A), amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this this year i.e. 31.03.2026
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*					
of which MSMEs	1.41	0.00	0.00	0.53	0.88
Others					
Total	1.41	0.00	0.00	0.53	0.88

K) Exposures

a) Exposure to real estate sector (Amount in ₹ crore)

Category	Current Year	Previous Year
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. Individual Housing Loan in Priority Sector	20.61	18.36
b) Commercial Real Estate- Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits; c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -	7.23	4.59
i. Residential	--	—
ii. Commercial Real Estate	--	—
ii) Indirect Exposure Fund based and non-fund -based exposures on National Housing Bank and Housing Finance Companies.	--	—
Total Exposure to Real Estate Sector	28.10	22.95

b) Unsecured advances (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	1.13	0.83
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	--	—
Estimated value of such intangible securities	--	—

C) Loans against Gold and Silver Collateral :-

(Amount in ₹ crore)

Particulars	Loans Outstanding		Average Ticket Size	Average LTV Ratio	Gross NPA (%)
	Amount in Crore	As % of Total Loans			
1. Opening Balance of the F.Y. [(a) + (b)]	0.42	0.23%	0.01	65.65%	
a) Consumption Loans	0.23	0.12%	0.01	64.14%	
Of which Bullet Repayment Loan	0.23	0.12%	0.01	64.14%	
b) Income Generating Loans	0.19	0.10%	0.02	67.82%	
2. New Loans Sanctioned and Disbursed during the FY [(c) + (d)]	1.98	1.07%	—	59.03%	
c) Consumption Loans	1.10	0.59%	0.02	60.67%	
Of which Bullet Repayment Loan	0.58	0.31%	0.02	58.76%	
d) Income Generating Loans	0.88	0.48%	0.03	57.10%	
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)]	0.83	0.45%			
(e) Consumption Loans	0.52	0.28%			
Of Which bullet Repayment Loan	0.33	0.18%			
(f) Income Generating Loans	0.31	0.17%			
6. Non-Performing Loans recovered during the FY [(g) + (h)]					
(g) Consumption Loans					
Of Which Bullet Repayment Loan					
(h) Income Generating Loans					
7. Loans Written Off during the FY [(i)+(j)]					
i) Consumption Loans					
Of Which Bullet Repayment Loan					
j) Income Generating Loans					
8. Closing Balance at the end of FY [(k)+(l)]	1.57	0.85%	0.02	57.52%	
k) Consumption Loans	0.81	0.44%	0.02	59.30%	
Of Which Bullet Repayment Loan	0.47	0.25%	0.02	56.28%	
l) Income Generating Loans	0.76	0.41%	0.03	55.60%	

L) Concentration of deposits, advances, exposures and NPAs

a) Concentration of Deposits (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	114.41	83.56
Percentage of deposits of twenty largest depositors to total deposits of the bank	36.36%	33.63%

b) Concentration of Advances (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances of the twenty largest borrowers	65.38	69.33
Percentage of advances of twenty largest borrowers to total advances of the bank	35.30%	46.01%

c) Concentration of Exposure (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers / customers	77.37	80.56
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers / customers	31.68%	53.46%

d) Concentration of NPAs (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the top twenty NPA accounts	0.25	1.09
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	100%	88.62%

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	0.59	0.46
ii)	Add : Amounts transferred to DEA Fund during the year	0.02	0.13
iii)	Less : Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	0.61	0.59

N) (i) Disclosure of Complaints :-

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

(ii) Top Five Grounds of Complaints received by the Bank from Customers :-

Grounds of Complaints (i.e. Complaints relating to)	Number of Complaints pending at the beginning of the Year	Number of Complaints received during the Year	% Increase / Decrease in the number of Complaints received over the Previous Year	Number of Complaints pending at the end of the Year	Of 5, number of Complaints pending beyond 30 Days
1	2	3	4	5	6
Current Year					
Ground - 1	--Nil--	--Nil--	--Nil--	--Nil--	--Nil--
Ground - 2	--	--	--	--	--
Ground - 3	--	--	--	--	--
Ground - 4	--	--	--	--	--
Ground - 5	--	--	--	--	--
Others	--	1	100%	--	--
Total	--	1	100%	--	--
Previous Year					
Ground - 1	--Nil--	--Nil--	--Nil--	--Nil--	--Nil--
Ground - 2	--	--	--	--	--
Ground - 3	--	--	--	--	--
Ground - 4	--	--	--	--	--
Ground - 5	--	--	--	--	--
Others	--	--	--	--	--
Total	--	--	--	--	--

U) Disclosure of facilities granted to Directors and their Relatives :-

Sr. No.	Particulars	2025-2026	2024-2025
1	Fund Based		
	Outstanding at the beginning of the Year	0.14	3.14
	Additions during the Year	5.86	--
	Recovery during the Year	--	3.00
	Outstanding at the end of the Yearr (*)	5.72	0.14
2	Non-Fund based (Guarantees, L/cs, etc.)	0.02	0.03

Loans sanctioned to Directors and their relatives against Term Deposits.

O) Other Disclosures

a) Business ratios (Amount in ₹ crore)

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	8.01%	8.50%
ii) Non-interest income as a percentage to Working Funds	0.79%	0.73%
iii) Cost of Deposits	6.12%	5.94%
iv) Net Interest Margin	3.27%	4.08%
v) Operating Profit as a percentage to Working Funds	0.69%	2.49%
vi) Return on Assets	0.33%	1.93%
vii) Business (deposits plus advances) per employee (in ₹ crore)	8.47	7.98
viii) Profit per employee (in ₹ crore)	0.04	0.14

b) Provisions and Contingencies (Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provisions towards NPA	0.00	0.00
iii) Provision made towards Income Tax	1.21	1.47
iv) Provision for Standard Assets	0.02	0.08
v) Provision for Fraud	0.03	0.00

c) Payment of DICGC Insurance Premium (Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
1)	Payment of DICGC Insurance Premium	0.35	0.28
2)	Arrears in payment of DICGC premium	NIL	NIL

(P) Draw down from Reserves :-

❖ During the Year the Bank has not drawn down any amount from it's Reserves.

(Q) Divergence in Asset Classification and Provisioning :-

No Diversions have been assessed by R.B.I. with respect to Gross NPA, Net NPA and Provisions for NPA. Hence, no disclosure is required.

(R) Disclosure related to Project Finance :-

❖ Bank has not sanctioned any Project Finance/Projects under implementation during the reporting Period.

(S) Bank Insurance Business :-

❖ During the Previous Year and Current Year, The Bank has not undertaken any Insurance Business Activity. Hence, disclosure not required.

(T) Disclosure regarding PSLC :-

❖ Bank has neither purchased nor sold any Priority Sector Lending Certificate. Hence, disclosure not required.

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M/s A.S. Dani and Co.,
Chartered Accountants
Firm Regd. No. 102110W

Place : Nagpur
Date : 15.06.2026

(Jaee Jog)
Partner
(M.No. 111984)
UDIN : 26111984VBDWKV8829