कॉसमॉस को-ऑप. बँक लि. COSMOS CO-OP. BANK LTD.

(मल्टिस्टेट शेड्यूल्ड बँक) (Multistate Scheduled Bank)

रजिस्टर्ड ऑफीस: कॉसमॉस भवन, प्लॉट नं.६, स.नं.१३२/बी, आयसीएस कॉलनी, युनिव्हर्सिटी रोड, गणेशखिंड, पुणे - ४११००७

वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांकरिता)

कॉसमॉस को-ऑप. बँक लि. च्या सभासदांची १२० वी वार्षिक सर्वसाधारण सभा **मंगळवार दि.०७ जुलै २०२६ रोजी सकाळी ठीक १०.३० वाजता 'सहकार सभागृह', दुसरा मजला, कॉसमॉस भवन, प्लॉट नं.६, स.नं.१३२/बी, आयसीएस कॉलनी, युनिव्हर्सिटी रोड, गणेशखिंड, पुणे - ४११००७** येथे होणार आहे. त्यावेळी पुढील कामकाज होईल. तरी सदर सभेस आपण अवश्य उपस्थित रहावे अशी विनंती आहे.

सभेपुढील विषय-

१. दि.१९ ऑगस्ट २०२५ रोजी झालेल्या ११९ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत कायम करणे.

२. अ) पुढील प्रस्तावांचा विचार करणे व त्यास मान्यता देणे.

   १. आर्थिक वर्ष २०२५-२०२६ चा वार्षिक वृत्तान्त.

   २. दि.३१ मार्च २०२६ रोजी संपलेल्या वर्षाचे नफातोटा पत्रक.

   ३. दि.३१ मार्च २०२६ अखेरचा ताळेबंद.

   ब) २०२५-२०२६ या आर्थिक वर्षातील गंगाजळी व इतर निधींच्या प्रत्यक्ष वापरासंबंधी माहिती घेणे.

३. संचालक मंडळाने सुचविलेल्या २०२५-२०२६ या आर्थिक वर्षाच्या नफा विभागणीसंबंधी विचार करणे व त्यास मान्यता देणे.

४. आर्थिक वर्ष २०२५-२०२६ च्या वैधानिक लेखापरीक्षण अहवालावर विचार करणे व त्याच्या पूर्तता अहवालाची माहिती घेणे.

५. बँकेची स्वमालकीची उपकंपनी कॉसमॉस ई-सोल्युशन्स ॲन्ड सर्व्हिसेस प्रा. लि. च्या आर्थिक वर्ष २०२५-२०२६ च्या अहवालाचा व आर्थिक आकडेवारीचा आढावा घेणे.

६. रिझर्व्ह बँकेच्या मान्यतेस अधीन राहून, २०२६-२०२७ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकांची नियुक्ती करणे तसेच त्यांचे मानधन ठरविण्याचा अधिकार संचालक मंडळास देणे.

७. बँकेच्या सध्याच्या पोटनियमांमधील दुरुस्त्यांबाबत संचालक मंडळाने केलेल्या शिफारशींचा (सोबत मसुदा) विचार करणे व त्यास मान्यता देणे. (रिझर्व्ह बँक व सेंट्रल रजिस्ट्रार ऑफ को-ऑप. सोसायटीज्, नवी दिल्ली यांचे मंजुरीस अधीन राहून).

८. बँकेचे संचालक व त्यांचे नातेवाईक यांचेकडे २०२५-२०२६ या आर्थिक वर्षात येणेबाकी असलेल्या कर्जांची माहिती घेणे. (मल्टिस्टेट को-ऑप. सोसायटीज् ॲक्ट २००२ कलम ३९ (३) अनुसार)

९. १२० व्या वार्षिक सर्वसाधारण सभेस लेखी विनंती अर्ज करुन उपस्थित राहू न शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.

१०. मा. अध्यक्ष यांच्या संमतीने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.

मा. संचालक मंडळाच्या आज्ञेवरुन,

दि. ०५ जून २०२६ **सौ.अपेक्षिता ठिपसे**

पुणे व्यवस्थापकीय संचालिका

सूचना

१. वरील सभेस सकाळी ठीक १०.३० वाजता प्रारंभ होईल. त्यासाठी आवश्यक गणसंख्या पूर्ण झाली नसेल तर ही सभा स्थगित केली जाईल. अशा स्थगित सभेचे कामकाज त्याच दिवशी, त्याच ठिकाणी सकाळी ११.०० वाजता सुरु होईल व या स्थगित सभेस गणसंख्या पूर्तीची आवश्यकता राहणार नाही. या सभेत वरील नोटिशीमध्ये नमूद केलेल्या विषयांचा विचार करण्यात येईल.

२. दि.०७ जुलै २०२६ रोजी होणाऱ्या वार्षिक सर्वसाधारण सभेपुढील विषयासंबंधीची कागदपत्रे बँकेच्या मुख्य कार्यालयात बुधवार दि.०१ जुलै २०२६ पर्यंत कामकाजाच्या दिवशी सकाळी ११.०० ते दुपारी ४.०० या वेळेत पाहावयास मिळतील.

३. वार्षिक सर्वसाधारण सभेपुढील विषयांबाबत सभासदांना काही प्रश्न विचारावयाचे असल्यास ते लेखी स्वरुपात बँकेच्या मुख्य कार्यालयामध्ये बुधवार दि.०१ जुलै २०२६ पर्यंत कामकाजाच्या दिवशी सकाळी ११.०० ते दुपारी ४.०० या वेळेत आणून द्यावेत ही विनंती.

४. कृपया सभेस येताना सभासद ओळखपत्र जरुर सोबत आणावे. ज्या सभासदांनी सभासद ओळखपत्र शाखेकडून अद्याप नेले नसेल, त्यांनी संबंधित शाखेकडे त्यासाठी संपर्क साधावा.

५. जे सभासद १२० व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहू शकणार नाहीत, अशा सभासदांनी त्यांच्या अनुपस्थितीचा लेखी विनंती अर्ज मुख्य कार्यालयाकडे शनिवार, दि.०४ जुलै २०२६ पर्यंत पोहोचेल अशा रितीने पाठवावा अथवा agm2026@cosmosbank.in या ईमेल वर शनिवार, दि.०४ जुलै २०२६ पर्यंत पाठवावा.

६. बँकेचा २०२५-२०२६ या आर्थिक वर्षासाठीचा संपूर्ण अहवाल बँकेच्या संकेत स्थळावर (www.cosmos.bank.in) उपलब्ध करून दिला जाईल. तथापि, सभेपूर्वी जे सभासद संपूर्ण अहवाल मिळण्याची लेखी मागणी करतील, त्यांना बँकेचा संपूर्ण अहवाल संबंधित शाखेमार्फत उपलब्ध करुन देण्यात येईल.

अध्यक्षीय मनोगत

आदरणीय सभासद बंधू-भगिनींनो,

सहकारात् समृद्धिः!

आपल्या मान्यवर संस्थेचा सन २०२५-२६ या आर्थिक वर्षाचा १२० वा वार्षिक अहवाल आपल्यासमोर सादर करताना मला अत्यंत आनंद होत आहे.

सर्वप्रथम, बँकेच्या संचालक मंडळातील माझ्या सहकाऱ्यांनी माझ्यावर दाखविलेल्या विश्वासाबद्दल आणि या संस्थेच्या अध्यक्षपदाची जबाबदारी स्वीकारण्याची संधी त्यांनी मला दिली, याबद्दल मी त्यांचे आभार मानतो. अध्यक्षपदाची जबाबदारी मी मनापासून स्वीकारली असून संचालक मंडळ तसेच आपल्या सभासद परिवाराने माझ्यावर ठेवलेल्या विश्वासास पात्र ठरण्यासाठी मी निश्चितच प्रयत्नशील राहीन अशी ग्वाही देतो.

बँकेच्या वतीने, मी व्यवस्थापन मंडळाचे तत्कालीन अध्यक्ष, सीए मिलिंद काळे आणि त्यांच्या संपूर्ण व्यवस्थापन मंडळाचे, वर्षभर केलेल्या मार्गदर्शनाबद्दल आणि मौल्यवान सल्ल्याबद्दल मनापासून आभार मानतो.

या प्रसंगी मी आपल्या सर्व सभासद, भागधारक, ग्राहक, हितचिंतक आणि शुभेच्छुकांचे मन:पूर्वक आभार मानतो. आपल्या अखंड विश्वासामुळेच संस्थेला नवे बळ मिळते आणि शाश्वत विकासाच्या दिशेने सातत्याने वाटचाल करण्याची प्रेरणा प्राप्त होते.

पुढील विषयांकडे वळण्यापूर्वी, आपल्या सहकारी चळवळीच्या मूलभूत तत्त्वांचे सार सांगणारा एक संस्कृत श्लोक मी उद्धृत करू इच्छितो–

'सहनाववतु। सह नौ भुनक्तु। सह वीर्यं करवावहै।
तेजस्विनावधीतमस्तु मा विद्विषावहै॥'

या श्लोकाचा भावार्थ आपल्या सहकार तत्त्वज्ञानाशी अत्यंत सुसंगत आहे–

'आपण सर्वांनी एकीने रहावे, एकीने प्रगती करावी, एकीने सामर्थ्य संपन्न व्हावे, आणि परस्पर सन्मान, विश्वास व समान उद्दिष्टांच्या आधारावर यशाची नवी शिखरे गाठावीत.'

आपल्या बँकेची वाटचालही याच तत्त्वांवर आधारित आहे. प्रगती ही केवळ व्यक्तीगत प्रयत्नांचे फळ नसून सर्वांच्या एकत्रित प्रयत्नांचा परिणाम असतो.

अहवाल वर्ष हे खऱ्या अर्थाने यश व प्रगती सोबतच आपला सहकाराचा धर्म जपण्याचे वर्ष होते.

आव्हानांवर मात करण्याची जिद्द

अहवाल वर्ष हे जणू यावर्षीच्या वादळापूर्वीची शांतता असल्याप्रमाणे होते. आपल्या सर्वांना माहीत आहे की, अलीकडील अमेरिका-इराण युध्द आणि आधीपासून सुरू असलेल्या युक्रेन-रशिया युध्दामुळे निर्माण झालेल्या भू-राजकीय अनिश्चिततेच्या परिस्थितीतून आपला देश जात आहे. परिणामी, वाढती महागाई आणि पुरवठा साखळीतील अडथळे आपल्या अर्थव्यवस्थेसाठी निश्चितच धोके निर्माण करणारे ठरू शकतात.

एक प्रसिद्ध म्हण आहे– "जेव्हा परिस्थिती कठीण होते, तेव्हा खंबीर माणसे अधिक सक्षमपणे उभी राहतात."

आज आपला देश जागतिक स्तरावरील विविध भू-राजकीय अनिश्चितता, महागाई आणि पुरवठा साखळीतील अडथळे अशा अनेक आव्हानांचा सामना करीत आहे. भारतीय अर्थव्यवस्थेने यापूर्वीही अशा अनेक संकटांना यशस्वीपणे तोंड दिले आहे. असे असले तरीही, स्थिर शासनव्यवस्था आणि सक्षम नेतृत्वाच्या बळावर भारत या आव्हानांवर नुसतीच मात करेल असे नाही, तर त्यांचे नव्या आर्थिक संधींमध्ये रूपांतर करेल, असा मला ठाम विश्वास आहे.

या पार्श्वभूमीवर भारतीय बँकिंग क्षेत्रानेही आपली स्थिरता आणि भांडवली क्षमता सिद्ध केली आहे. आर्थिक विकासाला चालना देणे आणि वित्तीय समावेशन वाढविणे यामध्ये बँकिंग क्षेत्राची भूमिका अत्यंत महत्त्वपूर्ण राहिली आहे.

आर्थिक कामगिरी

आपल्याला कळविण्यास आनंद होतो की, अहवाल वर्षामध्ये बँकेने ₹४४,००० कोटींचा उल्लेखनीय व्यवसायाचा टप्पा गाठला असून शाश्वत विकास आणि सुरक्षित बँकिंगच्या दिशेने आपली यशस्वी घोडदौड कायम ठेवली आहे.

सन २०२५-२६ या आर्थिक वर्षातील बँकेची एकूण व्यावसायिक कामगिरी पुढीलप्रमाणे राहिली आहे -

- एकूण व्यवसाय : ₹४४,००० कोटी
- एकूण ठेवी : ₹२६,१२१.६४ कोटी
- एकूण कर्जवाटप : ₹१७,८७९.०५ कोटी
- निव्वळ नफा : ₹११८.१२ कोटी

ही कामगिरी आमच्या ग्राहकांचा विश्वास, सभासदांचा पाठिंबा आणि व्यवस्थापन तसेच कर्मचाऱ्यांच्या शिस्तबद्ध व समर्पित प्रयत्नांचे द्योतक आहे.

ECBA पात्रता प्राप्ती - विकासाचा नवा अध्याय

हे सांगण्यास मला सार्थ अभिमान वाटतो की भारतीय रिझर्व्ह बँकेने अलीकडेच जारी केलेल्या नवीन मार्गदर्शक सूचनांनुसार बँकेस `Eligibility Criteria for Business Authorisation (ECBA)' ही पात्रता प्राप्त झाली आहे (जे पूर्वी FSWM चे निकष मानले जायचे.)

या पात्रतेमुळे व्यवसायवृध्दीच्या अनेक संधी उपलब्ध झाल्या आहेत.

सदर पात्रतेमुळे निर्माण होणाऱ्या संधीचा लाभ घेत बँकेने मार्च २०२६ मध्ये गुजरात राज्यात १० नवीन शाखा कार्यान्वित केल्या. या विस्तारामुळे त्या राज्यात व्यवसायाच्या नव्या संधींचा लाभ घेता येईल आणि बँकेच्या एकूण व्यवसाय वृद्धीला अधिक गती मिळेल, असा मला विश्वास वाटतो.

मला तुम्हा सर्वांना हे कळविण्यास आनंद होत आहे की, बँकेला सेबी (SEBI) कडून 'बँकर्स टू ॲन इश्यू' हे प्रमाणपत्र प्राप्त झाले आहे, ज्यामुळे बँकेसाठी व्यवसायाचे एक नवे दालन खुले झाले आहे. बँक आता ग्राहकांना ॲप्लिकेशन सपोर्टेड बाय ब्लॉक्ड अमाऊंट (ASBA) आणि इतर संबंधित सुविधा उपलब्ध करुन देऊ शकणार असून त्यामुळे चालू व बचत खाती (CASA) व इतर व्यावसायिक उत्पन्नात वाढ होईल.

वित्तीय समावेशनाचा व्यापक दृष्टिकोन

आपल्या बँकेच्या दृष्टीने 'समावेशकता' हा शब्द केवळ आर्थिक सेवांच्या उपलब्धतेपुरता मर्यादित नाही, तर त्यात सामाजिक, आर्थिक आणि राष्ट्रीय विकास अंतर्भूत आहे.

याच मूल्यांची जोपासना करत बँकेने एप्रिल २०२६ मध्ये काश्मीर येथे अधिकाऱ्यांचे वार्षिक संमेलन आयोजित केले.

या प्रसंगी आयोजित पत्रकार परिषदेत सीए मिलिंद काळे यांनी या उपक्रमामागील उद्देश अत्यंत समर्पक शब्दांत व्यक्त केला, "याद्वारे बँक केवळ बँकिंग व्यवसायापुरती मर्यादित न राहता राष्ट्रनिर्मिती आणि दीर्घकालीन सामाजिक सलोखा प्रस्थापित करण्यासाठीही योगदान देत आहे."

मागील वर्षी घडलेल्या दुर्दैवी घटनेमुळे काश्मीरमधील व्यवसायाला मोठा फटका बसला होता. अशा परिस्थितीत तेथील पर्यटनाला चालना देणे ही बँकेने आपली सामाजिक जबाबदारी समजून सक्रिय सहभाग नोंदविला. सदर आयोजन केवळ संस्थात्मक कार्यक्रम नव्हे, तर राष्ट्रीय एकात्मतेप्रती असलेल्या बांधिलकीचे प्रतीक होते.

सभासद आणि ग्राहक - यशाचे खरे शिल्पकार

आमचे कर्मचारी, ग्राहक, सभासद, पुरवठादार आणि सर्व हितचिंतक हे बँकेच्या प्रगतीचे खरे आधारस्तंभ आहेत. बँकेची शाश्वत व सातत्यपूर्ण प्रगती हे या सर्वांवर अवलंबून आहे.

बँकेच्या यशस्वी प्रवासात योगदान देणाऱ्या प्रत्येक घटकाचे मी मन:पूर्वक अभिनंदन करतो आणि आभारही व्यक्त करतो.

प्रगतीच्या दृष्टीने भविष्यातील वाटचाल

मूलभूत मूल्यांचे जतन करत नवनिर्मितीचा स्वीकार करणाऱ्या संस्थांचे भविष्य हे नेहमीच उज्ज्वल असते.

याच विश्वासाने आणि दृढ निश्चयाने आम्ही आगामी काळात वाटचाल करत आहोत. बँक भविष्यात पुढील गोष्टींना प्राधान्य देईल.

- बँकेला आर्थिकदृष्ट्या अधिक सक्षम बनविणे.
- डिजिटल बँकिंग आणि ग्राहक सुविधा अधिक विकसित करणे.
- कर्जाची गुणवत्ता उच्चतम राखणे आणि प्रभावी जोखीम व्यवस्थापन कायम राखणे.
- वित्तीय समावेशन आणि ग्राहक संपर्काचा विस्तार करणे.
- मनुष्यबळ, कार्यप्रणाली आणि तंत्रज्ञानामध्ये सातत्याने गुंतवणूक करणे.
- सहकार चळवळीची मूलभूत मूल्ये आणि तत्त्वे जतन व संवर्धित करणे.
- बँकेच्या सर्व स्तरावर उच्च अनुपालन संस्कृतीचे जतन करणे.

समारोप

सरतेशेवटी, मी पुन्हा एकदा सर्व सभासद, ग्राहक, भागधारक, कर्मचारी आणि हितचिंतकांचे मन:पूर्वक आभार मानतो.

आपल्या सर्वांच्या सामूहिक प्रयत्नांतून आपण एक सक्षम आणि विश्वासार्ह संस्था उभी केली आहे. याच एकजुटीच्या बळावर आपण आणखी उज्ज्वल भविष्य घडवू, याची मला पूर्ण खात्री आहे.

संचालक मंडळ, व्यवस्थापन मंडळ, कर्मचारी, सभासद आणि ग्राहक यांच्या एकत्रित प्रयत्नांच्या बळावर आपली बँक विश्वसनीय प्रगतीची वाटचाल कायम ठेवेल, समाजाची अधिक प्रभावी सेवा करेल आणि एकूणच 'विकसित भारत २०४७' च्या राष्ट्रीय संकल्पात अर्थपूर्ण योगदान देत राहील.

॥ परंपरा जपून, प्रज्ञेने चालून,
प्रगतीकडे वाटचाल करूया, एकत्रपणे ॥

धन्यवाद!

आपला स्नेहांकित,

सचिन आपटे
अध्यक्ष

सभासदांना विनंती

१. आपणांशी पोस्टाने करावयाच्या पत्रव्यवहाराकरीता आवश्यक पत्त्यामध्ये तसेच मोबाईल क्रमांक वा ईमेल यामध्ये असलेले बदल शाखेकडे कळवून अद्ययावत करून घ्यावेत.

२. रिझर्व्ह बँकेच्या मार्गदर्शक सुचनांनुसार, सभासदांनी KYC संबंधित अद्ययावत कागदपत्रे शाखेकडे दाखल करावीत.

३. ग्राहकांच्या खात्यातील रकमेच्या सुरक्षेच्यादृष्टीने तसेच नव्याने सुरु करण्यात येणाऱ्या विविध योजनांची माहिती ग्राहकांपर्यंत पोहोचण्याचेदृष्टीने बँकेमार्फत एसएमएस पाठविण्यात येत आहेत. तरी आपले अद्ययावत मोबाईल क्रमांक व ईमेल आयडी संबंधित शाखांमध्ये नोंदवावेत.

४. मल्टिस्टेट को-ऑप. सोसायटीज ॲक्टमधील तरतुदीनुसार, मल्टिस्टेट को-ऑप. सोसायटीचा सभासद सलग तीन वर्षे वार्षिक सर्वसाधारण सभेस अनुपस्थित असल्यास व त्याची अशी अनुपस्थिती वार्षिक सर्वसाधारण सभेने मान्य न केल्यास त्याचे सभासदत्व आपोआप संपुष्टात येते. सभासदांनी या तरतुदीची नोंद घेऊन सभेस उपस्थित रहावे. तसेच अनुपस्थित रहाणार असल्यास तसे लेखी कळवावे.

सभासद पात्रता निकष

बँकेच्या पोटनियम क्र.४ (xxix) (a) अनुसार आपले सभासदत्व कायम राहण्यासाठी प्रत्येक सभासदाने बँकेतील त्यांच्या बचत वा चालू खात्यांमध्ये किमान ₹५,०००/- सरासरी तिमाही शिल्लक ठेवणे आवश्यक आहे किंवा सभासदाने किमान ₹५,०००/- मुदतठेव ठेवणे वा किमान ₹५,०००/- कर्ज घेणे आवश्यक आहे. बँकेचा पोटनियम क्र.७ (iv)(b) अनुसार, सभासदाने सलग दोन वर्षे बँकेच्या पोटनियम क्र.४ (xxix) (a) मध्ये नमूद केल्यानुसार सेवा सुविधांचा लाभ घेतला नसल्यास सदर व्यक्ती सभासद म्हणून अपात्र होईल. तरी सर्व सभासदांना सूचित करण्यात येते की, ज्या सभासदांनी या बाबींची पूर्तता केली नसेल अशा सभासदांनी सदर बाबींची त्वरीत पूर्तता करावी अन्यथा ते सभासद म्हणून अपात्र ठरतील.

COSMOS CO-OP. BANK LTD.

(Multistate Scheduled Bank)

BALANCE SHEET AS AT 31ST MARCH 2026

AS AT 31ST MARCH 2025 ₹	CAPITAL AND LIABILITIES	AS AT 31ST MARCH 2026 ₹
3,49,77,63,600	CAPITAL	3,53,97,54,600
20,20,41,01,124	RESERVE FUND AND OTHER RESERVES	23,14,79,36,056
2,29,07,19,80,012	DEPOSITS AND OTHER ACCOUNTS	2,61,21,63,65,970
6,89,45,53,000	BORROWINGS	8,15,40,03,000
3,62,02,28,961	BILLS FOR COLLECTION BEING BILLS RECEIVABLE as per contra	3,56,40,03,932
20,85,602	BRANCH ADJUSTMENTS	21,41,335
	OVERDUE INTEREST RESERVE	
2,40,46,57,832	a) Overdue Interest Reserve on NPA	1,33,97,51,318
-	b) Overdue Interest on NPA Investment	-
12,69,59,266	INTEREST PAYABLE	14,46,90,692
10,89,75,88,064	OTHER LIABILITIES	10,18,72,73,985
3,65,65,049	MERGED BANKS COLLECTION ACCOUNT PAYABLE	3,45,53,799
4,77,14,76,327	PROFIT & LOSS ACCOUNT	4,63,42,46,908
2,81,52,79,58,837	**TOTAL**	**3,15,96,47,21,595**
	PROPERTY AND ASSETS	
22,98,21,59,277	CASH AND BANK BALANCES	16,40,94,12,368
8,18,77,10,074	BALANCES WITH OTHER BANKS	22,20,13,20,399
3,12,71,93,444	MONEY AT CALL AND SHORT NOTICE	2,39,88,65,469
68,71,93,71,912	INVESTMENTS	74,38,98,52,818
1,57,27,06,85,847	ADVANCES	1,78,79,04,59,428
	INTEREST RECEIVABLE	
1,26,82,72,345	a) Interest on Deposits & Securities	1,81,22,55,067
	b) Interest on NPA Investment	-
2,40,46,57,832	c) Overdue Interest on Loans & Advances	1,33,97,51,318
3,62,02,28,961	BILLS RECEIVABLE BEING BILLS FOR COLLECTION as per contra	3,56,40,03,932
6,79,63,79,689	PREMISES	8,02,66,38,196
16,78,93,129	FURNITURE & FIXTURES	19,01,91,218
60,00,65,655	OTHER FIXED ASSETS	54,74,44,854
3,44,30,35,635	OTHER ASSETS	3,76,14,12,656
86,18,81,733	NON BANKING ASSETS acquired in satisfaction of claims (Valued at Acquision Cost or Market Value whichever is lower)	86,18,81,733
94,92,74,367	DEFFERED TAX ASSET	85,68,71,916
28,01,18,291	COST OF ACQUISITION (GOODWILL) - MERGED BANKS	19,42,28,909
84,90,30,646	COST OF ACQUISITION (OTHER INTANGIBLE ASSETS) - MERGED BANKS	62,01,31,314
2,81,52,79,58,837	**TOTAL**	**3,15,96,47,21,595**
4,94,60,63,462	SECURITIES PURCHASED UNDER REPO/LAF	2,92,63,14,016
	CONTINGENT LIABILITIES :	
8,85,84,36,918	BANK GUARANTEES	9,34,16,46,295
99,01,40,722	LETTERS OF CREDIT ISSUED	1,49,74,14,761
8,07,72,53,524	FORWARD EXCHANGE CONTRACTS PURCHASE/SALE	6,18,08,75,416
1,02,65,23,287	OTHERS - DEPOSITOR EDUCATION & AWARENESS FUND	1,17,48,17,264

AS PER OUR REPORT OF EVEN DATE

FOR Mukund M. Chitale & Co.
CHARTERED ACCOUNTANTS
F.R.NO.106655W

Nilesh RS Joshi
PARTNER
M.NO.114749
STATUTORY AUDITOR

FOR CVK & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R.NO.101745W

SHRINIWAS Y. JOSHI
PARTNER
M. NO: 032523
STATUTORY AUDITOR

FOR THE COSMOS CO-OPERATIVE BANK LTD.

Sachin Apte
CHAIRMAN

Yashwant Kasar
VICE CHAIRMAN

Apekshita Thipsay
MANAGING DIRECTOR

Rasika Gupta
DIRECTOR

Surekha Joshi
DIRECTOR

Praveenkumar Gandhi
DIRECTOR

Ajit Gijare
DIRECTOR

Santhanam Subramaniam
DIRECTOR

Ghanshyambhai Amin
DIRECTOR

Prahlad B Kokare
DIRECTOR

Arvind Taware
DIRECTOR

Balasaheb Sathe
DIRECTOR

Anushree Malgaonkar
DIRECTOR

Rekha Pokale
DIRECTOR

Milind Pendharkar
(STAFF REPRESENTATIVE)

Arti Dhole
JT. MANAGING DIRECTOR

Nayan Lagad
JT. MANAGING DIRECTOR

Archana Joshi
GENERAL MANAGER

PLACE: PUNE
DATE: 3rd June 2026

COSMOS CO-OP. BANK LTD.

(Multistate Scheduled Bank)

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH, 2026

FOR YEAR ENDING MARCH, 2025 ₹	INCOME	FOR YEAR ENDING MARCH, 2026 ₹
19,41,50,35,059	INTEREST & DISCOUNT	21,56,12,42,760
32,12,06,537	PROFIT ON SALE OF SECURITIES (Net)	50,18,20,938
1,15,75,03,732	COMMISSION & EXCHANGE (Net)	1,18,72,75,717
	OTHER RECEIPTS	
62,071	a) Rent	62,071
15,04,581	b) Share Transfer Fee , Form Fee etc.	8,96,180
7,01,11,720	c) Locker Rent	7,43,99,938
10,59,92,747	d) Other Income	10,23,98,842
77,11,084	e) Depository Income	69,55,171
62,52,15,352	f) Principal Recovery in NPAs Written off	1,62,96,19,631
	g) Premium Received on PSLC Sold	1,05,00,000
9,84,929	PROFIT / (LOSS) ON SALE OF FIXED ASSETS	20,06,348
2,46,48,497	EXCESS PROVISION FOR RESTRUCTURED ASSETS WRITTEN BACK	72,97,694
13,18,71,284	EXCESS INVESTMENT DEPRECIATION RESERVE WRITTEN BACK	-
2,56,944	EXCESS PROVISION MERGED BANK WRITTEN BACK	1,39,22,693
2,77,90,01,927	B.D.D.R / FITL PROVISION WRITTEN BACK	1,61,12,74,324
24,64,11,06,464	**TOTAL**	**26,70,96,72,307**
	EXPENDITURE	
12,27,83,64,751	INTEREST ON DEPOSITS, BORROWINGS ETC.	14,36,28,59,392
2,82,62,68,326	SALARIES, ALLOWANCES, PF CONTRIBUTION & GRATUITY ETC.	2,98,06,52,423
54,74,338	DIRECTORS FEES & ALLOWANCES	48,11,780
86,93,60,983	RENT, TAXES, INSURANCE, LIGHT ETC.	1,00,61,62,036
1,37,92,166	LAW CHARGES	4,24,13,640
6,36,31,983	POSTAGE, TELEGRAM & TELEPHONE CHARGES	6,58,21,432
4,42,26,977	AUDITOR'S FEES	4,75,78,950
64,27,72,879	DEPRECIATION, REPAIRS, MAINTENANCE TO BANK'S PPE	71,43,99,839
17,97,00,097	STATIONERY, PRINTING, ADVT. SADIL ETC.	18,98,00,318
25,76,02,585	AMORTISATION OF PREMIUM ON SECURITIES	18,71,61,820
98,66,62,004	OTHER EXPENDITURE	1,14,44,08,270
1,72,07,31,570	PROVISION FOR BAD & DOUBTFUL ASSETS	1,13,12,60,476
2,97,13,045	PROVISION FOR STANDARD ASSETS	12,22,88,954
-	PROVISION FOR INVESTMENT DEPRECIATION	97,44,98,340
2,77,90,01,927	BAD DEBTS WRITTEN OFF	1,61,13,20,890
15,00,76,587	GOODWILL/OTHER INTANGIBLE ASSETS W/OFF - MERGED BANKS	26,03,02,321
5,32,00,000	SPECIAL RESERVE U/S 36(1)(VIII) OF I.TAX ACT,1961	13,00,00,000
22,90,05,80,218	**TOTAL**	**24,97,57,40,881**
1,74,05,26,246	**PROFIT / (LOSS) BEFORE TAX**	**1,73,39,31,426**
	INCOME TAX EXPENSES	
15,25,00,000	CURRENT YEAR TAX	46,02,00,000
55,64,124	INCOME TAX FOR EARLIER YEARS (EXCESS)/SHORT, NET	1,44,720
-22,36,99,572	DEFERRED TAX	9,24,02,451
-6,56,35,448	**TOTAL**	**55,27,47,171**
1,80,61,61,694	**PROFIT / (LOSS) AFTER TAX**	**1,18,11,84,255**
24,64,11,06,464	**TOTAL**	**26,70,96,72,307**

AS PER OUR REPORT OF EVEN DATE
FOR Mukund M. Chitale & Co.
CHARTERED ACCOUNTANTS
F.R.NO.106655W
Nilesh RS Joshi
PARTNER
M.NO.114749
STATUTORY AUDITOR

FOR CVK & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R.NO.101745W
SHRINIWAS Y. JOSHI
PARTNER
M. NO: 032523
STATUTORY AUDITOR

FOR THE COSMOS CO-OPERATIVE BANK LTD.

Sachin Apte
CHAIRMAN

Yashwant Kasar
VICE CHAIRMAN

Apekshita Thipsay
MANAGING DIRECTOR

Rasika Gupta
DIRECTOR

Surekha Joshi
DIRECTOR

Praveenkumar Gandhi
DIRECTOR

Ajit Gijare
DIRECTOR

Santhanam Subramaniam
DIRECTOR

Ghanshyambhai Amin
DIRECTOR

Prahlad B Kokare
DIRECTOR

Arvind Taware
DIRECTOR

Balasaheb Sathe
DIRECTOR

Anushree Malgaonkar
DIRECTOR

Rekha Pokale
DIRECTOR

Milind Pendharkar
(STAFF REPRESENTATIVE)

Arti Dhole
JT. MANAGING DIRECTOR

Nayan Lagad
JT. MANAGING DIRECTOR

Archana Joshi
GENERAL MANAGER

PLACE: PUNE
DATE: 3rd June 2026

INDEPENDENT AUDITOR'S REPORT

To,

The Members,

The Cosmos Co-operative Bank Ltd,

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of The Cosmos Co-operative Bank Ltd. ("the Bank"), which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account and the Cash Flow Statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory notes ("the Financial Statements").

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, the Multi State Co-operative Societies Act, 2002 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (the "RBI") and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

i. In case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026

ii. In case of the Profit and Loss Account, of the profit for the year ended as on that date; and

iii. In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by The Institute of Chartered Accountants of India (the "ICAI"). 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 ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Multi State Co-operative Societies Act, 2002 and the rules made thereunder and 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.

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

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

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and those Charged with Governance for the Financial Statements

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

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

The Boards of Directors are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objective is to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement whether due to fraud or error and to issue auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements

regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

Other Matter

The Financial Statements of the Bank as at March 31, 2025 were jointly audited by M/s. M. P. Chitale & Co., Chartered Accountants (FRN: 101851W) and M/s. Mukund M. Chitale & Co., Chartered Accountants (FRN: 106655W), who have expressed an unmodified opinion on those Financial Statements vide their audit report dated June 17, 2025. This report has been relied upon by M/s CVK & Associates, Chartered Accountants (FRN: 101745W) (one of the Joint Auditors) for the purpose of the audit of the financial statements.

Our opinion on the Financial Statements is not modified in respect of the above matter.

Report on Other Legal & Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to the Banking Regulation Act, 1949 (As applicable to Co-operative Societies), and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 and in accordance with the guidelines issued by the RBI.

2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, and section 30(3) of the Banking Regulation Act, 1949 (as amended), 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/ offices.

   c) No separate audit of the branches is required to be conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us.

   d) The transactions of the Bank which have come to our notice have been within the powers of the Bank.

   e) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns.

   f) The profit and loss account shows a true balance of profit for the period covered by such account.

3. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (d) and (e) of Rule 27 (2) of the Multi State Co-operative Societies Rules, 2002:

   a) In our opinion and according to the information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the money due to the Bank.

   b) In our opinion and according to information and explanations given to us, the guidelines issued by the RBI, to the extent applicable to the Bank, have generally been adhered by the Bank.

4. As required by Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clauses (a) to (f) of the said Rule:

   a) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.

   b) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India. The guidelines of National Bank for Agriculture and Rural Development ("NABARD") are not applicable to the Bank since the Bank has neither accepted deposits nor received subsidy from NABARD.

   c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery are as follows:

Category	Principal outstanding as on March 31, 2026 (Rs. In Crores)
Doubtful Advances (including loss assets)	378.50
Non- Performing Investments	0.01
Other Assets	27.16

d) As per the information provided to us and to the best of our knowledge, the following credit facilities have been sanctioned by the Bank to the members of the Board:

Particulars	Outstanding Amount as on March 31, 2026 (Rs. In Crore)
Fund Based	0.67
Non-Fund Based	NIL

e) During the course of our audit, we have generally not come across any violations of guidelines conditions etc. issued by the RBI. The guidelines of National Bank for Agriculture and Rural Development ("NABARD") are not applicable to the Bank since the Bank has neither accepted deposits nor received subsidy from NABARD.

f) To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operatives Societies, which requires reporting under this rule.

For Mukund M. Chitale & Co.,
Chartered Accountants
ICAI Firm Registration No.: 106655W

Nilesh RS Joshi
Partner
ICAI Membership No.: 114749
UDIN: 26114749HFGCFB1644

Place: Pune

Date: 03 June 2026

For C V K & Associates,
Chartered Accountants
ICAI Firm Registration No.: 101745W

Shriniwas Y. Joshi
Partner
ICAI Membership No.: 032523
UDIN: 260325231HNEAV7970

Place: Pune

Date: 03 June 2026

COSMOS CO-OP. BANK LTD.

(Multistate Scheduled Bank)

Registered Office: Cosmos Bhavan, Plot No.6, S. No. 132/B, ICS Colony, University Road, Ganeshkhind, Pune 411 007

Proposed Amendment To The Bye-Laws of Cosmos Co-operative Bank Ltd,
as recommended by Board of Directors and placed before the Annual General Meeting dated Tuesday, 07th July 2026

Sr No	Bye Law No.	Existing Clause/Sub-Clause of Bye Law	Proposed Amendment	Revised Clause/Sub-Clause of Bye-Law	Rationale behind the proposed amendment
1	3 - Area of Operation	The area of operation of the Bank shall extend to the whole State of – (1) Maharashtra, (2) Andhra Pradesh, (3) Madhya Pradesh, (4) Karnataka, (5) Gujarat, (6) Tamil Nadu and (7) Telangana. For any amendment in this regard, prior permission of the Reserve Bank of India and the Central Registrar of Cooperative Societies shall be necessary.	Deletion of the word 'and' before serial number (7). Addition of the words and serial member **'(8) Odisha and (9) Uttar Pradesh'** after serial no (7) Telangana.	The area of operation of the Bank shall extend to the whole State of – (1) Maharashtra, (2) Andhra Pradesh, (3) Madhya Pradesh, (4) Karnataka, (5) Gujarat, (6) Tamil Nadu (7) Telangana **(8) Odisha and (9) Uttar Pradesh.** For any amendment in this regard, prior permission of the Reserve Bank of India and the Central Registrar of Cooperative Societies shall be necessary.	As per the RBI Master Direction on Branch Authorisation for UCB dated 04th December 2025, Tier 4 UCBs in compliance with Eligibility Criteria for Business Authorisation and having net worth of Rs 50 Crore or more may extend its area of operation upto 2 states within financial year subject to certain conditions as to headroom capital. Bank, at present, fulfil all the criteria laid down by aforesaid circulars and hence eligible to expand area operation in two states.
2	6 (a) (ii)	(ii) No person shall be admitted as an ordinary member of the bank except the following, namely - (a) An individual, competent to contract under section 11 of the Indian Contract Act, 1872; (b) Deleted (c) The Central Government; (d) A State Government; (e) Any other corporation owned or controlled by the Government; (f) Any Government Company as defined in section 617 of the Companies Act, 1956 (1 of 1956) (g) Proprietary concern in proprietor's individual capacity; (h) Partnership firm duly registered under the Indian Partnership Act, 1932;	Addition of following sub-clause (n) after sub-clause (m): **(n) Non Banking Finance Companies including Housing Finance Companies, as may be permitted by Reserve Bank of India under various modes of financing/ lending including on-lending/co-lending.**	(ii) No person shall be admitted as an ordinary member of the bank except the following, namely - (a) An individual, competent to contract under section 11 of the Indian Contract Act, 1872; (b) Deleted (c) The Central Government; (d) A State Government; (e) Any other corporation owned or controlled by the Government; (f) Any Government Company as defined in section 617 of the Companies Act, 1956 (1 of 1956) (g) Proprietary concern in proprietor's individual capacity; (h) Partnership firm duly registered under the Indian Partnership Act, 1932;	RBI vide its amendment dated 19th January 2026 to the Master Directions on Priority Sector Lending – Targets and Classification has allowed on lending to Non Banking Financial Companies including Housing Finance Companies to be eligible for PSL classification. For the purpose of lending, the membership is necessary and hence this amendment is necessary to include NBFC, as an eligible entity for membership, which is in accordance with aforesaid RBI Master Direction. Clause 25 of aforesaid Master Direction is reproduced below for ready reference:

Sr No	Bye Law No.	Existing Clause/Sub-Clause of Bye Law	Proposed Amendment	Revised Clause/Sub-Clause of Bye-Law	Rationale behind the proposed amendment
		(i) Company or any other body corporate constituted under the law for the time being in force; (j) Society registered under the Societies Registration Act of 1860; (k) Local authority; (l) Public Trust registered under any law for the time being in force for registration of such trust; (m) Deleted.		(i) Company or any other body corporate constituted under the law for the time being in force; (j) Society registered under the Societies Registration Act of 1860; (k) Local authority; (l) Public Trust registered under any law for the time being in force for registration of such trust; (m) Deleted **(n) Non Banking Finance Companies including Housing Finance Companies, as may be permitted by Reserve Bank of India under various modes of financing/ lending including on-lending/co-lending.**	'Bank credit to NBFCs (including HFCs) and NCDC for on-lending as applicable in para 23, 24 and 24A above, will be eligible for PSL classification up to an overall limit of 5% of individual bank's total priority sector lending of the previous financial year. Banks shall determine adherence to the prescribed cap by averaging the eligible portfolio under on-lending mechanism across four quarters of the current financial year. In case of a newly licensed bank, the cap shall be applicable on an on-going basis during its first year of operations.'
3	20 – Maximum Borrowing Limit	The Bank shall be eligible to receive deposits and loans from members and others upto **ten** times of the subscribed share capital plus accumulated reserves minus accumulated losses if any.	Replacing **'ten'** with **'twenty'.**	The Bank shall be eligible to receive deposits and loans from members and others upto **twenty** times of the subscribed share capital plus accumulated reserves minus accumulated losses if any.	With increasing funding requirements the Bank has to raise further funds. The amendment will add sufficient headroom for availing the funds in future.